



***** PRESS RELEASE *****

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Financial Elder Abuse

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I have long felt that crimes committed against vulnerable victims are among the worst crimes imaginable. Before being elected District Attorney, I specialized in the prosecution of these types of cases. I did so because I wanted to spend the necessary extra time with the traumatized seniors, children and victims of sexual assault, hate crimes, and domestic violence. I also had a passion to stop these predators from ever striking again.

I learned a lot during those years. One such lesson was that seniors were often the bravest crime victims I met. This was true even for seniors who had been sexually and physically abused. But, elder abuse is rarely physical or sexual; it is more often than not financial. Still, for those seniors who have been financially abused, the victimization is far worse than one might imagine. Many of the seniors I met who had been financially abused felt violated, stupid, angry at themselves, and depressed. Some financial abuse victims had led a long and happy life, but they died miserable because of the financial abuse they suffered.

According to the California Attorney General's Office, the financial abuse of seniors is so rampant it is being called the crime of the 21st century. The National Center on Elder Abuse and the U.S. Census Bureau estimates there are more than 600,000 incidents of elder financial abuse yearly in California, with losses of about \$3 billion. The number of scams is limited only by the imagination of the thieves who run these operations. There are several scams currently operating in Southern California, including here in Santa Barbara County.

The grandchild scam: The caller will pretend to be the victim's grandchild. The caller will say, "Hello grandpa (or grandma), this is (grandchild's name). Please don't tell Mom and Dad, but I went to Mexico and got into some trouble. I need your help to get out of jail." The phone is then handed off to another individual, who says, "Hello, this is (grandchild's) attorney. Unfortunately your grandchild has gotten into trouble and is currently in a Mexican jail. He needs money to get out. Please wire \$3600 (or other amount) to this address." The victim will be told that, "Time is of the essence, so you need to wire the money today."

Seniors who have been subjected to this scam often say that the voice on the line sounds exactly like their grandchild. Seniors should be aware that with the vast amount of personal information available on the Internet, it is easy to find out the names and ages of family members. When someone calls and identifies himself or herself by name, the listener is predisposed to believe they are actually talking to that individual. Seniors should protect themselves by never assuming the person asking for money is their relative. Instead, they should contact their grandchild on their phone, to verify that they are safe.

Pretexting scams: In a pretext call the scam artist pretends to be a representative from a legitimate business or governmental agency. The purpose of the call is to elicit the kinds of personal information which would allow the caller to access the victim's bank account and/or credit card account. Some recent examples: An elderly woman undergoing cancer treatment received a call from someone claiming to be a representative from Medicare. The caller told the victim they needed her bank account number so they could deposit money into her account, to reimburse her for recently incurred medical expenses. The caller then requested the victim's account number along with other identifying information, such as the victim's social security number, date of birth, etc., thus allowing the caller easy access to the victim's bank account.

In a variation of that same scam, the caller says that he is from the Social Security office. He tells the victim "Our computers have crashed, and we have lost all of your information." The caller then asks the victim for his or her bank account number, and other identifying information, so the victim's Social Security check can be deposited in a timely fashion. For seniors living on a fixed income, and especially those whose only income is Social Security, this scam plays on their fear of not having the money they need to live for the next month.

Seniors can protect themselves by never giving personal information over the phone, or on the Internet, unless they have initiated the contact for the purpose of transacting business, such as booking an airline ticket. Even then, the kind of information should be limited to only that which is essential to conduct the transaction. Seniors should be wary of ever giving out their Social Security number and always question why that information is necessary.

It is a sad fact that most of the time, once one's money is gone to a telephone scammer, one will never get it back. This end result is often the reason seniors feel devastated by financial abuse, but it is not the only reason. Seniors are hesitant to report these crimes because they don't want their friends and family to think less of them. Seniors may feel if others think they are not capable of managing their own money, they should no longer be allowed to make other personal decisions. This loss of decision-making capability can often be the beginning of the end of someone's life.

The message from your District Attorney's Office is this: If you suspect that you or someone you know has been a victim of elder financial abuse, this suspicion should be reported, without delay, to your local law enforcement agency. If warranted, a case will be filed by our office.

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