

DEPARTMENT OF JUSTICE

# ElderJustice INITIATIVE

## Programs for Older Adults Who Have Experienced Financial Exploitation

MARCH 4, 2021





# Housekeeping

- Today's webinar will be recorded. You will be provided with the information from the webinar on the EJI website.
- All attendees will enter the webinar in listen-only mode.
- If you have questions, type them in the Q&A box. We will do our best to address them during the webinar, but if we cannot, they will be addressed during the Q&A session before we conclude the webinar.
- Closed captioning is provided in the pod below the presentation. If you are having issues viewing closed captioning and do not have the Adobe Connect app installed on your computer, please close out this meeting, download the Adobe Connect application, and then rejoin the webinar. If you do not wish to download the app, close out of the webinar, make sure Adobe Flash is enabled on your web browser, rejoin the meeting, and then click on the link "join with classic view."



# ELDER JUSTICE INITIATIVE

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The mission is to support and coordinate the Department of Justice's enforcement and programmatic efforts to combat elder abuse, neglect, and financial fraud and scams that target older adults.

The Initiative does so by—

- Promoting justice for older adults.
- Helping older victims and their families.
- Enhancing state and local efforts through training and resources.
- Supporting research to improve elder abuse policy and practice.

# ELDERJUSTICE.GOV

**You're fighting elder abuse on the front lines. We've got your back.**

The mission of the Elder Justice Initiative is to support and coordinate the Department's enforcement and programmatic efforts to combat elder abuse, neglect, and financial fraud and scams that target our Nation's seniors.



# POLL QUESTION

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Provide your response in the “Polling” pod located on the right-side of your screen, above the chat box.

## What is Your Professional Affiliation?

- Adult Protective Services
- Law Enforcement
- Prosecutor
- Other government agencies
- Aging Services
- Long-Term Care Ombudsman
- Victim Services
- Health Care Services
- Mental Health Services
- Civil Legal Services
- Financial Services/Industry
- Research
- Other

# Speakers

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## **Jennifer Mays**

Victim Support Program Supervisor, Philadelphia Corporation for Aging

## **Christine Kenny**

Money Management Program Manager, Iona Senior Services (Washington, DC)

## **Debbie Deem**

Financial Abuse Specialist Team (FAST) Coordinator, Ventura County (CA), and retired FBI Victim Specialist

# **PCA's VOCA Funded Victim Support Program**

**Jennifer Mays  
Victim Services Program Supervisor  
Older Adult Protective Services**



# Victim Support Program Philadelphia Corporation for Aging

- Assists Philadelphia residents over 60 years of age, who are a victim of abuse, neglect and/or financial exploitation.
- Dedicated & specialized unit of Victim Support Coordinators who pick up case once a victim is identified after the OAPS investigation is complete



# Victim Support Program Goals

- To provide support to the victim to eliminate/reduce the abuse/neglect/exploitation that the older victim has experienced
- To thoroughly respond to the victim's emotional and physical needs

# Victim Support Program Goals

- To prevent re-victimization by connecting victims to support after the imminent threat is eliminated or reduced
- To restore the victim to their pre-victimization state, maximize their level of health, independence and productivity and improve their overall quality of life.

# VOCA Services Provided

- Support in reporting to law enforcement (and collaboration as indicated)
- Meeting with legal service providers and collaboration with victim advocate agencies throughout the city
- Assist and facilitate the completion of a victim impact statement

## VOCA Services Provided (Cont.)

- Accompaniment to and from court with ongoing support throughout the entire process
- Follow-up after a court hearing, hospital/medical evaluation, etc.
- Emergency financial assistance to assist with emergency shelter, food, transportation costs, etc.

