

# World Elder Abuse Awareness Day 2020

## Upholding Justice for Older Americans: A National Conversation

Monday, June 15th 10 AM PT/ 1 PM ET

#WEAAD2020



Consumer Financial  
Protection Bureau



NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

# Housekeeping

- All attendees will enter the meeting in listen-only mode.
- If you have questions, type them in the box below. We will address as many as possible during the Q&A session at the conclusion of the presentation.
- Workshop recording and presentation materials will be made available via the National Center on Elder Abuse.
- Your feedback matters! After we conclude today's webinar please follow the link to complete our survey.

# Webinar Objectives

1. Discuss lessons learned from COVID-19 that shape our field's priorities.
2. Showcase the latest, most up and coming resources from each partnering agency.
3. Promote national community and agency supports and initiatives.
4. Reinforce tools and resources regarding financial exploitation.

# Federal Level Partnerships

The WEAAD Committee is a collaborative effort consisting of federal partners and resource centers:

- Administration for Community Living (ACL),
- National Center on Elder Abuse (NCEA),
- Department of Justice (DOJ),
- Social Security Administration (SSA),
- Securities and Exchange Commission (SEC),
- National Center on Law and Elder Rights (NCLER), and
- Consumer Financial Protection Bureau (CFPB).

The committee coordinates promotion and dissemination efforts, and partners on educational webinars, blogs, and social media activities directed to their unique public and professional audiences.

# Today's Presenters



**Julie Schoen, JD**  
Deputy Director  
National Center on Elder Abuse  
at the Keck School of Medicine of USC



**Suzanne McGovern**  
Assistant Director  
Office of Investor Education and Advocacy  
Securities and Exchange Commission



**Eden Ruiz-Lopez, MPA**  
Assistant Deputy Director  
National Center on Elder Abuse  
at the Keck School of Medicine of USC



**Lydia E. Chévere**  
Public Affairs Specialist  
Social Security Administration



**Edwin Walker, JD**  
Deputy Assistant Secretary  
Office of Elder Justice and Adult  
Protective Services  
U.S. Administration for Community Living



**Jenefer Duane**  
Senior Program Analyst  
Office for Older Americans  
Consumer Financial Protection Bureau

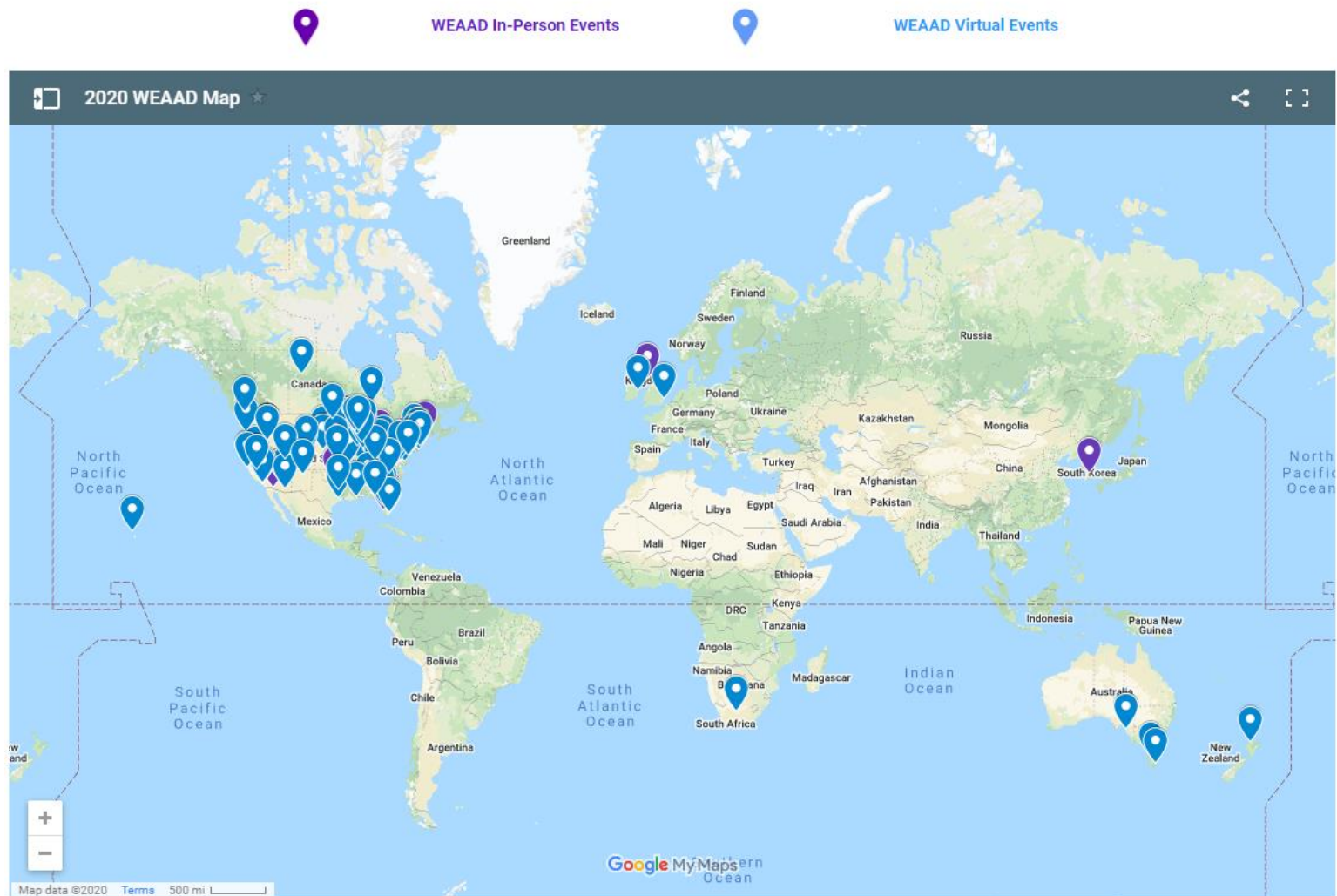


**Susan C Lynch, JD, DrPH, LLM**  
Senior Counsel for Elder Justice  
U.S. Department of Justice



**Jennifer Goldberg, JD, LLM**  
Deputy Director  
National Center on Law & Elder Rights  
Justice in Aging

# WEAAD Events






# WEAAD: Around the World

CANADIAN NETWORK for the PREVENTION of ELDER ABUSE  
RÉSEAU CANADIEN pour la PRÉVENTION du MAUVAIS TRAITEMENT des AÎNÉS

CNPEA RCPMTA



**WORLD ELDER ABUSE AWARENESS DAY 2020**  
Uproot Elder Abuse  
Plant a Seed for Change

HelpAge Canada  
age helps


CanAge.

Elder Abuse Prevention (EAP)  
Stop Abuse - Restore Respect

aras  
aged rights advocacy service inc.



**World Elder Abuse Awareness Day Online Forum**  
Friday, 12 June 2020  
10am - 11.30am (ACST)



South African Government  
www.gov.za  
Let's grow South Africa together

제4회 노인인식경연대회  
내리지 말고 차안에서 참여하세요!



01 경차상용차  
02 버스승차권  
03 장애인차량  
04 노인차량

일시 2020.6.12(금) 10:00~12:00  
장소 기흥읍행정복지센터(경기도 성남시 분당구 기흥로 411)  
상품 100만원 상당의 상품권  
3차선 11월 20일 11월 20일

주최 한국교통안전공단  
주관 한국교통안전공단

코로나19 극복 사회적 거리두기 참여  
드라이브루트  
'노인인식경연'이 되어주세요!

인학대  
예방의

20. 6. 12 (금)  
10:00 ~ 12:00  
기흥읍행정복지센터  
(30511) 11월 20일 11월 20일

주최 한국교통안전공단  
주관 한국교통안전공단

National Safeguarding Office



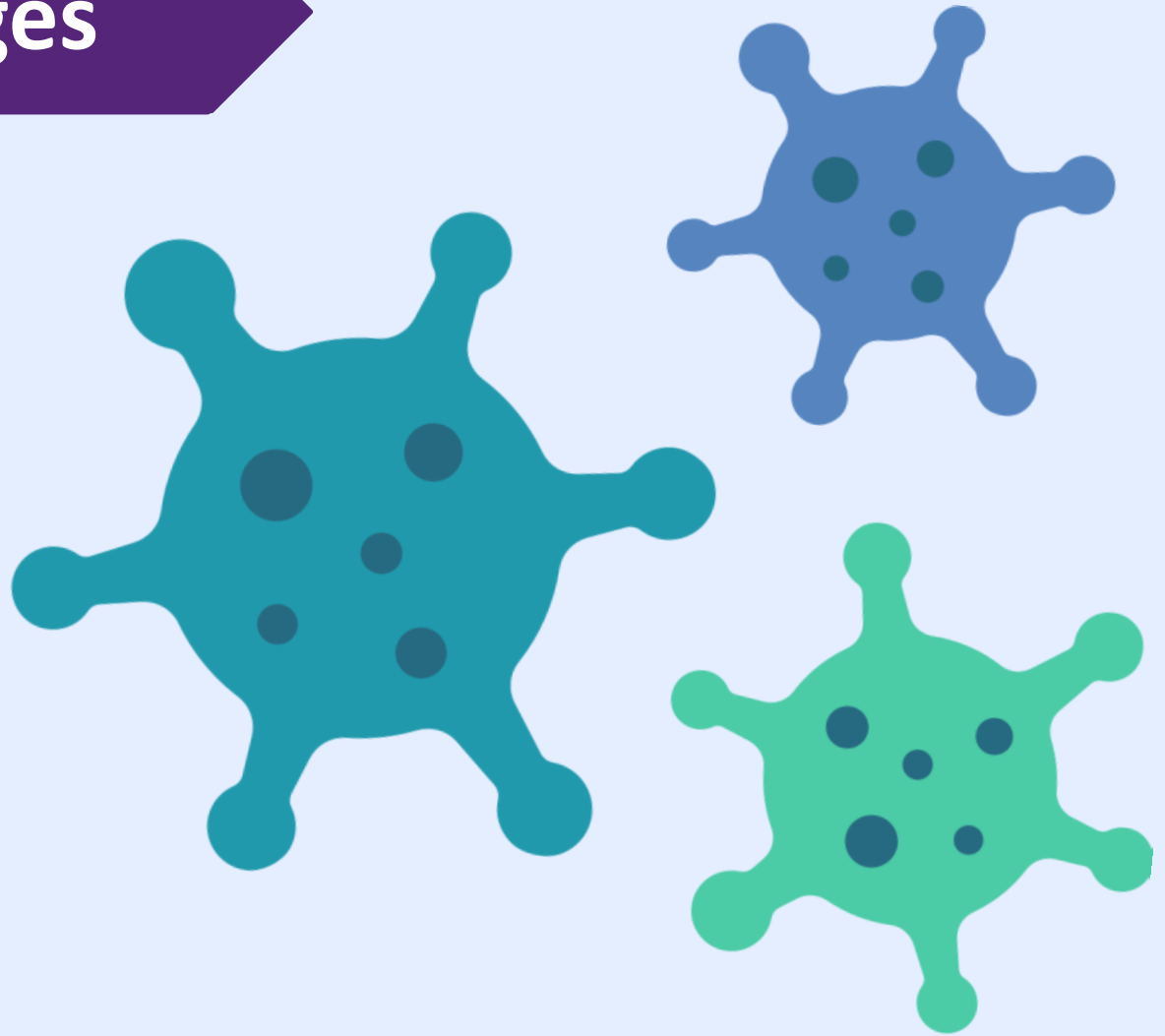
29 April  
European Day of Solidarity between Generations



