



Utah's Scams Exposed and the impact on Women

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Abuse, Neglect, Exploitation:

At least 10% of adults age 65 and older will experience some form of elder abuse in a given year, with some older adults simultaneously experiencing more than one type of abuse.

~ Elder Justice Initiative

It Can Happen to You

<https://www.ksl.com/article/50861485/provo-woman-sentenced-6-years-in-prison-for-6-million-online-romance-scam>

- Money laundering and online romance scam
- Targeted widowed and divorced women over 65
- Cost to victims more than 6 million, with some losing their entire life savings

It Can Happen to Someone You Love

<https://www.deseret.com/u-s-world/2023/12/20/23997770/romance-scam-catfishing-fraud-81-year-old-woman-victim-financial-exploitation>

- Started as a friend request on Facebook
 - Craving companionship
- Then money requests came in
 - 1,500 then 5,000 then 40,000
- Catfished for 17,000 by another scammer
 - Depleted savings, 2nd mortgage on home
- She got help and shared her story to help others



Utah Department of
Health & Human Services
Aging & Adult Services

Top Scams Targeting Utahns

Compiled from National Council on Aging and United States Senate Commission on Aging

- IRS/Social Security Impersonation Scam

- Sweepstakes/Lottery Scams * 80% of victims are 65+

- Grandparent Scam

- Computer Tech Support Scam

- Telemarketers

- **Romance Scam**

- Investment Scam/Ponzi Scheme

- **Affinity Fraud**

- Home Repair Fraud (lawn mowing scams)



- Affinity fraud is a type of investment fraud in which a con artist targets members of an identifiable group based on things such as race, age, religion, etc.
 - Investment fraud involves complex financial crimes often characterized as low risk investments with guaranteed returns. Trust –based represent biggest portion of losses for investment in 2022.
- Romance/confidence fraud is where an individual believes they are in a relationship (family, friendly, or romantic) and are tricked into sending money, personal and financial information, or items of value to the perpetrator or to launder money or items to assist the perpetrator. This includes the Grandparent’s scheme and any scheme in which the perpetrator preys on the complainant's ‘heartstrings’.

Romance Scams and Affinity Fraud

FTC Elder Fraud Statistics – 2022

*Federal Trade Commission

- Seniors reported fraud less frequently than younger adults
- Older Adults age 70-79
 - 112.5 million loss to Business Imposters
 - 97.7 million loss to Miscellaneous Investments
 - 89.2 million loss to Romance Scams
- Top losses age 80+
 - 54.5 million loss to Prizes, Sweepstakes & Lotteries
 - Business 2nd, Romance 5th
- Primary method of contact for 70+, phone call

FBI IC3 Elder Fraud Report 2022

***Federal Bureau of Investigation,
Internet Crime Complaint Center**

- Victims over 60 – 88,262
 - 3.1 billion total losses
 - 84% increase in losses from 2021
- Romance Scams Victims - 7,166
- Over 60 victim losses –
 - Investment scams \$990,235,119
 - Romance scams \$419,468,142

- Utah had 741 victims (#30), Utah's loss \$27,657,757 (#26)

Elder abuse

Older adults who have been abused:

- 1) Have a 300% higher risk of death when compared to those who have not been mistreated
- 2) Report higher rates of depression
- 3) Withdraw from social interactions
- 4) Often blame themselves, resulting in shame and silence
- 5) Have higher rates of hospitalization and institutionalization

~ National Council on Aging & Administration for Community Living

Vulnerability

- ❑ Cognitive issues associated with **aging**;
- ❑ **Mild Cognitive Impairment (MCI)**: Doesn't interfere with daily life or function, but significantly impairs understanding financial concepts/ability to manage finances;
- ❑ Estimated that **15-20% of adults** over age 65 have MCI;
- ❑ Financial impairment is **earliest sign of cognitive decline**: someone functioning well overall may be impaired in this area.



RISK FACTORS

Recently bereaved
Memory or cognitive issues
Isolation or loneliness
Others help with finances

Accumulated assets
Trusting nature
Depend on others for
care

Caregivers

- ❑ Ken Gardner Policy Institute 2021 Study showed that 1 in 4 women over the age of 18 in Utah are family caregivers
 - ❑ 450,000 adults in Utah provide unpaid caregiving services to their family and friends
 - ❑ About 30% of Utah's caregivers provide care for a parent; 16% provide for their spouse; 12% for their child; and almost half for another relative or family friend
- ❑ Utah Caregiver Support Program Survey identified that 69% of caregivers were women
- ❑ AARP study showed that 69% of caregivers were stressed due to their responsibilities



Cost of Financial Exploitation



- Cost of elder financial exploitation in Utah is \$92 million year
- 1 in 44 cases of financial exploitation are reported
- Estimated cost to banks: \$1 billion per year

Non-Financial Costs

Effects of financial exploitation:

- 19% evicted from home
- 10% turned to Medicaid
- 3x more likely to die



Mandatory Reporting Under Utah Law

(UC §26B-6-201)

“Any person who has reason to believe that any vulnerable adult has been the subject of abuse, neglect, or exploitation shall immediately notify Adult Protective Services intake or the nearest law enforcement agency. When the initial report is made to law enforcement, law enforcement shall immediately notify Adult Protective Services intake. Adult Protective Services and law enforcement shall coordinate, as appropriate, their efforts to provide protection to the vulnerable adult.”