## VOCA Services Provided (Cont.)

- Reviewing and analyzing bank statements, financial documents and other evidence of potential financial exploitation in conjunction with our Financial Exploitation Specialist
- Communication, meeting and completing documents with financial institutions
- Accompaniment to/from hospital or medical provider for medical/forensic evaluations
- Interpretation services



## VOCA Services Provided (Cont.)

- Assistance with alternative housing/living situation
- Safety planning and crisis intervention to provide stability and security
- Referral for on-going counseling to restore emotional security and well-being

## VOCA Services Provided (Cont.)

- Referrals to programs to provide social support, legal services, reduce isolation & prevent re-victimization
- Petition the courts to request the appointment of a Guardian when the least restrictive interventions have been unsuccessful in ensuring the victims financial and/or physical safety.
- Cross training victim service providers across the city





[www.iona.org](http://www.iona.org)

# Money Management Program

**Christine Kenny, MSW, LICSW**  
**Certified Financial Social Worker**  
**Iona Senior Services**

March 4, 2021





# Iona Senior Services

- Non-profit founded in 1975
- Provide comprehensive services for adults aged 60 years and older:
  - Case management
  - Money management
  - Nutrition services
  - Psychotherapy
  - Active wellness programming
  - Adult day health
  - Information and referral helpline

# What is the Money Management Program (MMP)?

The MMP preserves individual rights while offering safeguards and supported decision making to protect the financial resources of older adults. The MMP focuses on prevention of financial abuse and aiding older adults in maintaining their monthly bills and financial stability. It is a least restrictive alternative to court intervention.

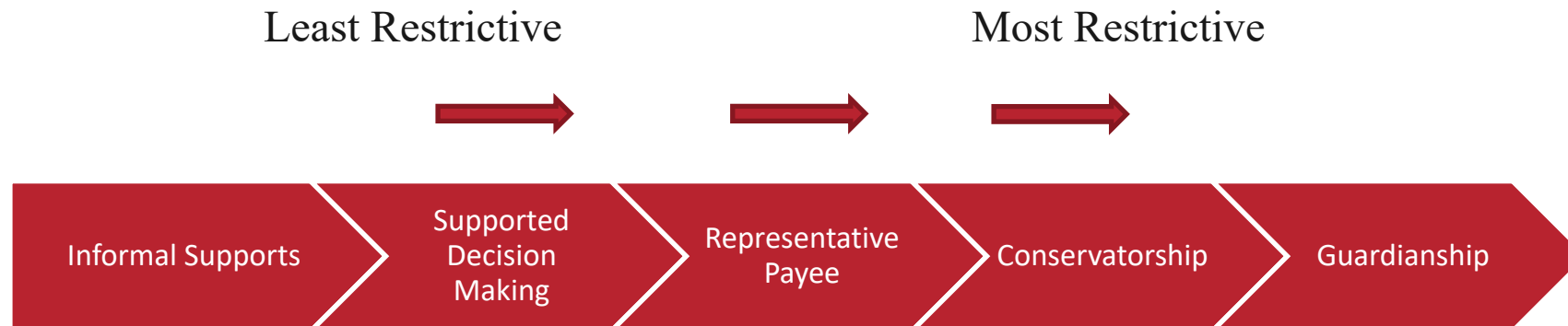


# Money Management Program (MMP)

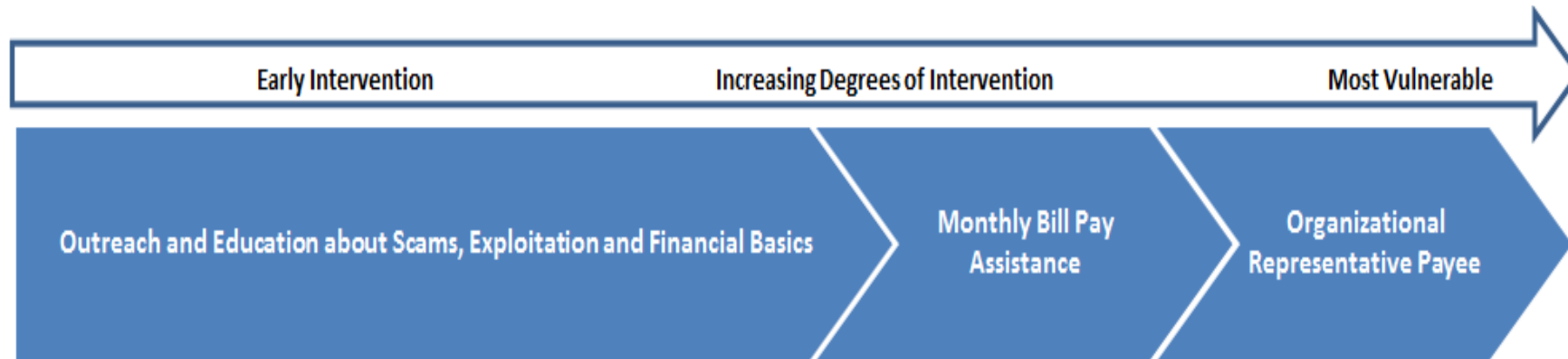
- Created in 2015
- Tiered levels of assistance based on each client's strengths and needs
- Services include: education about scams and financial basics, bill pay support and organizational representative payee services
- Eligibility:
  - DC resident
  - 60 years of age or older
  - Annual income <\$54,250