**Children's Art Competition**  
Keeping connected in times of Covid19

# 2020 Challenges

COVID-19






# Why WEAAD Matters Now

“If we keep pursuing justice and equality, if we don’t hide with fear, we will overcome this sooner than later.”

-Myrlie Evers-Williams

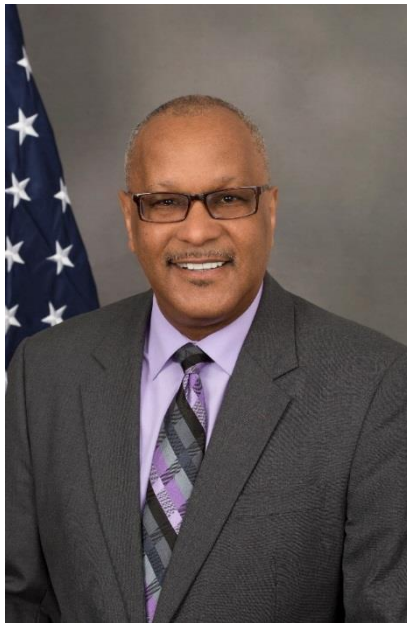
Quote courtesy of Jackson, MS- WJTV



Photo courtesy of: 

# Administration for Community Living Administration on Aging

---



Deputy Assistant Secretary  
for Aging

# COVID-19 Supplemental Funding

## **Families First Coronavirus Response Act**

*(\$250 million)*

- *\$ 60 million – Congregate Meals*
- *\$180 million – Home-Delivered Meals*
- *\$ 10 million – Native American Supportive and Nutrition Services*

## **CARES Act** *(\$955 million)*

***\$200 m – Supportive Services***

***\$480 m – Nutrition Services***

***\$100 m – Family Caregiver Support***

***\$ 20 m – Native American  
Supportive & Nutrition Services***

***\$ 20 m – LTC Ombudsman Program***

***\$ 50 m – ADRCs***

***\$ 85 m – Centers for Independent  
Living***

# The National Long-Term Care Ombudsman Resource Center (NORC)



Specialized Information for:

Nursing Homes

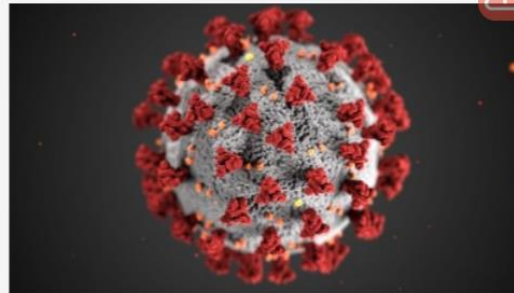
Assisted Living/Board & Care

Home and Community Based Services

## COVID-19: Information for Long- Term Care Ombudsmen

As the outbreak continues to evolve, it is important for Ombudsman programs to be informed and take precautions in order to prevent the spread.

[Learn more](#)



### COVID-19 Updates

Learn about the most recent information and resources.

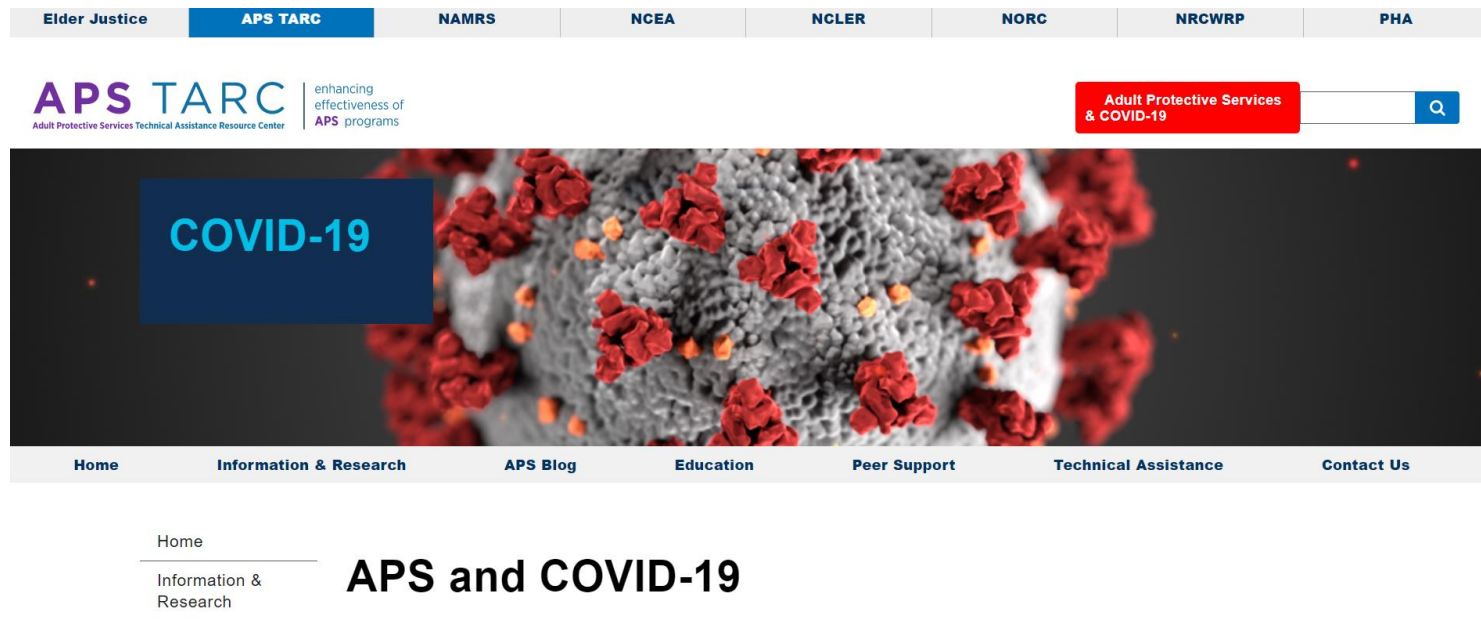
[Stay informed >>](#)



Locate an Ombudsman program, volunteer opportunities, and help near you

[Visit our map](#)

# Adult Protective Services Technical Assistance Resource Center (APS-TARC)



# Administration for Community Living Providing Support to the Aging and Disability Network

---



<https://acl.gov/COVID-19>



enhancing  
effectiveness of  
**APS** programs

<https://apstarc.acl.gov/Information-Research/COVID-19.aspx>



<https://ncea.acl.gov/>

NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

<https://ncler.acl.gov/>



<https://ltcombudsman.org/>

# National Center on Elder Abuse (NCEA)

---

## NCEA COVID-19 TUESDAY TIPS

### COVID-19 Tuesday Tip

**COVID-19 and related scams have disproportionately affected older people from diverse backgrounds. Clear, credible, and culturally competent communication is needed to prevent the spread of COVID-19 and related scams.**

For more information on COVID-19 Related Scams and Resources visit:  
Institute on Aging COVID-19 FAQ  
Diverse Elders Coalition COVID-19 Resources

**NCEA**  
National Center on Elder Abuse



# National Center on Law and Elder Rights (NCLER)

## Legal Assistance for Older Americans & COVID-19

NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

NCLER & COVID-  
19

Search...



[Home](#)

[Legal Training](#)

[Legal Services Capacity Building](#)

[Resources](#)

[Case Consultations](#)

[Elder Justice Toolkit](#)

COVID-19 Resources

**COVID-19 Resources**

File

Message

Tell me what you want to do...

The First "Virtual" EJCC: Addressing Scams, Fraud, and COVID-19 - Message (HTML)

Administration for Community Living <acl@public.govdelivery.com>

Walker, Edwin L. (ACL)

2:51 PM

The First "Virtual" EJCC: Addressing Scams, Fraud, and COVID-19



News & Events

Administration for Community Living

June 12, 2020



ELDER JUSTICE  
COORDINATING COUNCIL

The First "Virtual" EJCC: Addressing Scams, Fraud, and COVID-19

By Lance Robertson, Assistant Secretary for Aging and Administrator, ACL

On Wednesday, I had the honor of chairing the first-ever virtual meeting of the Elder Justice Coordinating Council.

