

Don't Fall for a Financial Scam

How to protect yourself
and loved ones.



Presented by:

Shannon Morgan

Health Services Manager

San Mateo County Elder & Dependent Adult Protection Team (EDAPT) & Centralized
Intake Unit



**SAN MATEO
COUNTY HEALTH**
All together better.

Who We Are

- San Mateo County Aging and Adult Services is a division of San Mateo County Health System.
- Aging and Adult Services provides a wide range of services optimizing the quality of life for older adults & persons w/ disabilities in SMCo.

What is APS & EDAPT?

- Adult Protective Services is a county-based program that intervenes to remedy or reduce danger to elders and dependent adults at risk of physical, sexual, mental or financial abuse, and neglect or self-neglect.

EDAPT is a multidisciplinary team dedicated to three objectives:

- Streamlining the investigation of elder and dependent adult financial abuse cases,
- Coordinating supportive services to victims,
- Raising awareness through targeted outreach to the community/training for potential responders



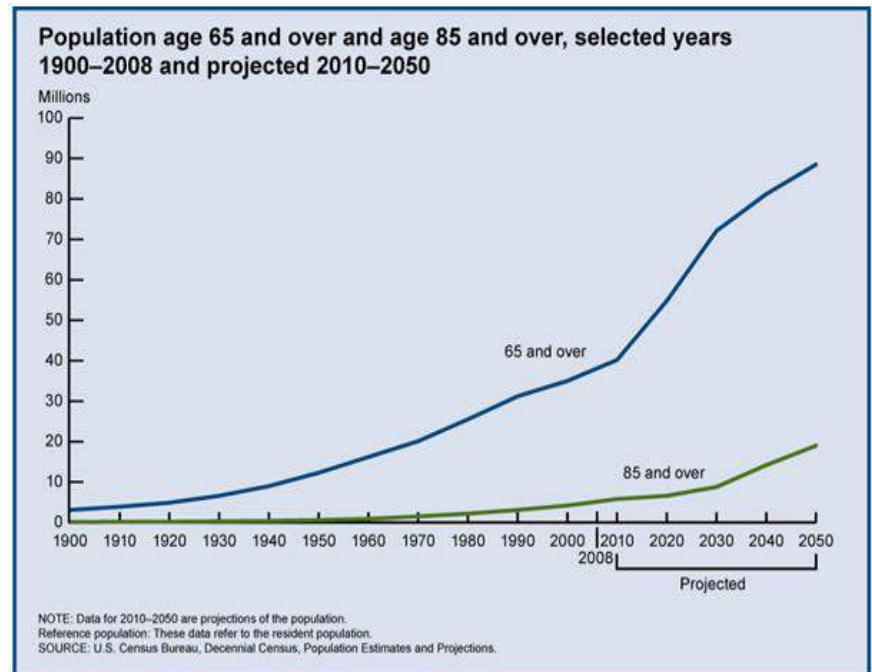
The Scope of the Problem



“The Silver Wave”

The National Center on Elder Abuse estimates that currently 40.1 million Americans are over the age of 65, **comprising 13% of the population.** As the Baby Boomer generation ages, the proportion of older adults will continue to increase.

Source: National Center on Elder Abuse



San Mateo County is Aging Faster Than the Rest of California...

- 65+ population was at 14%, compared to the rest of California, which was only at 11%
- 85+ population grew 51% faster than California as a whole from 2000 to 2010
- Retirement-aged population grew 50% faster than the rest of California between 2000 and 2010

[2010 Census Data]

Don't Miss the Signs

Know abuse. Report abuse.

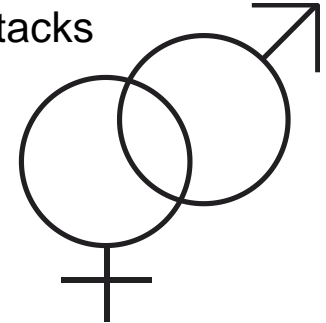
MENTAL ABUSE

- ✓ Threatening significant physical harm
- ✓ Derogatory or inappropriate names, insults, profanity, or ridicule
- ✓ Harassment. Coercion, intimidation, humiliation



SEXUAL ABUSE

- ✓ Unusual bruising on thighs and chest
- ✓ Unexplained sexually transmitted diseases
- ✓ Unusual stains on clothing and sheets
- ✓ Withdrawn from social interactions/panic attacks



Don't Miss the Signs

Know abuse. Report abuse.