# Least Restrictive Alternative

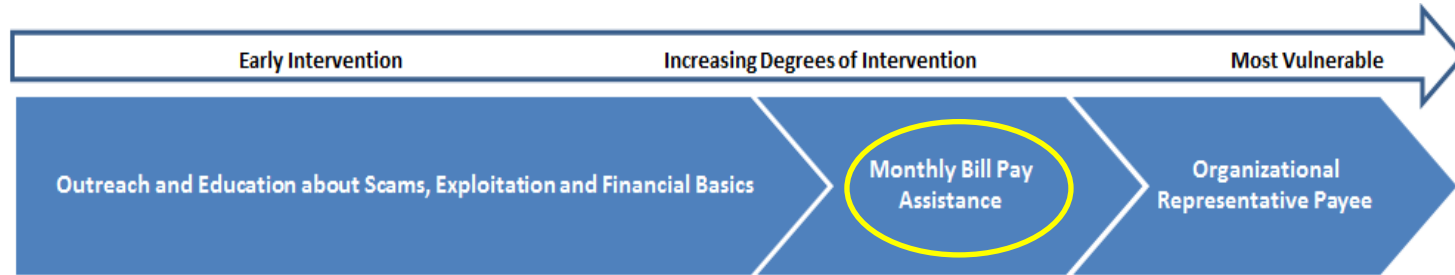
The least restrictive alternative is an option, which allows a person to keep as much autonomy, and self-determination as possible while providing only the level of protection and supervision that is necessary. *(The Substitute Decision Makers Task Force for the Iowa Department of Elder Affairs)*



# Money Management Program (MMP) Services

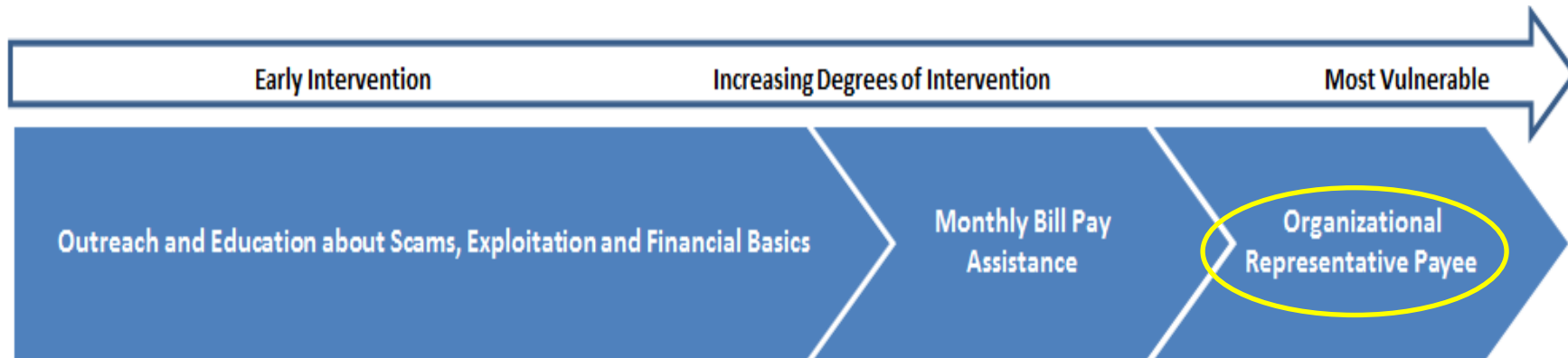


# Monthly Bill Pay Assistance



- Clients maintain autonomy and authority over their funds but benefit from support and reminders
- Utilize supported decision making- individual makes the final decision but has a trusted ally to explore options and resources