The EJCC brings together leaders from across the federal government to address issues of elder justice nationally. Council members include the leaders of federal departments, agencies, and entities administering programs related to abuse, neglect,

Windows Taskbar

3:15 PM

6/12/2020

A decorative graphic at the bottom of the page consisting of several overlapping, curved bands in shades of orange, red, and blue, creating a sense of motion and depth.



## ELDER JUSTICE COORDINATING COUNCIL

- U.S. Department of Health and Human Services, Chair
- U.S. Department of Housing and Urban Development
- U.S. Department of Justice
- U.S. Department of the Interior
- Consumer Financial Protection Bureau
- U.S. Department of Labor
- U.S. Department of Homeland Security
- Corporation for National and Community Service
- U.S. Department of the Treasury
- Federal Trade Commission
- U.S. Department of Veterans Affairs
- Social Security Administration
- U.S. Postal Inspection Service
- U.S. Department of Agriculture
- U.S. Securities and Exchange Commission

# Physical Isolation



# Social Isolation



Check in on your Neighbors

Raise up our Voices

Grow Public Awareness

Send Message to Perpetrators



# Stay Connected with ACL and The Office of Elder Justice and Adult Protective Services



[www.acl.gov](http://www.acl.gov)



<https://elderjustice.acl.gov>

/



DEPARTMENT OF JUSTICE

# ElderJustice INITIATIVE

## WEAAD 2020

Department of Justice's  
Commitment to  
Elder Justice

Susan C. Lynch, JD, DrPH  
Senior Counsel for Elder Justice  
U.S. Department of Justice

June 15, 2020








## Department of Justice Launches a National Nursing Home Initiative

[READ MORE](#)



1 2 3 4 



DEPARTMENT OF JUSTICE

ElderJustice  
INITIATIVE

[illegible]

# Elder Fraud Sweeps

- 2020 (March) Elder Fraud Sweep
- 2019 (March) Elder Fraud Sweep & Money Mule Initiative
- 2018 (Feb) Elder Fraud Sweep
- 2016 (May) Shut down a large scale “psychic” mail fraud scheme

<https://www.justice.gov/civil/elder-fraud-sweeps-2020>



## **Justice Department Announces New Transnational Elder Fraud Strike Force**

### **Law Enforcement Effort Will Coordinate Action Against Foreign Fraud Schemes that Target American Seniors**

Attorney General William P. Barr today announced the establishment of the Transnational Elder Fraud Strike Force, a joint law enforcement effort that brings together the resources and expertise of the Department of Justice's Consumer Protection Branch, the U.S. Attorneys' Offices for six federal districts, the FBI, the U.S. Postal Inspection Service, and other organizations. The Strike Force will focus on investigating and prosecuting individuals and entities associated with foreign-based fraud schemes that disproportionately affect American seniors. These include telemarketing, mass-mailing, and tech-support fraud schemes.



OFFICE FOR VICTIMS OF CRIME

[Recursos en Español](#) | [FAQs](#)

Site Search

GO

JUSTICE FOR VICTIMS • JUSTICE FOR ALL

[Topics A-Z](#)

[News & Features](#)

[Providers/  
Community Leaders](#)

[Help for Crime Victims](#)

[Grants & Funding](#)

[Library & Multimedia](#)

[Crime Victims' Rights](#)

[Public Awareness](#)

[About OVC](#)

## National Elder Fraud Hotline

To help combat fraud against older Americans and provide services to victims, OVC announces the launch of the National Elder Fraud Hotline. Call 833-FRAUD-11 (833-372-8311) to receive help from a hotline case manager.

Learn more on the [National Elder Fraud Hotline](#) website.



**NATIONAL ELDER  
FRAUD HOTLINE**

**1-833-FRAUD-11**

**1-833-372-8311**



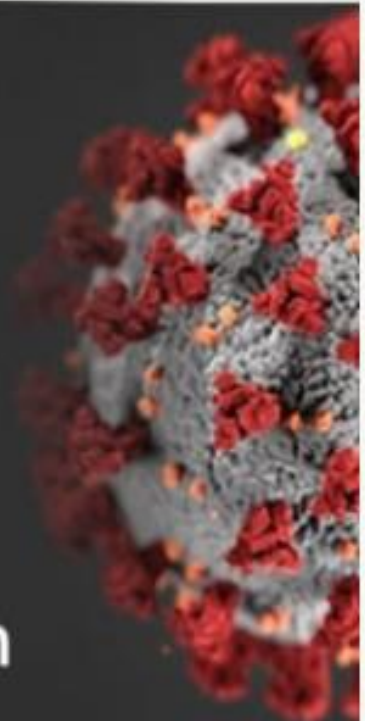
<https://stopelderfraud.ovc.ojp.gov>

DEPARTMENT OF JUSTICE

**ElderJustice**  
INITIATIVE

# REPORT COVID-19 FRAUD

Contact the National Center for  
Disaster Fraud Hotline:  
866-720-5721 or  
[Justice.gov/DisasterComplaintForm](https://Justice.gov/DisasterComplaintForm)



FOR IMMEDIATE RELEASE

Tuesday, May 26, 2020

## **Licensed Pharmacist Charged With Hoarding And Price Gouging Of N95 Masks In Violation Of Defense Production Act**

**Defendant Richard Schirripa Is Also Charged with Making False Statements to Law Enforcement, Committing Healthcare Fraud, and Committing Aggravated Identity Theft**

Geoffrey S. Berman, the United States Attorney for the Southern District of New York, Peter C. Fitzhugh, the Special Agent in Charge of the New York Office of Homeland Security Investigations (“HSI”), Philip R. Bartlett, Inspector in Charge of the New York Office of the U.S. Postal Inspection Service (“USPIS”), and Raymond Donovan, Special Agent in Charge of the New York Office of the Drug Enforcement Administration (“DEA”), announced the arrest today of RICHARD SCHIRRIPA, a/k/a “the Mask Man,” a licensed pharmacist, on charges of violating the Defense Production Act by hoarding and price gouging scarce N95 masks; making two false statements to law enforcement; committing healthcare fraud; and committing aggravated identity theft. SCHIRRIPA surrendered today and will be presented before U.S. Magistrate Judge Ona T. Wang in Manhattan federal court.

DEPARTMENT OF JUSTICE

**ElderJustice**  
INITIATIVE



FOR IMMEDIATE RELEASE

Friday, May 15, 2020

## **Court Orders Oklahoma Company To Stop Selling Colloidal Silver As Treatment For COVID-19**

### **Xephyr LLC, DBA N-Ergetics, Ordered To Halt Sales Of Colloidal Silver As Treatment For COVID-19**

**MUSKOGEE, OKLAHOMA** – A federal court in Muskogee, Oklahoma, has entered a temporary restraining order halting the sale of an unapproved colloidal silver product to treat COVID-19.

The U.S. District Court for the Eastern District of Oklahoma entered the temporary restraining order on May 14, 2020 in response to a civil complaint and accompanying court papers filed by the Department of Justice. In its complaint, the department alleges that Xephyr LLC, doing business as N-Ergetics, and its owners Brad Brand, Derill J. Fussell, and Linda Fussell, sell and distribute a colloidal silver product claiming that it will cure, mitigate, or treat coronavirus and its resulting disease, COVID-19, as well as other diseases including pneumonia, AIDS, and cancer. Colloidal silver is a suspension of silver particles in a liquid, and it is not generally recognized as safe and effective by qualified experts for any of the uses for which defendants promote it.

DEPARTMENT OF JUSTICE

**ElderJustice**  
INITIATIVE

FOR IMMEDIATE RELEASE

Monday, May 11, 2020

## **Gresham Man Charged with Smuggling and Importing Misbranded Chloroquine from China for Attempted Resale**

PORTLAND, Ore.—U.S. Attorney Billy J. Williams announced today that a Gresham, Oregon man has been charged with illegally purchasing, importing, and offering for sale chloroquine, the active pharmaceutical ingredient in prescription drugs used to treat malaria.

Matthew Owens, 42, has been charged by criminal complaint with smuggling and the receipt in interstate commerce of misbranded drugs and the delivery thereof for pay.

“Together, Americans are facing a public health emergency without precedent in our lifetimes. We are heartened by the countless examples of public service by front-line health workers, law enforcement, and ordinary Americans alike. These heroic acts of service inspire us all,” said U.S. Attorney Williams. “And yet, there are some individuals actively trying to profit off the pandemic, and, in the process, putting more lives at risk. We will not let these selfish and dangerous criminal acts continue unchecked.”

DEPARTMENT OF JUSTICE

**ElderJustice**  
INITIATIVE

FOR IMMEDIATE RELEASE

Sunday, March 22, 2020

## **Justice Department Files Its First Enforcement Action Against COVID-19 Fraud**

### **Federal Court Issues Temporary Restraining Order Against Website Offering Fraudulent Coronavirus Vaccine**

The Department of Justice announced today that it has taken its first action in federal court to combat fraud related to the coronavirus (COVID-19) pandemic. The enforcement action filed today in Austin against operators of a fraudulent website follows Attorney General William Barr's recent direction for the department to prioritize the detection, investigation, and prosecution of illegal conduct related to the pandemic.