Adult Protective Services

(UC §62A-3-305(1))

- Adult Protective Services is the state agency responsible to investigate abuse, neglect, and exploitation of vulnerable adults and provide, where appropriate, short-term, limited protective services.
- Utah is a mandatory reporting state, meaning anyone who has reason to believe that a vulnerable adult has been the subject of abuse, neglect or exploitation shall immediately notify Adult Protective Services or Law Enforcement.
- Who is a Vulnerable Adult?

Vulnerable Adult

An elder adult, 65 years of age or older.

An **adult (18-64) who has a mental or physical impairment** which substantially affects that person's ability to:

- 1) Provide personal protection;
- 2) Provide necessities such as food, shelter, clothing or, mental or other health care;
- 3) Obtain services necessary for health, safety, or welfare;
- 4) Carry out the activities of daily living;
- 5) Manage the adult's own financial resources; or
- 6) Comprehend the nature and consequences of remaining in a situation of abuse, neglect, or exploitation.

Adult Protective Services

What APS Can Do:

- Investigate allegations of abuse, neglect and exploitation
- Perform protective needs assessments
- Coordinate with, or make referrals to, community resources and services
- Provide short-term, limited services to a vulnerable adult when family or community resources are not available to provide for the protective needs of the vulnerable adult

What APS Cannot Do:

- Enter an adult's home without consent
- Take custody of an adult
- Conduct welfare checks
- Provide any service without voluntary consent of the victim, unless court ordered
- Investigate if victim is deceased

APS Intake Criteria

APS shall process all referrals with allegations of abuse, neglect, or exploitation of a vulnerable adult in the State of Utah:

- The APS Intake team will assess if the referral meets criteria for an investigation.
 - If the referral meets criteria, the case will be assigned an investigator who will meet with the vulnerable adult, investigate the allegations and offer appropriate resources.
 - If the referral does not meet criteria, the APS Intake team will offer appropriate resources to the person reporting that could assist/benefit the vulnerable adult.

APS does not accept referrals when:

- The referral involves an alleged financial scam and/or alleged consumer fraud.
- When the referral involves a vulnerable adult on an tribal lands.

Abuse, Neglect, Exploitation

*In almost **60%** of elder abuse and neglect incidents, the perpetrator is a family member. Two thirds of perpetrators are adult children or spouses.*
- **NCOA**

- ❑ What is abuse?
- ❑ What is neglect?
- ❑ What is exploitation?



Utah APS Investigations FY23

APS investigated 4,087 cases of abuse, neglect, and exploitation of vulnerable adults.

- 59% female, 41% male
- 62% of allegations occurred in their own home
- 54% of alleged perpetrators were a family member or relative

Of those cases, 5,750 allegations were investigated, with the top three allegations being:

- 1523 Financial Exploitation
- 1176 Caretaker Neglect
- 1042 Emotional Abuse



Adult Protective Services supports **self-determination**, the right of an adult with decision-making capacity to make decisions for themselves, even if others feel the decision is not in their best interest.

If It Happens to You or Someone You Love

- It is normal to be hesitant about reporting abuse by a family member.
- Abuse, neglect and exploitation leads to increased anxiety, depression, severe stress, and sleep problems.
- You are not alone.
- Report, and get help!



REPORTING TO APS



- **Fax**
1-801-715-3428



- **Intake Hotline**
1-800-371-7897

Monday - Friday
8:00 am to 5:00 pm



- Reports can be made 24/7 online. To submit a referral go to:
www.daas.utah.gov

Financial Resources & Reporting

Utah Dept. of Consumer Protection (Fraud)

801-530-6601
dcp.utah.gov

Internet Crime Complaint Center (IC3)

ic3.gov

Federal Trade Commission

reportfraud.ftc.gov
reportefraude.ftc.gov (Spanish)

Consumer Financial Protection Bureau:

- Money Smart for Older Americans Guide
- <https://www.consumerfinance.gov/consumer-tools/fraud/>

If you, or someone you know, has been a victim of a scam or consumer fraud...



Community Resources

Area Agencies on Aging (statewide):

<https://daas.utah.gov/locations-new/>

- Meals on Wheels
- In-home Services
- Senior Transportation
- Caregiver Support
- Legal Services
- Refugee Assistance (SLCo)

Utah Senior Health Insurance Program (SHIP)

and Senior Medicare Patrol:

(800) 541-7735

Alzheimer's Association:

(800) 272-3900 24 hours

(801) 265-1944 Utah Chapter

211

<https://211utah.org/>

Utah Commission on Aging

<https://utahaging.org/>

Utah Senior Resources:

<https://www.seniorresource.com/utah.htm>

Senior Blue Book

<https://seniorsbluebook.com/website>

Community Resources Cont.

- ❑ Division of Aging and Adult Services
801-538-4171 / <https://daas.utah.gov>
- ❑ Division of Services for People with Disabilities
801-538-4200 / <https://dspd.utah.gov>
- ❑ Division of Substance Abuse and Mental Health
801-539-3939 / <https://dsamh.utah.gov>
- ❑ Mobile Crisis Outreach Team (MCOT)
801-587-3000
- ❑ Suicide Prevention Lifeline
1-800-273-TALK (8255) / <https://suicidepreventionlifeline.org/>
- ❑ Utah Domestic Violence Hotline
1-800-897-LINK (5465)
- ❑ Silver Alert: Similar to an Amber Alert, for adults 60+ with dementia

Spread the Word

It takes a community to protect against
scams and financial exploitation.
Talk to your friends and loved ones,
and help make your community
safer.