NEGLECT / SELF-NEGLECT

- ✓ Lack of adequate food and water
- ✓ Dirty clothing and changes in personal hygiene
- ✓ Unusually messy home
- ✓ Lack of medical aids or medication



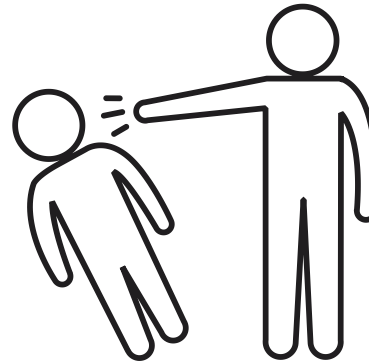
FINANCIAL ABUSE

- ✓ Basic needs not being met
- ✓ Bills not paid
- ✓ New credit cards and increased cash withdrawals
- ✓ Unusual purchases by caregiver



PHYSICAL ABUSE

- ✓ Bruises, black eyes, welts
- ✓ Broken bones, cuts, sprains
- ✓ Sudden change in behavior
- ✓ Caregiver refusal to have elder or dependent adult alone



Who Are Common Abusers?

- ✓ Family members
 - ✓ Caregivers
 - ✓ Scammers and thieves
 - ✓ Financial industry representatives
- 90% of all Abusers!**

(NCEA and National Institute of Justice)



What is the Cost?



\$36.5 BILLION

\$17.0 Billion

Exploitation

When businesses, individuals, or charities use pressure tactics or misleading language to lead seniors into financial mistakes.

\$12.8 Billion

Fraud

When criminals commit identity theft or con seniors into sending money or sharing personal information.

\$6.7 Billion

Trust Abuse

When family, friends, or paid helpers take advantage of a trusting relationship to get money from the senior.

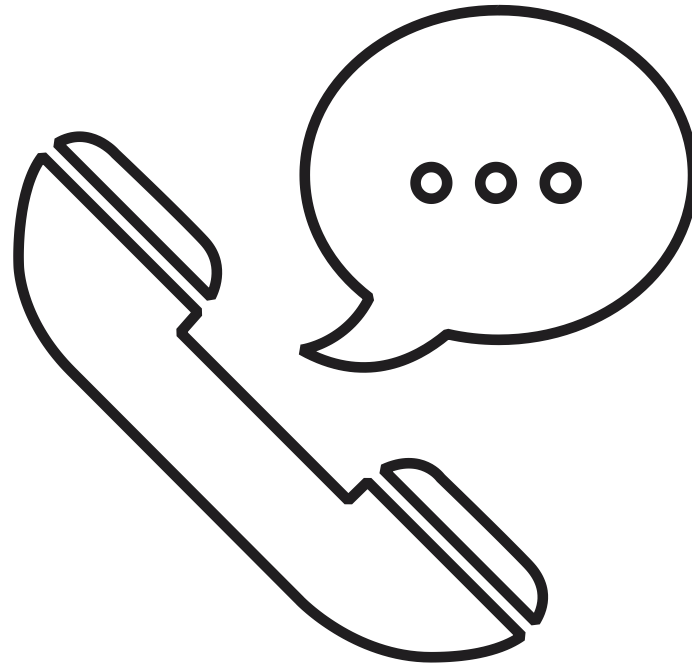
Types of Scams

Types of Scams



Telemarketing

Types of Scams



“Government Agency Rep” Scam

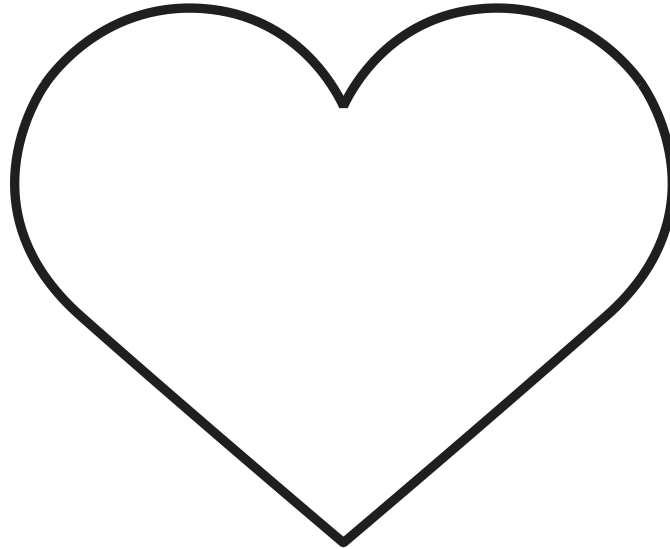
Types of Scams

Money Transfer Scams

- ✓ Lotteries and Sweepstakes
- ✓ Overpayment Scams
- ✓ Mystery Shopper Scams
- ✓ Apartment Rental Scams
- ✓ Advance Fee Loans

