

OEJAPS Resource Centers

Understanding and Fighting the Grandparent Scam: What Aging Network Professionals Should Know to Empower Older Adults

September 14, 2022

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ACL Office of Elder Justice and Adult Protective Services Resource Centers

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Housekeeping

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- All attendees will receive an automatically generated email approximately 24 hours after the webinar ends with a link to a certificate of attendance.
- Please complete our brief webinar survey when prompted – we appreciate the feedback!

Attendee Poll

What profession do you identify most closely with?

- social services professional
- legal assistance professional
- medical professional
- justice professional
- other

Our Speakers

- **Eden Ruiz-Lopez**, Aging Services Program Specialist, Office of Elder Justice and Adult Protective Services, Administration on Aging, Administration for Community Living, U.S. Department of Health and Human Services
- **Jackie Blaesi-Freed**, Assistant Director, Consumer Protection Branch, U.S. Department of Justice
- **Sarah Duval, Esq.**, Supervising Attorney, Center for Elder Law and Justice
- **Joe Snyder, MA**, NAPSA Public Policy Chair and Financial Exploitation Advisory Board Member

Administration for Community Living



Introduction

Eden Ruiz-Lopez, MPA
Aging Services Program Specialist

Office of Elder Justice and Adult Protective
Services

Administration for Community Living

Understanding and Fighting the Grandparent Scam

JACQUELINE BLAESI-FREED

HOW FRAUDSTERS SUCCEED

Heightened Emotion
Urgency
Isolation

GRANDPARENT/PERSON-IN-NEED SCAM

- Heightened Emotion: Fear/concern
- Urgency: Dire consequences of continued incarceration or death
- Isolation: Gag order, plea from the grandchild

GRANDPARENT/PERSON-IN-NEED SCAM

- Scam is generally short lived
- Begins with a phone call
- Scammer will request large amounts of money, payment is frequently cash, also seen P2P and wire transfers
 - Cash may be mailed or picked up by a courier

GRANDPARENT/PERSON-IN-NEED SCAM

- Notes/scribbles from the calls
- Caller's name (even if you know it isn't real)
- Phone numbers or text messages
- Money trail: addresses, transfer details/bank account numbers, gift card numbers

RUTH'S EXPERIENCE

- Call from someone claiming to be speaking for Charlie
 - Charlie needs bail money
 - Ruth cannot discuss the case
 - Ruth mails money
- Ruth gets a second call
 - Charlie needs more money
 - A bail bondsman comes to her home

Attendee Poll


Within the last year, have you dealt with a case that involved a grandparent scam?

- Yes
- No
- Not sure


Elder Law Perspective
SARAH DUVAL, ESQ.




Who are we?

- Center for Elder Law and Justice is a non-profit Legal Services provider based in Buffalo, NY with satellite offices in two neighboring counties
 - We serve 11 counties in Western New York
 - We primarily serve individuals over 60
 - I am the supervising attorney in our Elder Abuse Prevention Unit
 - We have a close working relationship with our local Protective Services for Adults and Law Enforcement.
 - I encourage you to reach out to your local legal services providers and see if they can assist scam victims; I will go over what we have learned we can do and I would be happy to share with other providers across the country
- 


Cases where Client is target of scam

- We speak with callers who do not know whether or not they are the target of a scam.
 - We can assess whether or not this is a scam; if it is not obvious, for example Client received email that looks suspicious or call but could be legitimate, we can help client to contact agency/bank directly.
 - We assist client reporting suspected scam to FTC via our Legal Services portal
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Cases where Client is the victim of an ongoing scam

- We can contact the bank to attempt to stop any pending transactions
 - If funds were mailed, contact Postal Inspector
 - Report to FTC via portal; report to Law Enforcement especially if there is an in-person interaction
 - Advise client on next steps for protection; likelihood of follow-up scams, of increased target for scams and that client may wish to change number, provide guidance on identity theft, run credit report for client, and assist in freezing credit/ put a credit alert on Client's name
- 

Client who has been scammed in the past, but is dealing with fallout now


- Many clients have legal issues which arise due to the loss of funds from a scam.
 - We help clients navigate the legal landscape, and if they took out lines of credit to pay a scammer, we can assist them in navigating the debt collection
 - Counsel clients on consumer rights
 - Complete fraud affidavits where appropriate; advise creditors of scam
 - Place credit freeze on accounts
 - Communicate with collection agencies by sending debt verification/hardship waiver request in an effort to avoid a lawsuit
 - If they are sued, represent clients in court to avoid a default judgment
- 

Adult Protective Services Perspective


JOE SNYDER




Role of Adult Protective Services

- Receive and assign case
 - Home visit
 - What services are necessary
 - What referrals will help
- 

Role of Adult Protective Services

- Multi-Disciplinary Teams
 - Legal Service Providers
 - Law Enforcement
- 

Role of Adult Protective Services

- Partnerships are key
 - Prevention is the best medicine
 - Video from Alive Inside in partnership with NY State AG
 - <https://vimeo.com/224391892>
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CASE STUDY

Case Study *(Also Available in Handouts)*

- Ruth is an 86-year-old widow who lives alone. She has three children and seven grandchildren. On a Thursday evening, Ruth receives a call from her grandson, Charlie. Charlie states he has been vacationing in Europe. The caller didn't sound quite like Charlie, but he said it was because he had gotten into a fight and his nose was broken. As a result of the fight, he is being detained by the authorities.
- Charlie puts another person on the phone who states they are an agent with the foreign government and confirms Charlie's story. The agent tells Ruth that she needs to send \$5,000 to an address in New York so Charlie can pay bail. The agent also says the judge over Charlie's case has placed a "gag order" on the proceeding and if Ruth reveals the proceeding to anyone, Charlie could remain in custody indefinitely. Ruth withdraws the cash from her account and sends it as directed.

Case Study *(Also Available in Handouts)*

- A day later, Ruth receives another call, this time from someone purporting to be Charlie's attorney. The attorney says that the individual with whom Charlie was in a fight has now had to have emergency surgery, so the charges against Charlie have escalated. The bail is now \$20,000. The attorney states a bail agent named James Edwards will be coming to her home to pick up the money. The attorney warns Ruth about the gag order and its severe consequences. Ruth again draws the money from her bank, and the following day James Edwards, who presents his credentials, comes to Ruth's home to pick up the cash.
- That same day Charlie's mother calls and Ruth can't help but ask how Charlie is doing and whether he has been released. Puzzled, her daughter responds that Charlie is in the next room and Ruth realizes she has been scammed.

Case Study – Panelist Discussion

- Joe Snyder
- Sarah Duval
- Jacqueline Blaesi-Freed

Questions?

Administration for Community Living
Office of Elder Justice and
Adult Protective Services

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