# Organizational Representative Payee





# True Link Financial Debit Cards

- Customizable debit card settings
  - Cash withdrawals at ATMS
  - Cash withdrawals inside a bank
  - Cash back at time of purchase
- Customizable debit card use setting
  - True Link Scam Watch list
  - Online and phone purchases
  - International transactions

[Truelinkfinancial.com](http://Truelinkfinancial.com)



# True Link Financial Debit Cards

- Customizable categorical spending restrictions
  - Gambling and casinos
  - Gas stations
  - Insurance
  - Pawn shops
  - Bar and liquor stores
  - Charitable donations
  - Money transfers
  - Subscriptions
  - Travel and transportation
- Spending and purchase limits

[Truelinkfinancial.com](http://Truelinkfinancial.com)



# True Link Financial Debit Cards

- Customizable alert features
  - Incorrect PIN used
  - Insufficient funds at time of transaction
  - Blocked transactions
  - Low balance
- Funding options
  - Recurring deposit
  - One-time transfer
  - Direct deposit

[Truelinkfinancial.com](http://Truelinkfinancial.com)



## Contact Information

Money Management Program

Christine Kenny, LICSW

Program Manager

[ckenny@iona.org](mailto:ckenny@iona.org)

202-895-9405

Iona Senior Services

[www.iona.org](http://www.iona.org)

202-895-9448





**DANGER**

*Romance*  
**SCAM**



Debbie Deem

[deemstrategies@gmail.com](mailto:deemstrategies@gmail.com)

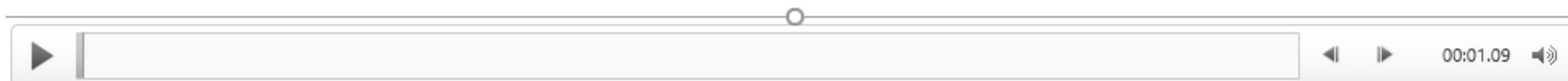
**The Role of Facilitated  
Peer-to-Peer Support Programs  
In Reducing Trauma, Providing  
Long Term Support, Healthy  
Connections and Resources In  
the Aftermath of a Romance  
Imposter Scam**

# FBI Interview With A Victim of a Romance Imposter Scam

<https://www.youtube.com/watch?v=108UWM1jsF8>



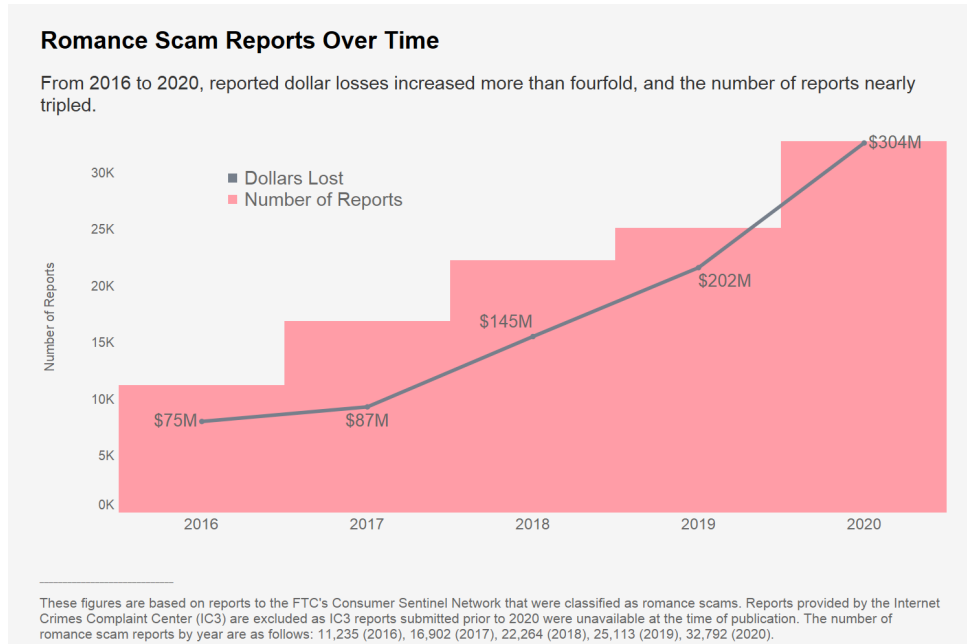
Initially, he would read my wall,  
I would read his wall, we would  
post things, he would like things,  
I would like things.