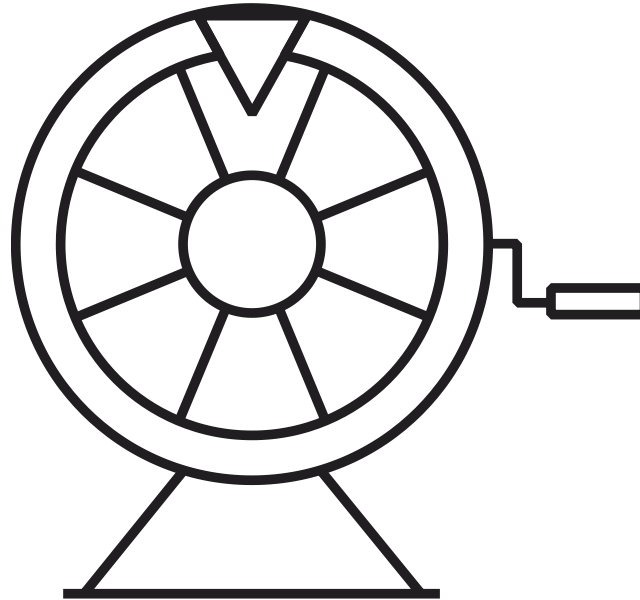


Types of Scams



The “Online Sweetheart” Scam

Types of Scams



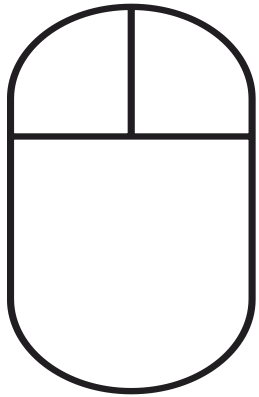
Sweepstakes and Lottery Scams

Types of Scams



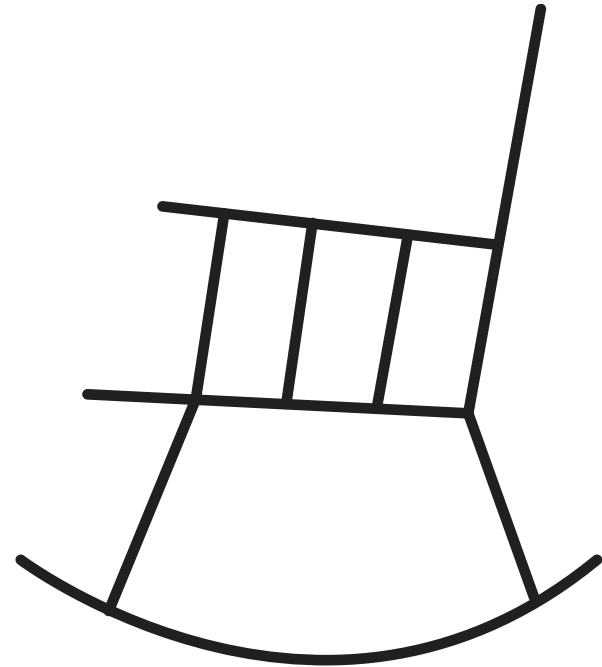
Tech Support & Virus Scams

Types of Scams



Social Media Scams

- ✓ “Help! I’m stuck abroad!”
- ✓ Virus removal scams
- ✓ Online games (credit cards)

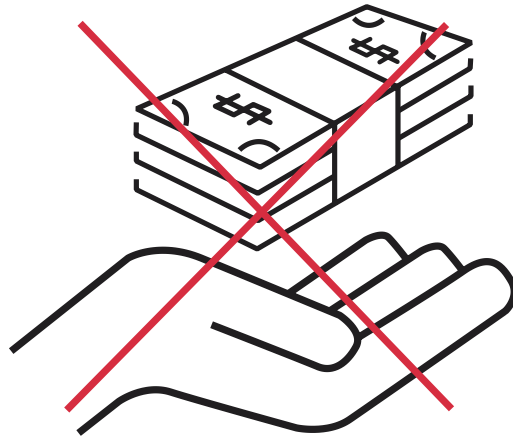


“Grandparent” Scam

Resources and Assistance

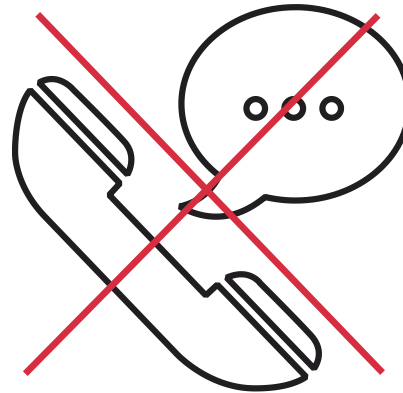
Protect Yourself!