DEPARTMENT OF JUSTICE

**ElderJustice**  
INITIATIVE

# OFFICE OF JUSTICE PROGRAMS

---

## **National Institute of Justice**

Research on the Abuse, Neglect, and Exploitation of Elderly Individuals

## **Bureau of Justice Statistics**

Financial Fraud NCVC Supplement

## **Office for Victims of Crime**

Enhancing Services for Older Victims of Abuse and Financial Exploitation

Training for Law Enforcement to Improve Identification of and Response to Elder  
Fraud Victims

# DOJ AGENCIES

---

## **Office on Violence Against Women**

Abuse in Later Life Grant Program

## **COPS Office**

Elder Justice Resources (for law enforcement) webpage

elderjustice.gov



THE UNITED STATES  
DEPARTMENT *of* JUSTICE

Search this site



## ABOUT

## OUR AGENCY

## PRIORITIES

NEWS

## RESOURCES

## CAREERS

## CONTACT

[Home](#)

Elder Justice Initiative  
Home

About EJI

► [About Elder Abuse](#)

## Find Help Near You

- Financial Exploitation

► Prosecutors

## Law Enforcement

### ► Victim Specialists

- ▶ Multidisciplinary Teams

Rural & Tribal  
Resources

► Research & Data

► Webinars/Outreach

## Contact Us

Search EJI

## ELDER JUSTICE INITIATIVE (EJI)

[FIND HELP OR REPORT ABUSE](#) **FIND HELP OR REPORT ABUSE**

## Finding the Right Fit: Decision-Making Supports and Guardianship



## Finding the Right Fit

## Decision-Making Supports and Guardianship



1 2 3 4 5 6 7





FIND HELP OR REPORT ABUSE

#### WYOMING NEIGHBORHOOD MAP

State

Wyoming

Neighborhood | List



<https://www.justice.gov/elderjustice/support/resources-neighborhood>



[ABOUT](#) ▾[NEWS](#)[GRANTS](#) ▾[RESOURCES](#) ▾[TRAINING & TECHNICAL ASSISTANCE](#) ▾[ACCOUNT ACCESS](#)

U.S. DEPARTMENT OF JUSTICE

# Commission on Law Enforcement and the Administration of Justice

Chairman: Phil Keith, Director of the COPS Office



**COPS**  
Community Oriented Policing Services  
U.S. Department of Justice

DEPARTMENT OF JUSTICE

ElderJustice  
INITIATIVE



SEC

OFFICE of INVESTOR  
EDUCATION and ADVOCACY

Before You Invest, **Investor.gov**



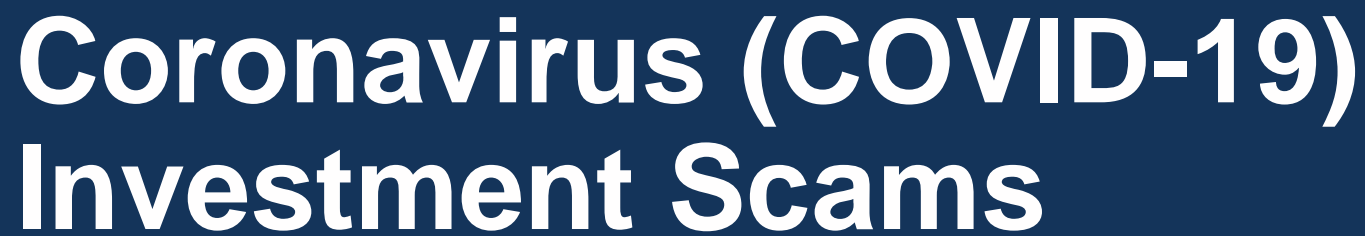
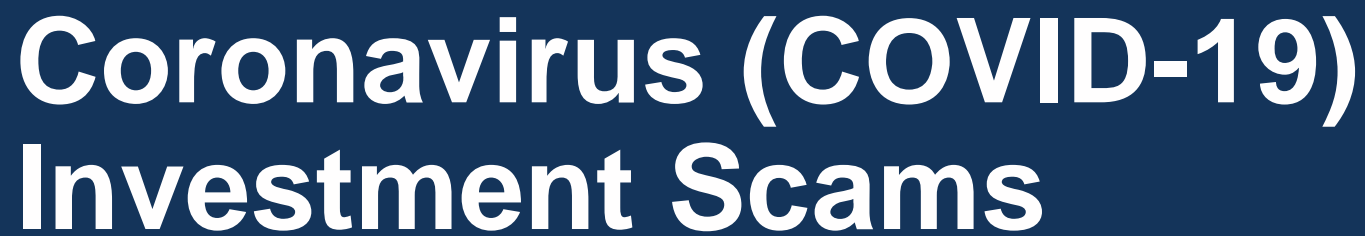
# COVID-19 Investment Scams

WEAAD  
June 15, 2020

Suzanne McGovern

# SEC Disclaimer

The SEC's Office of Investor Education and Advocacy is providing this information as a service to investors. This presentation is not a statement of official SEC policy, a legal interpretation, or investment advice.



# Fraudulent Stock Promotions

- Be cautious of claims that a company:
  - Can help cure the coronavirus, or
  - Is converting business to COVID-19 related support
- Promotions may look like research reports and predict a company's stock price will hit a "target price"
- May be promoted through social media, online bulletin boards, chat rooms or unsolicited phone calls
- You can have large losses if you invest in a company that makes inaccurate or unreliable claims

# Pump-and-Dumps

- Involve the hyping (“pump”) of a company’s stock through false or misleading statements
- Typically involve “penny-stock” or “microcap” companies
- Pitch to buy stock quickly
- Once fraudsters “dump” their shares at the pumped-up price, the price falls and investors lose their money



# SEC Trading Suspensions

- SEC can suspend trading when it believes a company's information is inaccurate
- SEC has suspended trading in 30 companies in the last four months, claiming to have coronavirus-related products or services (as of today's date)
- Stockholders in a company subject to a trading suspension may not be able to sell their shares until suspension is lifted

# Charitable Scams

- Fraudsters may try to exploit your desire to help those affected by COVID-19 by using charitable causes as a hook for investment schemes
- They pretend your investment will provide help to people in need, but steal your money
- Check out a charity's tax-exempt status on IRS.gov. Search "Tax Exempt Organization."

# Bogus CDs Offering High Returns

- During market volatility, investors may seek less risky or volatile investments. But be cautious with Certificates of Deposit (CDs) promoted online
- Phony CDs use “spoofed” websites with URLs similar to legitimate firms, or legitimate-sounding names
- Watch out for CDs with these red flags of fraud:
  - Offer high interest rate CDs with no penalties for early withdrawals
  - Require high minimum deposits
  - Direct investors to wire funds abroad
  - Claim the deposits are FDIC-insured

# Ponzi Schemes

- Scammer pays existing investors with funds from new investors
- Often promises high returns with little or no risk, or overly consistent returns
- Secretive, complex strategies
- Unregistered sellers and investments

# Advance Fee Fraud

- Scammer asks for a payment up front before the deal can be completed
- Advance payment may be described as a fee, tax, commission, or incidental expense that may be repaid later
- Fraudsters try to fool investors with official-sounding websites and emails

# Government Impersonators

- Scammer may pose as SEC or other government employee
- SEC does not endorse investment offers, assist in purchase/sale of securities or participate in money transfers
- SEC does not make unsolicited communications seeking detailed personal and financial information

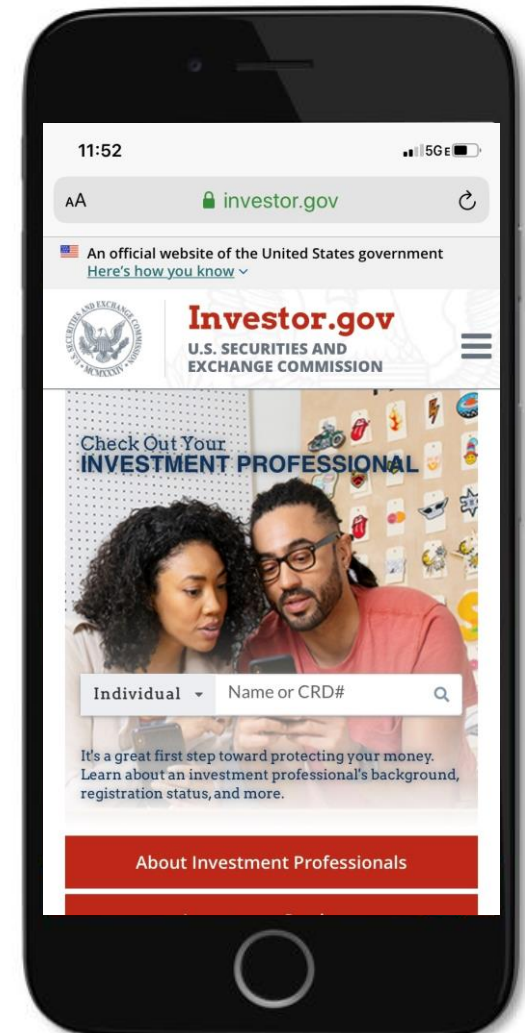


# Steps to Protect Yourself

# Check Any Investment Professional

## Check on **Investor.gov**:

- License/registration
- Employment history
- Important disclosures



# Key Things to Check

3 key things to look for when you search an investment professional on **Investor.gov**:

1. If “**Registered**” appears in green, that person is licensed by a regulatory authority
2. If “Previously Registered” appears in gray, that person was registered in the past but currently isn't
3. If “**Disclosure Reported**” appears in red, that person has had a complaint, sanction or judgment filed against them. You should click “**Get Full Report**” for the details before proceeding

# Get the Full Report

NAME

BARKLEY & HOWELL

Registered Investment Adviser ⓘ

Registered Broker ⓘ

Disclosure Reported

 [Get Full Report](#)

# Disclosure Events

## NAME

**IA** Investment Adviser

**B** Broker

**BARKLEY & HOWELL**

ANYTOWN, USA

**9**  
Disclosures





**22** Years of Experience  
**8** Firms

**3**  
Examinations

**2**  
Licenses

 Registration History

 Disclosures

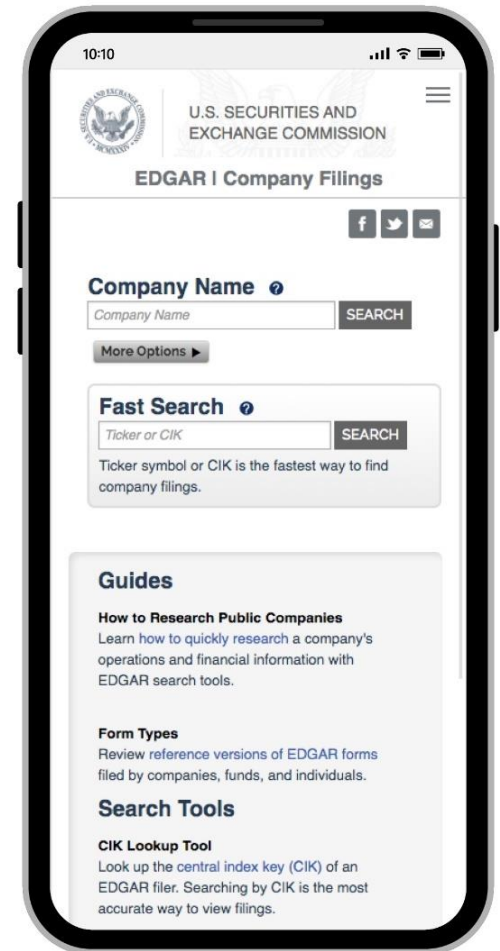
1/20/2011	Customer Dispute	Denied	
10/5/2010	Employment Separation After Allegations		
4/23/2010	Financial	Final	
1/19/1999	Regulatory	Final	

# Research Any Investment Product

## Check EDGAR:

Is the product registered with the SEC?