# 2020 Reported Losses in U.S. Romance Imposter Scams Reported the Highest Loss Amounts of Any Fraud



- FTC in 2020 reported \$304 million in losses
- Involved over 32,000 complaints
- Up from \$201 million in 2019
- Report to [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov)

- IC3.gov in 2020 reported \$605 million (over ½ billion dollars)
- Involved over 23,000 complaints
- Up from \$475 million stolen in 2019
- Report to [www.ic3.gov](http://www.ic3.gov)

# In Assisting Chronic Older Adult Victims of Romance Imposter Scams.....

**ONE TIME INTERVENTION  
WILL NOT WORK**

**Start Where the Victim Is.....What  
Are You Going to Help Them Find to  
Replace This Relationship/Behavior  
With?**

**Phone/Video Facilitated Peer-To-Peer (P2P) Support  
Groups** acknowledge and affirm the long term need for support by sharing with others who have endured similar struggles in a supportive, safe, life affirming way, 'growing hope'.



- First (1<sup>st</sup>) ongoing program started through Wise and Healthy Aging, a program that serves older adults and their caregivers– in Los Angeles
  - Started in 2016
  - <https://states.aarp.org/california/watch-read-real-life-recount-romance-scam-victim>
  - Available to victims age 50 and older who live in Los Angeles County
  - Zoom/phone based
  - Weekly-now monthly

## SCAM ALERT

Brought to You from the Elder Abuse Prevention Program at WISE & Healthy Aging

*Have you been affected by  
a Romance Scam?  
You are not alone!*

**Join our free phone-in group, for confidential support in the comfort of your own home.**

### *Signs of a romance scam:*

- Flattery, flattery, flattery
- Wants to move off of dating site/ social media quickly
- Professes love quickly
- Out of the country for work
- Can never meet in person
- Uses affectionate names like "Darling," "Sweetheart"
- Bad grammar
- Professional looking photos
- Isolation from family and friends
- Military personnel asking for money while overseas
- Threats
- Requests for money with promises to pay you back



**For more information call:  
Mahima Mohan, MFT (310) 394-9871 ext. 282**

WISE & Healthy Aging is a nonprofit organization dedicated to serving seniors and caregivers.

# Coalition for Family Harmony- Ventura County, CA

- Since 2018
- Domestic violence/sexual assault program
- Offers 10 free counseling sessions/crisis counseling in addition to P2P program
- Open to all residents in California
- Weekly group through Google Hangouts/phone

<https://thecoalition.org/online-romance-scams/>



## Online Romance Scam Phone Support Group

Do you have a romantic online partner that you've never met?

Do they?

- Profess strong emotions quickly?
- Request money with promises to pay you back but never do?
- Make you feel isolated from family and friends?
- Use poor grammar and often misspell things?
- Request sensitive information like social security or credit card numbers?
- Make excuses not to meet in person?



If you have been victimized, support is a phone call away.



