

Testimony of Luzerne County District Attorney Stefanie Salavantis:

On behalf of the Luzerne County District Attorney's Office and law enforcement throughout Luzerne County, I would like to thank you for the opportunity to speak here today to talk about elder abuse and particularly, senior scams. My testimony will focus on what law enforcement has seen in Luzerne County, the detriment these scams cause for our seniors and the need for more awareness of these crimes, which have affected so many lives.

Based on the 2014 U.S. Census, Pennsylvania has the fourth highest percentage nationally for senior citizens (65 years of age or older) consisting of 16% of our population. The only states ahead of Pennsylvania are Maine, Florida and West Virginia, and our population grows much faster compared to the rest of the nation. Luzerne County continues to maintain a higher percentage of the senior citizen population than Pennsylvania as a whole with 19% of Luzerne County's population being senior citizens. This increased by 1.1% in just four years and is continuing to grow.

These facts are important because they demonstrate why the topic of elder abuse is very important to Luzerne County and the entire Commonwealth of Pennsylvania.

The Luzerne County District Attorney's Office oversees all criminal activity conducted throughout Luzerne County. There are forty-eight (48) local and county law enforcement agencies as well as state and federal agencies who are responsible for investigating and prosecuting individuals engaged in criminal activity.

Within the District Attorney's Office, there are nine detectives to assist Luzerne County law enforcement agencies with cases needing special training and experience, such as internet crimes against children, domestic violence, child abuse, elder abuse, sexual assaults, white collar crimes, and homicides. Of the nine county detectives, one is specifically assigned to assisting law enforcement with elder abuse cases. Elder abuse consists of physical abuse, financial exploitation, frauds/scams and neglect. Unfortunately, these are some of the most difficult cases to prosecute requiring special training and expertise in the area.

Of the different types of elder abuse, the growing and ever-changing type of abuse targeting our senior population is fraud or as many refer to it as SCAMS. Such scams are becoming more sophisticated and internationally driven allowing U.S. residents to be preyed upon. Sadly, these scams cost our citizens thousands of dollars if not their entire life savings.

Perpetrators target people of all ages and backgrounds; however, from our perspective, we are seeing the elderly population targeted on a more frequent basis. We believe this is because the elderly population are more easily accessible, spending a large amount of time at home; are craving some type of attention; or are just more trusting. It is also apparent that the perpetrators know the elderly population have more money, typically through their savings or other assets, which can be easily accessed by the victims for these scams.

In the past year, our office has only received reports of dozens of scams targeting our senior citizens throughout Luzerne County. This is only a small fraction of how many senior citizens

are actually being scammed. Seniors are afraid to report the scam because they are too embarrassed of being a victim of these scams. One individual who approached privately told me he would not report it to the police because he felt “stupid and embarrassed” and he didn’t want anyone to find out that he fell for such a scam. This is heard regularly by law enforcement from victims of senior scams.

Additionally, elderly are reluctant to report this abuse to law enforcement because they are in fear of losing their financial independence. They believe once their families discover the fraud, they will no longer be considered competent enough to handle their own affairs. This belief of losing their independence weighs heavily on seniors and causes them to be reluctant to report these crimes.

The District Attorney’s Office and law enforcement throughout Luzerne County speak regularly to community organizations and senior citizen seminars to warn our residents of the many different types of schemes occurring in the area. Awareness is key to preventing these perpetrators from scamming another individual. Our message is clear. Anyone can be a victim to one of these scams, and it is important to report the fraud so no one else falls prey to these perpetrators.

There are many scams occurring in Luzerne County. The most common type of scam is the Sweepstakes Scam. This scam convinces seniors they have won the lottery and before they can receive their money, they must pay the taxes and fees associated with the winnings. This type of scam typically costs the victims thousands of dollars and at times, their life savings.

One example always comes to mind when I reference this scam. In 2015, an elderly resident of Luzerne County reported to the District Attorney’s Office that she had been the victim of a scam. She stated that she received a call from a female who identified herself as an attorney with a law firm in North Carolina. The caller went on to say that her law firm has been obligated with the task of contacting winners of the state lottery to arrange collection and disbursement of the winnings.

The caller stated that the elderly resident was the winner of \$500,000 in the North Carolina State Lottery. When the resident informed the caller that she did not believe her, the caller gave her the name of the alleged official of the Lottery Commission in North Carolina and his phone number for the resident to personally call to confirm the validity of the winnings. The resident called the number and a man answered the phone and identified himself by name and said the resident had reached the North Carolina Lottery Commission and confirmed that she had indeed won the lottery.