- Scams often involve unregistered companies
- EDGAR has important information about companies





# EDGAR

## Guides

### How to Research Public Companies

Learn [how to quickly research](#) a company's operations and financial information with EDGAR search tools.

Full Text (Past 4 Years)
Boolean Archive Search
Daily Filings by Type
CIK Lookup
Confidential Treatment Orders

#### Guides

##### How to Research Public Companies

Learn [how to quickly research](#) a company's operations and financial information with EDGAR search tools.

##### Form Types

Review [reference versions of EDGAR forms](#) filed by companies, funds, and individuals.

#### Search Tools

##### CIK Lookup Tool

Look up the [central index key \(CIK\)](#) of an EDGAR filer. Searching by CIK is the most accurate way to view filings.

##### Save Your Search

Want to get updates on new filings? Learn how to [save your search](#) by subscribing to EDGAR RSS feeds.

# Other Ways to Protect Yourself

- Verify anyone claiming to be from the government (call the agency)
- Don't pay for investments with credit cards, gift cards, or wires sent overseas
- Don't speak to unknown salespeople – and if you do, never share any personal information
- Don't pay an upfront fee in order to claim proceeds, stock, or winnings

# SEC Resources



# Upholding Justice for Older Americans: A National Conversation

*Lydia Chévere*



Securing today  
and tomorrow

WEAAD 2020  
Webinar



Produced at U.S. taxpayer expense



# Anti-Fraud Efforts Include:

- Fraud advisory - Warning the public about a new COVID-19 related scam threatening suspension of SSA benefits;
- Revised online reporting form;
- Scam tracking and monitoring;
- Spoofing prevention; and
- Suspension or termination of phone numbers used by scammers.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# “Gateway Carrier” Litigation

- SSA OIG worked with DOJ to help gather evidence to stop foreign-based calls into the U.S.
  - Led to a civil filing; and
  - Temporary and permanent injunctions.
- FCC and FTC sent warning letters to other gateway carriers.



Securing today  
and tomorrow

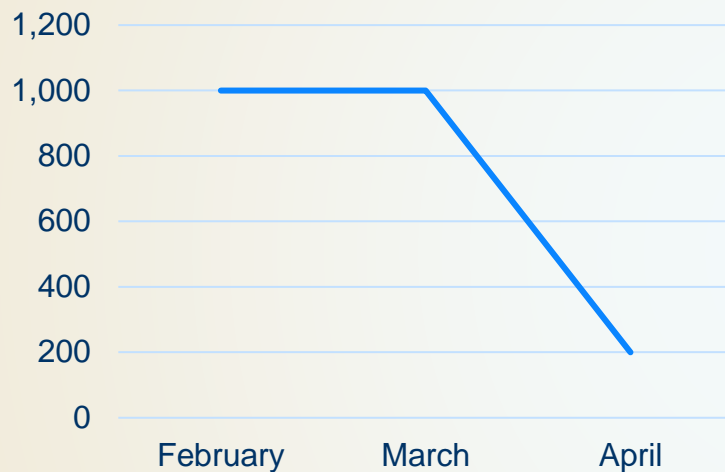
[SocialSecurity.gov](https://www.SocialSecurity.gov)



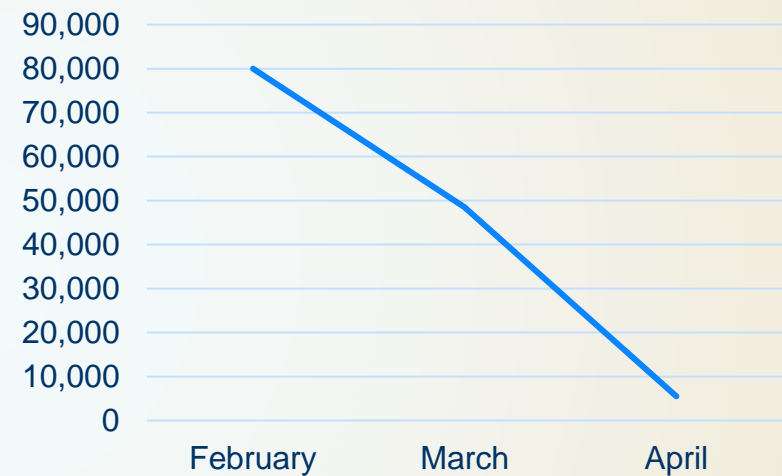


# Positive Outcomes

## Complaints



## Spoofing Attempts



## You Mail reported:

- SSA scams no longer in the Top 20 robo-call
- SSA scams have decreased by 50% from its peak in October 2019



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# **Tools You Can Use to Help Prevent Elder Abuse and Financial Exploitation**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# www.socialsecurity.gov

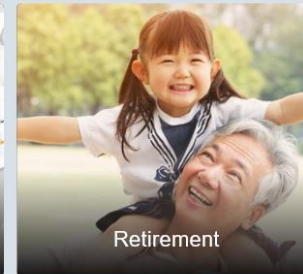
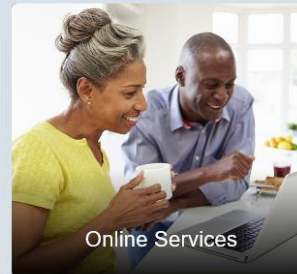
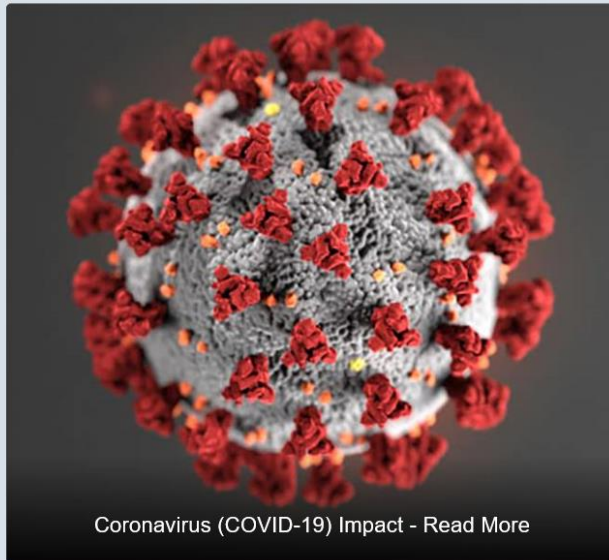
⚠ Coronavirus (COVID-19) Updates ⚠



Social Security

🔍 SEARCH    ≡ MENU    🌐 LANGUAGES    🔑 SIGN IN/UP

What should I do if I get a call claiming there's a problem with my Social Security number or account?



Securing today  
and tomorrow

SocialSecurity.gov



# Public Service Announcement

## A message from Social Security

We are committed to preventing, detecting, and eliminating fraud in our programs.

Our mission is to deliver Social Security services that meet the changing needs of the public. Every day our employees work diligently to ensure the public receives the services and benefits it deserves. We strive to ensure the integrity of our programs and provide a high level of service to the public despite the efforts of those who seek to abuse our programs.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# Scam Awareness - Tips to Protect Yourself

1. Remain Vigilant.
2. If you receive a call or a communication that you believe to be suspicious: **HANG UP or do not respond!**
3. **DO NOT** provide the caller with money — cash, gift card, wire transfers, or pre-paid debit cards — or personal information.
4. **REPORT IT** at [oig.ssa.gov](https://oig.ssa.gov).
5. **SHARE** this information with others, to help spread awareness.

We want to assure our beneficiaries that Social Security is **NOT** suspending any payments because of COVID-19.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# Representative Payees

## Economic Impact Payment:

- Rep payee only responsible for managing Social Security or SSI benefits.

## Advance Designation:

- Allows you to identify people whom you would like to serve as your potential representative payee in the event you ever need help managing your benefits.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

# How to contact us?

On Tuesday, March 17, 2020, we suspended face-to-face service to the public nationwide, at both our field offices and our hearings offices, until further notice. However, we are still able to **provide critical services**.



Online



Use the [field office locator](#) to call your local office



Call 1-800-772-1213



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# Thank you!



Securing today  
and tomorrow



Produced at U.S. taxpayer expense

# Elder Fraud Prevention and Response Network Development Guide

**Building Collaboration Between Stakeholders to Fight Elder Financial Exploitation | WEEAD June 2020**

**Consumer Financial Protection Bureau  
Office for Older Americans**



---

# Jenefer Duane

## National Lead

*Elder Fraud Prevention and  
Response Networks*

*Money Smart for Older Adults*

**Office of Financial  
Protection for Older  
Americans**



# Disclaimer

---

*This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.*

# About the CFPB

---

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

# Office for Older Americans

---

The Bureau's Office for Older Americans works to improve financial security for older consumers. The Office creates resources to help older adults, those that serve them, and their financial caregivers.