The Coalition has free services for you:

- 10 Free Individual Counseling Sessions
- Virtual Convenient and Confidential Support Group

Group Meets on Wednesday at  
3:00pm-4:30pm on Google Meets

For more information please contact:

The Coalition for Family Harmony at  
(805) 983-6014

24-Hour Bilingual Crisis Hotline  
1-800-300-2181

Coalition for Family Harmony 1030 North Ventura Road, Oxnard, CA 93030

# Considerations in Developing Facilitated Peer-to Peer Support Groups

- Several NGO's are in various planning/seeking funding stages in sponsoring these groups
  - One agency is looking into a plan for P2P groups for other scams, and groups for family member sharing mutual support and ideas in helping chronic victims of any scam
  - Ensure facilitator trained and uses trauma informed strategies
    - 'Learning to be grateful for what I have vs ashamed and guilty about what I have lost'
    - Building self esteem, creating own outcomes and connecting with others positively, trust/isolation issues, seeing value in self
    - Resources, reporting, what happens in investigation, financial and emotional coping strategies shared-finding hope again
  - Suggest members also have access to individual counseling where possible/although often counselors not trained on this, or victims may not know how to access counseling/cost issues
  - No 'evaluation' studies yet- only anecdotal stories of their effectiveness
    - [Treating the Hidden Wounds: Trauma Treatment and Mental Health Recovery for Victims of Human Trafficking \(humantraffickinghotline.org\)](https://www.humantraffickinghotline.org/treating-the-hidden-wounds-trauma-treatment-and-mental-health-recovery-for-victims-of-human-trafficking) 2008, Clawson, Salomon Grace- see section 'Making Peer Models and Supports Available'
    - Information on other types of P2P groups widely available on-line- very helpful guidance
  - Current facilitator reported "I think the words heard from other participants in the group make each member grateful for the space to connect with others who have a shared experience of being in a romance scam- a unique and traumatic experience that so many others in their lives cannot understand."

# Additional Considerations

- Group Operations: Factors in setting up and sustaining the group:
  - Minimal cost to run – cost effective for benefits/outcomes
  - Recruiting Members?
    - Victims will usually need ‘warm handoff’ referral to the facilitator vs. flier/website
  - Eligibility? By county, statewide, by area code, age group, gender?
  - Open vs closed, psycho-educational/support with set number of structured ‘curriculums /meetings’ vs open ended/topic specific, ongoing for possibly years?
  - How often will group meet? Time of day?
  - Questions such whether online platform should be HIPAA compliant/user friendly?
    - Suggest keep phone option if use video-conferencing platforms
  - Who will facilitate? Licensed? Survivors co-facilitate? If so, pay them
  - What criteria/assessment needed for joining the group? Group rules re confidentiality
  - Is there a plan in place for dealing with crisis where member is in distress/interventions?
  - Sustainability?

# Social Media Online Survivor P2P Support Groups-Fulfilling An Unmet Need



www.shutterstock.com · 476109628

There are ‘online’ social media survivor facilitated groups on FB, Instagram etc., that are also helping victims and family members- especially for romance imposter scams

- Usually international in ‘membership’
- Look for FB groups that are ‘established’ and have been in existence for several years, have many members, and have some type of ‘vetting’ and cancellation of members
- Participants report they provide great help, support, are empowering, provide tools on how to research the scammers, resources and information on reporting- and giving hope- by sharing with others who have gone through it
- Not HIPAA compliant- privacy concerns
- For many, it’s the sole means of ongoing support/information/resources
  - Some groups are quite good at identifying scammers lurking on these sites and blocking them