- ✓ Investigate any financial offers that come your way
- ✓ There is no such thing as a free lunch
 - If it's a good deal today, it will be a good deal a month from now.
- ✓ Don't explore alone—Take a trusted friend or family member



Protect Yourself!

- ✓ Hire in-home caregivers through a reputable agency that provides oversight
- ✓ Don't answer the door to someone you don't know—Unless it's the Girl Scouts selling cookies, you don't need what they are selling.
- ✓ Don't pick up the phone unless you recognize the caller



Protect Yourself!

- ✓ Don't give out any important numbers over the phone!
- ✓ Don't believe any callers that claim to be from a reputable government agency (like the IRS or the County Courts)
- ✓ Be suspicious of any entity that contacts you asking for a payment via Western Union, Moneygram, stored value card (like Green Dot) or remotely created check (where you read an account information off to the sales representative and they generate a check on your behalf), or gift card purchase.



Resource

Stop Senior Scams

1 Common scams

- GRANDPARENT SCAM**
Claims your grandchild is in trouble and needs money
- LOTTERY SCAM**
You've won a prize that requires you to pay to collect winnings
- ROMANCE SCAM**
A fake online profile asks you for money

2 Scam signs

- INSISTENCE**
You must wire money immediately
- SECRETS**
You are warned not to tell others
- UNPROFESSIONAL**
You notice misspellings and poor grammar

3 What to do

- USE CAUTION**
Only send money to people you know
- COMMUNICATE**
Reach out and talk about it with others
- BE VIGILANT**
When in doubt, hang up the phone

SUPPORTED BY MEASURE K LOCAL FUNDS LOCAL NEEDS WWW.SMCGOV.ORG

GET HELP Call San Mateo County TIES at 1 (800) 675-8437 for confidential help or 911 during an emergency **LEARN MORE** Visit www.smchealth.org/ElderAbuse

<http://www.smchealth.org/seniorscams>

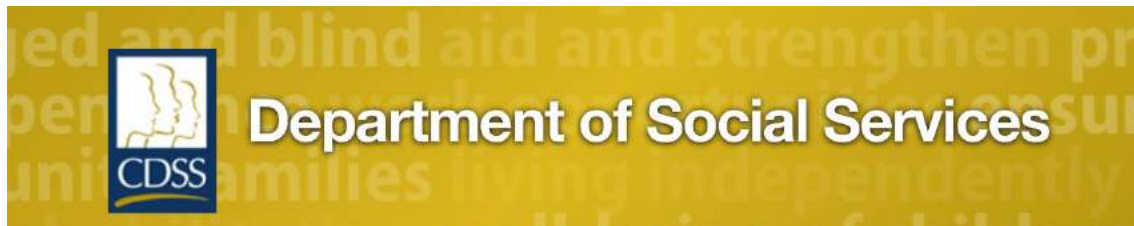


Report It!

- ✓ Visit your friends and talk with them privately if you are concerned that someone may be taking advantage of them
- ✓ Speak up if you think you or someone you know has been the victim of a financial fraud or elder abuse and/or is being neglected or isolated
- ✓ If you have been victimized, don't be ashamed—tell someone you trust.

Report It!

- ✓ If the situation is an emergency, **call 911**. You can also contact your local police department's non-emergency assistance line
- ✓ Otherwise, in San Mateo County, **call the Hotline at 1-800-675-8437 or your local APS** (<http://www.cdss.ca.gov/inforesources/County-APS-Offices>) to report concerns that an older or dependent adult is being abused or neglected



Hotline – 1-800-675-8437



- Staffed by 3 social workers during from 8am – 5pm Mon-Fri & our On Call staff / answering after business hours & weekends
- Make Adult Protective Services reports
- Consult on cases
- Access point for all services and departments available through Aging and Adult Services
- Clearinghouse for community-based resources

When You Need More Information, Call...

For general questions about programs
available from Aging and Adult Services,
please reach out to the Hotline:

1-800-675-8437

All calls are confidential.



See, Stop, Prevent

Dependent & Older Adult Abuse

1-800-675-8437

It's everyone's business

www.smchealth.org/ElderAbuse



**LOCALFUNDS
LOCALNEEDS**
MEASURE A 2013 - 2023



**SAN MATEO
COUNTY HEALTH**
All together better.