## **What we do:**

- We lead initiatives to help protect older people from financial harm.
- We create tools and resources to support sound financial decision-making that safeguards later-life economic security.
- We offer a variety of resources that you can use or view online, download, or order in bulk, all for free.

Visit [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

# What is a network?

---

*A sustained, and largely voluntary, collaborative effort or partnership that works to prevent, detect, and/or respond to elder financial exploitation.*



# 2016 Study Recommendations

---

- Elder abuse networks that do not focus on financial exploitation should develop activities and the capacity to respond to elder financial exploitation.
- Networks should seek to engage financial institutions, community-based organizations such as faith organizations and others that serve these communities

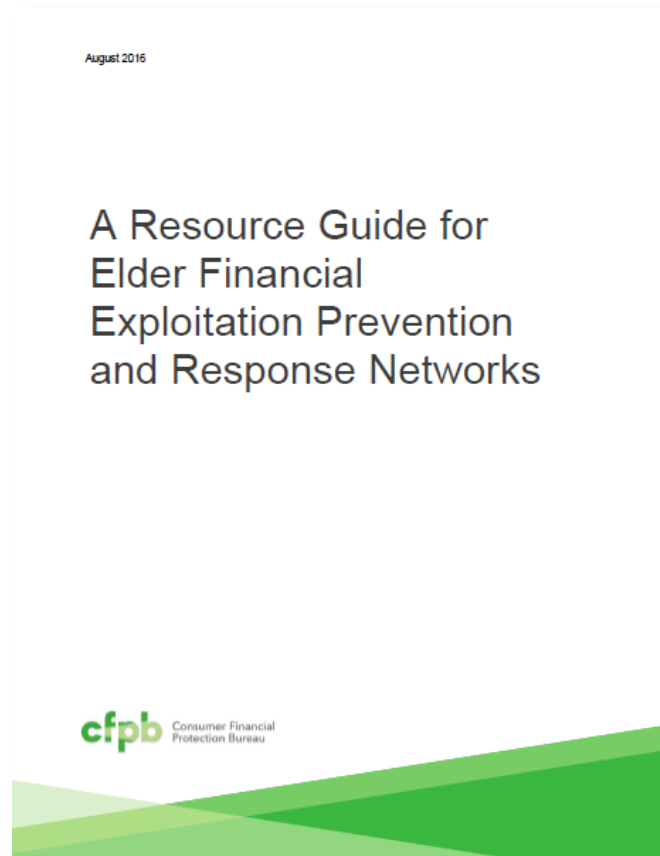
# Recommendations Con't

---

- Develop Networks in areas with older Americans of diverse linguistic, ethnic and racial backgrounds should seek to engage stakeholders that serve these populations, and deliver educational and case review services relevant and appropriate to these populations.

# Resource Guide for Elder Fraud Prevention & Response Networks

---



## Tips and resources on:

- Steps for starting a network
- Sustainability
- Traits of successful network coordinators
- Organizing effective meetings
- Education and case review

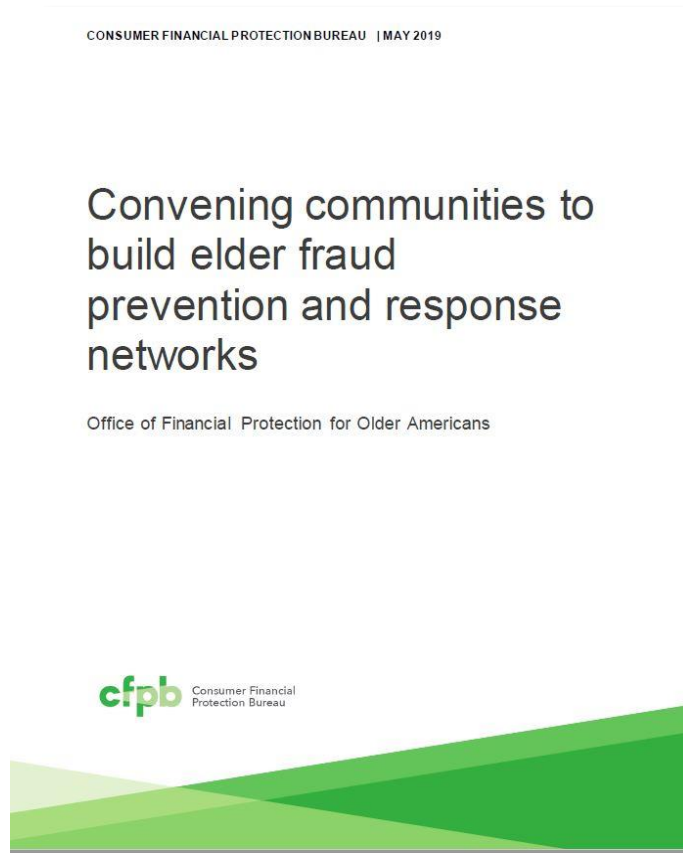
# Expanding Networks across the Nation

---

- In 2017, the Bureau launched a pilot convening program to expand the presence of Elder Fraud Prevention and Response Networks (EFPRNs) and the capacity of existing networks.
- As a result of these convenings, OA developed a model for identifying potential networks, coordinating with key stakeholders, facilitating meetings, and garnering support to help initiate and enhance local EFPRNs.

# EFPRN Convening Report

---



- Common activities of networks
- Replicating and expanding networks
- Convening Stakeholders
- Outcomes
- Recommendations



## Connect your community's efforts to prevent and respond to elder financial exploitation

Use our resources to help you build an elder  
fraud prevention and response network

# Network Development Guide

<https://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults/elder-protection-networks/>



Search

Submit a Complaint

Consumer Tools ▾

Practitioner Resources ▾

Data & Research ▾

Policy & Compliance ▾

About Us ▾

## Resources to build an elder fraud prevention and response network

Mobilize key stakeholders in your community to prevent, detect, and respond to elder financial abuse.

Elder financial exploitation threatens the financial security of millions of older Americans annually. In response to this crisis, hundreds of communities across the United States have created collaborative networks to protect their older residents.

[Learn more about networks](#)

### CONTACT INFORMATION

Connect with us to build a network

The Office of Financial Protection for Older Americans develops initiatives, tools, and resources to help protect older consumers from financial harm and help older consumers make sound financial decisions as they age. We also work with public and private stakeholders on preventing and responding to elder financial exploitation.





# Why create a Development Guide?

---

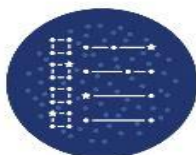
## Stakeholders:

- Would benefit from detailed instruction
  - To help launch networks in communities where they do not currently exist, especially in those with a large number of older people, and
  - To build capacity and collaboration in existing networks to enhance prevention and respond to elder financial exploitation.
- Are already working full-time jobs and could use ready-made resources to plan, produce and host a retreat
- Need resources and guidance to establish and maintain the network thereafter

# Development Guide Features

<https://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults/elder-protection-network> Launch a successful network: use our meeting model

Our meeting model includes two key meetings—a retreat and a post-retreat—to help you bring stakeholders together to increase and enhance the prevention of and response to elder financial exploitation.



## Plan a retreat

A retreat is an effective way to rally stakeholders and community leaders together to create a collaborative network. Gather a core team of key community members to help you plan logistics and reach out to the wider community.

[See retreat planning resources](#)



## Host a retreat

How you conduct a retreat can set the tone for your network. Here are some suggestions on how to provide opportunities for collaboration and make sure everyone's voice is heard during a retreat.

[Learn how to host a retreat](#)



## Reconvene and establish your network

After holding a retreat, it's important to bring community stakeholders back together to determine next steps toward addressing priorities identified at the retreat.

[Establish your network](#)



## Expand network capabilities

After your network establishes priorities, consider leveraging working groups to reach goals, engage the community, and grow the influence of the network.

[Consider your next steps](#)

## Network resources

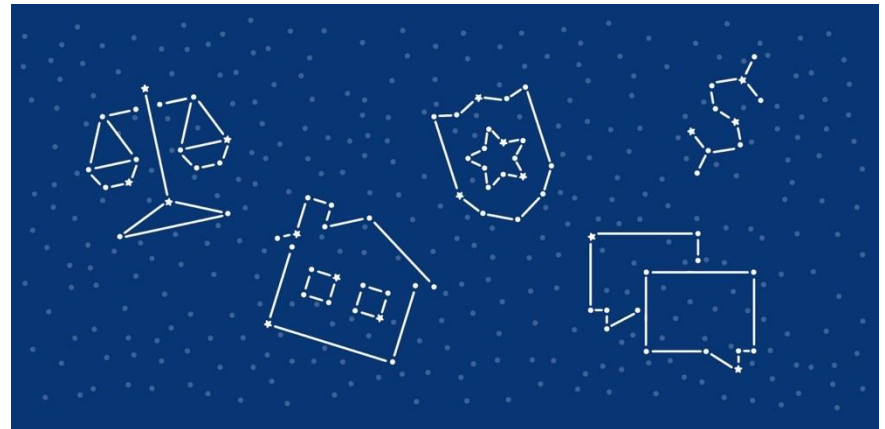
As you create and grow your network, use these tools to plan meetings, identify and prioritize goals, and build foundational knowledge of elder fraud prevention.

[Browse network resources](#)

# Tools for Planning a Retreat

---

- Planning templates
  - [Stakeholder spotlights and invitation contact list](#)
  - [Timeline tool](#)
  - Sample invitations and reminders
  - [Sample retreat agenda](#)



# Tools for Hosting a Retreat

---

- Retreat Facilitator Guide
  - Helps the facilitator plan and execute network-building activities, including group exercises.
  - Group exercises help focus the stakeholder participants on determining priorities and future action steps
- Additional tools and templates
  - Supply list, handouts for participants, voting sheets

# Tools for Hosting a Retreat – Optional Activities

---

- Resource for Q&A discussion session:
  - Allows participants to ask questions of each other and share thoughts and any ideas that may have surfaced.
  - Participants build engagement and their relationship with each other by sharing info to answer each others questions.