# Resources on Romance Imposter Scams For Professionals To Explore

# Professionals Toolkit on Romance Imposter Scams: Resources To Review

- Report to FBI's Internet Crime Complaint Center <https://www.ic3.gov>
- National Elder Fraud Hotline: <https://stopelderfraud.ovc.ojp.gov/>
- Better Business Bureau Studies <https://www.bbb.org/scamstudies> Romance scams and Money Mule Studies
- FTC <https://www.consumer.ftc.gov/articles/what-you-need-know-about-romance-scams> File a complaint <https://www.ftc.gov/>
- FTC Where to report if paying by gift cards <https://www.consumer.ftc.gov/articles/paying-scammers-gift-cards#Report>
- FTC guidance on crypto-currency scams <https://www.consumer.ftc.gov/articles/what-know-about-cryptocurrency>
- US Army Cid <https://www.cid.army.mil/romancescam.html>
- US Bankruptcy/nonprofit consumer credit counseling <https://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>
- AARP <https://www.aarp.org/money/scams-fraud/info-2019/romance.html>
- <https://fraudsupport.org/> Practical tips on reverse image search, blocking emails, social media tips <https://fraudsupport.org/incidents/romance-imposter-scams/>
- <https://stopthinkconnect.org/> Computer safety tips
- [www.idtheftcenter.org](http://www.idtheftcenter.org)- Identity theft resources
- <https://www.techsafety.org/> Intersectionality of technology and abuse resources, computer safety resources, safety plans, etc.
- <https://www.cybercivilrights.org/> For victims of sextortion and other non-consensual pornography
- US State Dept. International Scams <https://travel.state.gov/content/travel/en/international-travel/emergencies/international-financial-scams.html>
- IRS Taxpayer Advocate <https://www.irs.gov/taxpayer-advocate> IRS Identity Theft Issues <https://www.irs.gov/identity-theft-central>
- National Suicide Prevention Lifeline <https://suicidepreventionlifeline.org/> Crisis Text Line [www.crisistextline.org](http://www.crisistextline.org) (text to 741741)
- 211 resources <https://www.211.org/>

# Don't Be A Money Mule/ **Money Mover**

- Federal Trade Commission Resources
  - Money Mule Infographic <https://www.consumer.ftc.gov/articles/money-mule-scams-infographic>
  - What's A Money Mule Scam? <https://www.consumer.ftc.gov/blog/2020/03/whats-money-mule-scam>
- FBI warning on money mules? “Don't Be A Mule” campaign.  
<https://www.fbi.gov/news/stories/fbi-joins-international-campaign-to-stop-money-mules-121718>
  - Download FBI Money Mule Awareness Booklet  
<https://www.fbi.gov/file-repository/money-mule-awareness-booklet.pdf/view>
- The DOJ Money Mule Article and Press release- warning letters( copy) and possible arrest  
<https://www.justice.gov/opa/speech/file/1110871/download>  
<https://www.justice.gov/usao/page/file/1121446/download>
- Better Business Bureau Report on Money Mules  
<https://www.bbb.org/globalassets/local-bbbs/council-113/media/scam-studies/bbb-money-mules-study02-09-2019.pdf>

# Connecting With Others Online SAFELY

Online classes and meeting groups may help & ‘friendship’ lines or services that ‘check in’

- **Cyberseniors:** Connecting Generations <https://cyberseniors.org/>
- <https://www.youtube.com/user/cyberseniorscorner/videos> (past presentations on learning digital skills)
  - Older adults can contact them by phone or online for 1 on 1 appointment to learn how to use ‘technology’ and bridge the digital divide-(and as way communicating with family), safely access the online ‘universe’
- Covia.org <https://covia.org/services/well-connected/>
- University Without Walls <https://www.dorotusa.org/our-programs/at-home/university-without-walls>
- Foundation For Art and Healing- the Unlonely Project <https://artandhealing.org/aging/>
- Osher Lifelong Learning Institute- through local universities
- Local programs perhaps through senior centers, community colleges, libraries
- Virtual Memory Cafes for those with dementia to connect with each other- <https://www.dementiamentors.org>
- Warm phone lines in counties/states

# Additional Information For Professionals

- <https://bakerfraudreport.com/>
  - Free weekly email reports on transnational fraud crimes, trends, arrests, convictions
- <https://www.bbb.org/scamstudies>
  - Reports on various scams – in detail, very helpful for professionals, family members and some victims
- The neuroscience behind Financial Scams (Elder Justice Initiative webinar) Dr. Erik Lande and Debbie Deem <https://www.justice.gov/elderjustice/video/neuroscience-behind-financial-scams>
- ‘Transnational Scam Predators and Older Adult Victims: Contributing Characteristics of Chronic Victims and Developing an Effective Response’ Dr. Erik Lande and Debbie Deem
  - Federal Journal of Federal Law and Practice Elder Abuse issue (Dec. 2018)
    - <https://www.justice.gov/usao/page/file/1121446/download> page 177



DEPARTMENT OF JUSTICE

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## Questions

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