This man informed the Luzerne County resident that she would have to send a check to him to cover the taxes and processing fees for the winnings. The resident did as she was requested and sent multiple checks to the caller. When she asked when she would be getting her winnings, she was told “very soon.”

Subsequently, the resident received a call from the female attorney who told her that she had great news. She went on to say that her \$500,000 lottery winnings had increased to \$1 million;

however, the Luzerne County resident would have to send additional monies to cover the additional taxes and fees, and the resident did just that. By the time she figured out it was a scam and reported it to the District Attorney's Office, she had been scammed out of \$85,000.

Unfortunately, when law enforcement finally gets involved in these reported crimes, it is too late. The elderly resident has lost thousands of dollars and the perpetrators typically associated with the scam are located out of the country, beyond the jurisdiction of our police -- locally as well as federally. Additionally, these are the most heart-wrenching cases because law enforcement have to inform the victims there is nothing we can do about the crime.

Law enforcement has also been investigating a growing and very prevalent scam occurring in Luzerne County where the perpetrator, typically located overseas, is impersonating government officials such as the IRS or police officers/District Attorneys. The perpetrators will tell the resident that they owe back taxes and penalties or that they have committed a crime and must pay a fee. Most of the time the perpetrator will threaten to send the police over to arrest the resident if the money is not paid immediately. The residents who are typically the target of these scams are senior citizens who are trusting and want to act immediately to correct the problem.

Spoofing is a tactic used by these perpetrators to help convince the victims of these frauds they are who they are claiming to be. Spoofing has recently become available to anyone who wants to disguise their telephone number to conceal their identity. It allows the perpetrators to use numbers that would appear to be government numbers, such as the IRS, corporate numbers and even people you know, making it easier to take advantage of the victim.

This tactic has helped with another prominent scam occurring in Luzerne County – the Grandparent Scam. With this scam, the caller impersonates a grandchild, typically finding out the grandchild's name by calling the senior citizen multiple times and asking questions until they get the answer they need. When they call they say they are their grandchild and either they have gotten into trouble and need money so they don't go to jail or they were involved in an accident and need money immediately for medical treatment until their insurance is processed. The senior citizen, wanting to help, sends money through Western Union and provides the perpetrator the confirmation number, which allows the perpetrator to obtain the money anywhere in the world.

The use of Western Union has been a major obstacle for law enforcement when investigating and attempting to track down the perpetrators involved in these scams. When Western Union is used in the commission of a scam, it is impossible to track the money because the perpetrator has the ability to walk into any of the 13,000 offices around the world and present the confirmation number to the clerk to get the money.

In 2015, a call came in from a Luzerne County elderly resident claiming she was victim of a scam. She stated she sent money through Western Union to an address in Chicago and now she knows she has been scammed. We contacted federal law enforcement to attempt to pick up the perpetrator when he/she entered the building to pick up the money. Unfortunately, the perpetrator never showed up because he/she picked up the money at a different address. This is an example of the difficulty behind apprehending these criminals who prey on our seniors.

Luzerne County has a very active Elder Abuse Task Force which consists of Area Agency on Aging, the District Attorney's Office, law enforcement, legislators, community activists, educators, victim services and the like. We meet regularly and discuss what is being seen throughout the County with regard to elder abuse and how we as a task force can help. Our mission is to educate elderly residents of the scams and abuse that take place and to work closely with individuals who can help to prevent the abuse. We have trained hundreds of people on the signs of elder abuse and what to do when they believe it is taking place, including but not limited to, law enforcement, assisted living/nursing home employees, banking/financial personnel, and planning a training for paramedics/EMS.

We will never be able to prevent these scams from victimizing our senior citizens. However, we can work to educate our seniors as well as the entire community to try to limit the number of people who are victimized daily throughout our nation. Law enforcement, including local, state and federal, must continue to work jointly with prosecutors, foreign law enforcement partners and the financial industry. This collaboration may help to disrupt or disable some of the criminal organizations who prey on our most vulnerable – our seniors.

Thank you, again, for allowing me this opportunity to discuss what law enforcement has been seeing in Luzerne County regarding elder abuse and fraud. I look forward to continued discussions on this topic and collaboration amongst all of us in the room today to help reduce the ability of these perpetrators from identifying the most vulnerable of our population and taking advantage of the weaknesses discovered thereafter.