# Tools for Reconvening and Establishing Network

---

- [Sample retreat readout](#)
- Establishing working groups
- Goal-setting activity
- Developing a referral guide



# Sample retreat readout

---

## **Table of contents**

Page X	Retreat goal
Page X	Participating organizations
Page X	Thoughts from our guest speakers
Page X	Group activity and results
Page X	Priorities
Page X	Quotes from retreat participants
Page X	Possible next steps
Page X	Opportunities for innovation
Page X	Who can help & retreat attendance list



# Tools for Expanding Network Capabilities

---

## ▣ Activities for working Groups

- Planning Future meetings
- Education outreach
- Case reviews
- Cross Training
- Program evaluation guide
- Funding considerations
- Evaluation



# Tools for Hosting a Retreat – Optional Activities

---

- Resource for professional cross-training:
  - Can strengthen the network and benefit members and the community.
  - Can help members and the community better understand each other and how to work together to help victims.

# Connect with us to build a network

---

We can provide guidance and assistance to people or groups that are interested in establishing an elder fraud prevention and response network in their community.

Contact us if you have a question, need additional information, or would like to be added to our contact list for updates and training opportunities.

- EMAIL: [eldernetworks@cfpb.gov](mailto:eldernetworks@cfpb.gov)

---

# Resources for Networks And Consumers

# Money Smart for Older Adults

---

- An awareness program developed in collaboration with the FDIC.
- Content on common issues facing seniors, including how to identify a potential scam or fraud and other forms of exploitation
- Instructor-led curriculum
- Resource Guide available in bulk at no cost
- Available in English and Spanish



# Money Smart for Older Adults

---

Instructor Guide and presentation slides at:

**[FDIC.gov/moneysmart](https://FDIC.gov/moneysmart)**

Resource Guide available in bulk at no cost:

**[Consumerfinance.gov/moneysmart](https://Consumerfinance.gov/moneysmart)**

# Managing Someone Else's Money guides

---



- Help for financial caregivers handling the finances for a family member or friend who is incapacitated
- Guides for four common types of financial caregivers:
  - Agents under a Power of attorney
  - Guardians and conservators
  - Trustees
  - Social Security and Department of Veterans Affairs (VA) representatives
- Includes tips on protecting assets from fraud and scams.
- Available in English and Spanish

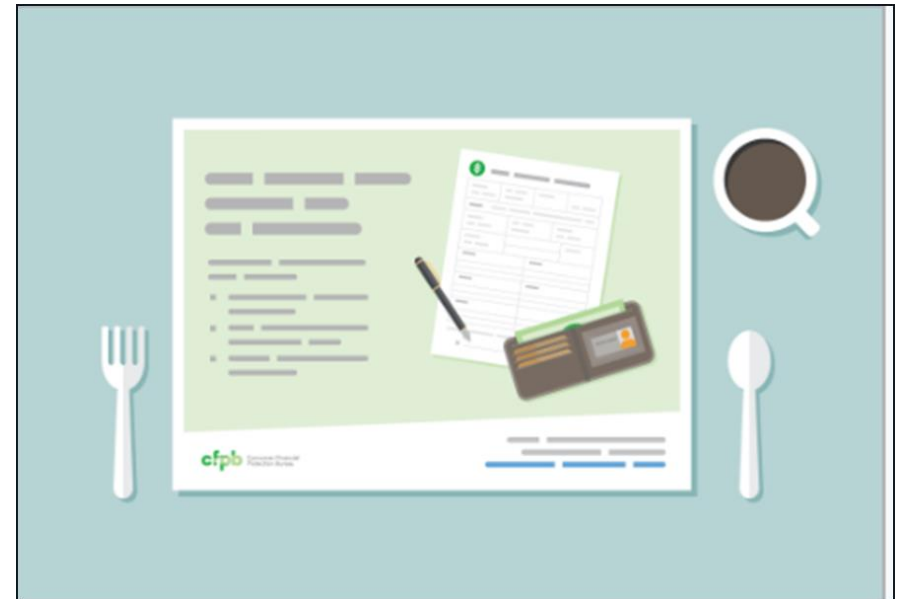


# Fraud prevention placemats, handouts, and activity sheets

---

- Free fraud prevention placemats, handouts, and activity sheets on how to avoid common scams.
- Originally designed to be used by meal delivery programs, these resources can be used by community or faith-based organizations, financial institutions, or other groups in a variety of ways.
- Check out the companion resources with tips and information to reinforce the messages.
- Available for the public to download or order in bulk.
- Available in English and Spanish.

**[Consumerfinance.gov/placemats](https://consumerfinance.gov/placemats)**



# Tips and advice for older consumers

---

## Consumer advisories:

- Preparing your spouse to manage family finances
- Asset recovery scams
- Co-signing student loans
- Taking a pension advance
- Dealing with medical debt
- Planning for diminished capacity
- Recognizing misleading claims in reverse mortgage advertising
- Responding to debt collectors' threats of garnishing Social Security benefits



# Additional CFPB Resources

---

- *ASK CFPB*, [consumerfinance.gov/askcfpb/](https://consumerfinance.gov/askcfpb/)
- Submit complaints at **1-855-411-2372** or [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)

# CFPB's Office for Older Americans

---

**Email us:**

[eldernetworks@cfpb.gov](mailto:eldernetworks@cfpb.gov)

**Find resources and mailing list:**

[consumerfinance.gov/practitioner-resources/resources-for-older-adults/](https://consumerfinance.gov/practitioner-resources/resources-for-older-adults/)

# World Elder Abuse Awareness Day: National Center on Law and Elder Rights Resources

Jennifer Goldberg

Deputy Director, Justice in Aging

June 15, 2020

# NCLER: Who We Are and What We Do

- Train and support legal services and aging and disability networks on legal issues impacting older adults
- National resource center run by Justice in Aging under contract with the Administration for Community Living
- NCLER Experts:
  - Justice in Aging
  - ABA Commission on Law and Aging
  - National Consumer Law Center
  - National Housing Law Project
  - Center for Medicare Advocacy

# NCLER Offers

Trainings

Case Consultations

Technical  
Assistance on Legal  
Services Capacity  
Building



# National Legal Training Curriculum

## Training Topics:

- Elder Justice
- Health/LTSS
- Economic Security
- Consumer Protection
- Housing
- Advance Care Planning
- Supported Decision-Making
- Guardianship



# Elder Justice Toolkit

NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

## Elder Justice Toolkit

---

Practice-oriented, national online resource with information on pursuing civil legal remedies in elder abuse cases, practice tips, and sample documents for attorneys.

---

Contribute to the Toolkit! Customize a state-specific financial exploitation guide, or share your documents, letters, and pleadings at [ConsultNCLER@acl.hhs.gov](mailto:ConsultNCLER@acl.hhs.gov).

[ncler.acl.gov](https://ncler.acl.gov)



NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

<https://ncler.acl.gov/ElderJustice-Toolkit/About-Elder-Justice-Toolkit.aspx>

# Using the Toolkit

- Training attorneys and other professionals in your state
- Conference materials
- Resource for attorneys new to this work, pro bono attorneys, helplines & hotlines
- Great opportunity for collaboration

# Financial Exploitation of Older Adults: A Guide for Civil Legal Aid Attorneys

- Template that can be customized to add state-specific information
  - Many legal remedies and options are state-specific
- Quick resource for attorneys to locate legal strategies and statutes for protection & redress
- Current guides and information on customizing guides for other states available in the [Elder Justice Toolkit](#)

# Trauma-Informed Lawyering

- Aims to reduce re-traumatization and recognize the role trauma plays in the lawyer-client relationship
- Asks clients not ‘what is wrong with you?’ but instead, ‘what happened to you?’
- Part of our Elder Justice Toolkit and intensive technical assistance

# Case Consultations

- NCLER provides free case consultation assistance for attorneys and professionals seeking more information to help older adults.
- Consultations available on our [website](https://www.consultncler.acl.hhs.gov) or at [consultncler.acl.hhs.gov](https://www.consultncler.acl.hhs.gov)

## Case Consultation Form

*Please provide a brief general description of the issue and do not provide any personally identifying information. The form is limited to 200 characters and (\*) are required fields.*

First Name:

Last Name:

Email: \*

Description: \*



# New and Emerging Issues: COVID-19

- Substantive issues
  - Elder abuse, neglect, and exploitation
  - Nursing facilities & resident rights
  - Economic impact payments
  - Home and community-based services (HCBS)
- Delivery of Legal Services
  - Remote legal assistance
  - Access to technology
  - Remote outreach and community education
  - Need for trauma-informed practices



# COVID-19 Resources

- NCLER: [Past Trainings & Resources](#)
  - Remote Legal Assistance and Outreach
  - Court-Based Advocacy
  - Protections for Consumers
  - Economic Impact Payments
- ACL: [COVID-19 Resources](#)

# Visit Our Website: [ncler.acl.gov](http://ncler.acl.gov)

NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

Search for resources

**Read practice tips**

Sign up for the email list

**Request a case consultation**

Learn about upcoming trainings

[ncler.acl.gov](http://ncler.acl.gov)



# Connect with the NCEA



**National Center on Elder Abuse (NCEA):**

<https://ncea.acl.gov>

**USC Center on Elder Mistreatment**

**USC Center on Elder Mistreatment (CEM):**

<https://eldermistreatment.usc.edu/>

**Training Resources  
on Elder Abuse**

**Training Resources on Elder Abuse (TREA):**

<http://trea.usc.edu/>



**Elder Abuse Guide for Law Enforcement (EAGLE):**

<http://eagle.trea.usc.edu/>

# THE EAGLE

HAS LANDED

## ELDER ABUSE GUIDE FOR LAW ENFORCEMENT

### CONTACT US

[eaglehelp@usc.edu](mailto:eaglehelp@usc.edu)

[eagle.trea.usc.edu](http://eagle.trea.usc.edu)



Designed to support Law Enforcement officers in quickly identifying, intervening, and resolving elder abuse situations.



Tools to assist in documenting a case for prosecution



ZIP code-based community resources locator



State-by-state penal codes relating to elder abuse



# Reframing Elder Abuse

Learn how to talk about elder abuse at:

**[bit.ly/ReframeEA](https://bit.ly/ReframeEA)**

**NCEA**  
National Center on Elder Abuse



Keck School of  
Medicine of **USC**





# Supports and Tools for Elder Abuse Prevention


<https://ncea.acl.gov/Resources/STEAP.aspx>

## Fact sheets and brochure

Preventing Elder Abuse in Our Community

Elder Abuse is **preventable** – and everyone has a role to play.

**Here are 5 things EVERYONE can do to prevent elder abuse:**

-  **1) Listen** to older people and caregivers to understand their challenges and provide support
-  **2) Educate** one another about the signs of abuse and how to get help
-  **3) Report** suspected abuse or neglect as soon as possible
-  **4) Build** a community that fosters social connections and supports
-  **5) Reach out** to professional services for support where available

[Click here to insert logo]


[Area to Insert Agency Name]

[Area to Insert Contact Information]

This brochure was created in conjunction with:



**National Association of Area Agencies on Aging**  
www.n4a.org




**National Center on Elder Abuse**  
855-500-3537  
ncea.acl.gov

This material was completed for the National Center on Elder Abuse situated at Keck School of Medicine at the University of Southern California, in partnership with the National Association of Area Agencies on Aging, and is supported in part by a grant (No. 90A6R000101-02) from the Administration for Community Living, U.S. Department of Health and Human Services (DHHS). Grantees carrying out projects under government sponsorship are encouraged to express freely their findings and conclusions. Therefore, points of view or opinions do not necessarily represent official ACL or DHHS policy.

Keck School of Medicine of USC

Building Community Supports to Prevent Elder Abuse



[Area to Insert Agency Name]

[Area to Insert Contact Information]

[Click here to insert logo]

## Presentation template & evaluation form

### Reporting Abuse

Report suspected abuse in the community to the local **Adult Protective Services** agency, and report suspected abuse in a nursing home or long-term care facility to the local **Long-Term Care Ombudsman Program**. For serious and immediate emergencies, call 9-1-1.

Report suspicions of abuse as soon as possible.



**Adult Protective Services**  
1-XXX-XXX-XXXX

### Signs of Elder Abuse



#### Emotional & Behavioral Signs

- Unusual changes in behavior or sleep
- Fear or anxiety
- Isolation from friends or family
- Withdrawal from normal activities
- Sadness



#### Financial Signs

- Unusual changes in bank account or money management
- Unusual or sudden changes in a will or other financial documents
- Fraudulent signatures on financial documents
- Unpaid bills

## Outreach calendar for year-round elder abuse prevention programming

### STEAP Initiative Outreach Calendar 2020




Generate awareness and foster action to end elder abuse!

There are many opportunities throughout the year to bring your community together and build awareness on elder abuse. Below is an outreach calendar with commemorations related to elder abuse, neglect, and exploitation prevention and programming.

**Tip:** Sync this STEAP Initiative Outreach Calendar to your calendar! [Click here.](#)

#### January

MONTH-LONG OBSERVANCE


 **National Stalking Awareness Month**

RECOGNITION DAY


 January 9: **Law Enforcement Appreciation Day (LEAD)**


#### February

MONTH-LONG OBSERVANCE

 **Black History Month**


RECOGNITION DAY


 February 20: **World Day of Social Justice**


 February 21: **National Caregivers Day**

#### March


MONTH-LONG OBSERVANCES

 **National Nutrition Month**

 **Social Work Month**

 **Women's History Month**


RECOGNITION DAY


 March 8: **International Women's Day**


#### April

MONTH-LONG OBSERVANCES


 **Financial Literacy Month**

 **National Volunteer Month**


 **Sexual Assault Awareness Month**

 **Social Security Month**


WEEK-LONG OBSERVANCES


 April 6-12: **National Public Health Week**

 April 19-25: **National Crime Victims' Rights Week**

 April 19-25: **National Volunteer Week**

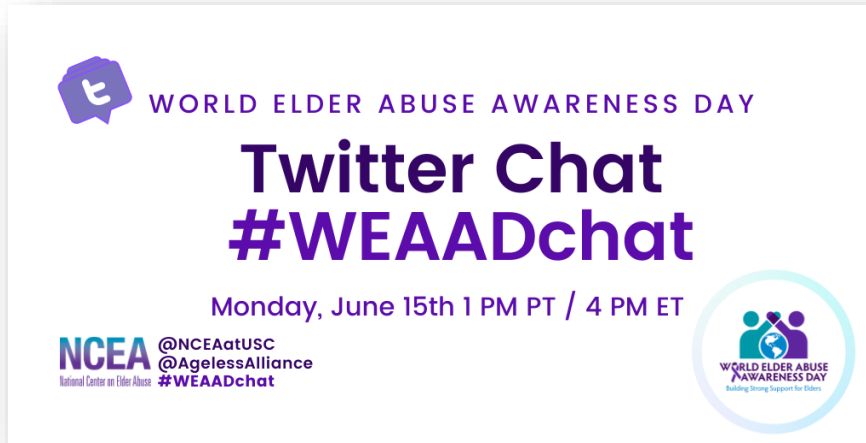
RECOGNITION DAYS

 April 7: **Sexual Assault Awareness Day of Action**

 April 7: **World Health Day**

# #WEAAD on Social Media

- **#WEAADchat** - June 15th at 1 PM PT / 4PM ET
- **Add a WEAAD logo or banner to Facebook Profile**



- **Sample Social Media Posts & Graphics in English & Spanish**



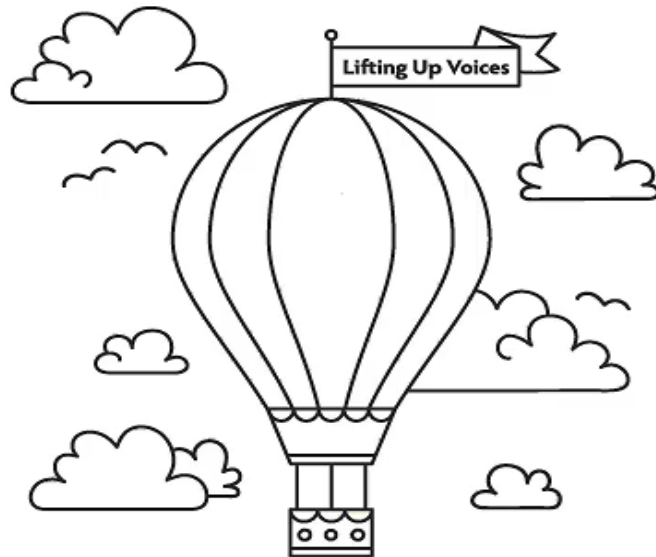
**#WEAAD is June 15th.**  
**We can all get involved to**  
**create lasting local changes!**





# Color for a Cause!

Print out WEAAD Coloring Posters and display it as a window message.



**WORLD ELDER ABUSE  
AWARENESS DAY**  
June 15

Contact Eldercare Locator at **1-800-677-1116**  
for information, support, and referrals.

**World  
Elder Abuse  
Awareness Day**

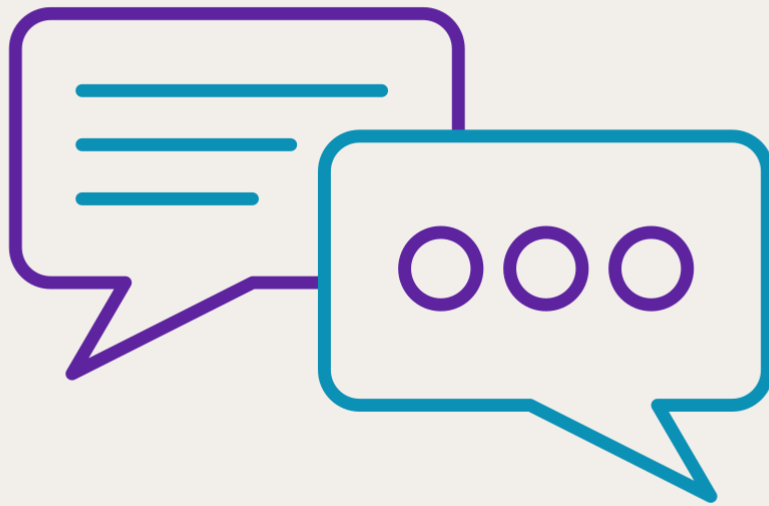


**June 15**

Contact Eldercare Locator at **1-800-677-1116**  
for information, support, and referrals.

# Coming Together





Questions?

## WORLD ELDER ABUSE AWARENESS DAY (WEAAD); The World is Watching Us.

The 15th Anniversary of WEAAD brings both gratitude and hope to its members in this troubled time. Virtual presentations at the many recent online WEAAD events have brought people together as never before. Seniors are thrilled to be able to navigate the world of technology. Where do we go from here? The pandemic raises the urgent question of what WEAAD can further do to address the abuses against the elderly. The heart-wrenching stories of loneliness and isolation affected even journalists whose voices cracked when reporting. WEAAD members must continue to advocate for the elderly in the strongest terms possible, promoting professional and personal involvement in supporting, educating, and "just being there" for seniors. WEAAD started as a risky dream by people with a vision, and while we have made inroads, COVID-19 demands that we take our leadership and activism to higher and more engaged levels.

Elizabeth Podnieks, PhD  
Founder, WEAAD



*Thank  
You!*