



KERN COUNTY ELDER NEWS

Kern County DEAR/EDRT TEAM

(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

Monthly Information Article

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Elder Financial Abuse



By Leslie Devitt

*Kern County District Attorney's Office
Victim Services Unit*

Agency Partners

Bakersfield Police Department

California Dept. of Insurance

CSUB



Dept. of Social Services Licensing



GBLA

Independent Living Center of KC

Kaiser Permanente

Kern Co. Aging & Adult

Kern Co. BHRS



Kern Co. Coroner

Kern Co. District Attorney

Kern Co. DA Victim Services

Kern Co. Family Law Facilitator

Kern Co. Public Health



Kern Regional Center

Kern Co. Sheriff's Office

Kern Co. Veterans Service Dept.

Social Security Admin.



Strata Credit Union

Some of our most vulnerable population is at the most risk for financial abuse, the elderly. Quite often the culprit is someone they know, someone they befriended or made friends with them. Even worse, someone very dear to their heart, a close relative. Also included in the abuser category are scammers, con artists and caretakers.

Financial abuse can happen by emptying joint accounts, persuasion through neglect or even violence. Repeated demands for money, property theft or even a care facility taking funds when they should not be.

Sometimes tenants and roommates are to blame. Identity theft is another common financial abuse tactic as are asset mishandling, investment and internet scams and even requests for inheritance and/or life insurance.

Some common schemes include phishing where someone has posed as a legitimate company and convinces the victim to disclose PINS, Social Security numbers and other account information including passwords. Foreign lottery scams ask the victim to pre-pay "taxes" on the winnings. Mystery shopper is another common scheme. A victim is "hired" to rate stores and restaurants but must pay a fee in advance.

Other common schemes include Sweepstakes Scams where the victim is notified, they have "won" sweepstakes and need to pay the "taxes" up front, like a foreign lottery. The victim never entered the sweepstakes or bought a foreign lottery ticket. The most common scheme is someone claiming to be from Publisher's Clearing House telling the victim they have won but will need to pay "fees or taxes" up front. Legitimate sweepstakes do not ask for money upfront.

Mortgage rescue and loan modification scams also can come into play. Homeowners are promised lower mortgage payments or foreclosure forgiveness for an advanced fee.

Prevention tips include SHRED all personal documents with identifying information as well as suspicious mail. Frequently check credit card and bank statements for discrepancies. Do not give your PIN number to anyone. Do not give out your Social Security number, use only the last four digits if your Social Security number is requested.

Credit reports can be obtained annually from each of the three credit reporting agencies. That means a credit report can be obtained every four months using a different agency. Equifax, Experian and TransUnion are the three credit reporting entities.

Keep financial records locked up and password protected. Register for the DO NOT CALL REGISTRY to help eliminate unwanted sales calls. www.donotcall.gov



**DON'T
BE A
VICTIM
OF
PHONE
SCAMS!**





NOVEMBER



Use caution when invited to free lunch and dinner financial seminars. Often there will be a sales pitch. Never pay any money up front if you win a sweepstakes. Obtain referrals before obtaining mortgage or loan services. Verify licenses and mortgage company professionals.

Victims of financial report should make police reports with local law enforcements. Place a fraud alert with all three credit report companies. Establish an identity theft or fraud file keeping all pertinent paperwork together.

Make sure that contractors or businesses that want to make repairs on the home or systems in the home are licensed contractors. Do not sign contracts without carefully reading them or have an attorney review them.

The IRS, Federal Trade Commission as well as the Social Security Administration should also be contacted in the event of identity theft or financial abuse.

Medical identity theft can also be an issue, and a difficult one to correct. Requests should be made to insurance for a copy of all benefits paid to date. This is referred to as an Explanation of Benefits.

Resources for Elder Financial Abuse Victims:

**Kern Co. District Attorney
Victim Services Unit
661-868-5960**

**Kern Co. Aging & Adult
661-868-1000**

**National Elder Care
1 800-677-1116
www.eldercare.gov**

**GBLA
Kern Co. Ombudsmen Program
661-325-5943
www.gbla.org**

**National Elder Fraud Hotline
1 833-FRAUD-11**

**National Center of Elder Abuse
1 855-500-3537
1 833-372-8311
www.nca.acl.gov**



Credit Reporting Agencies

**EQUIFAX
1 (800) 685-1111
www.equifax.com**

**EXPERIAN
1 (888) 397-3742
www.experian.com**

**TRANSUNION
1 (800) 9168800
www.transunion.com**

Sources

**National Center for Victims of Crime
Taking Action: An Advocate's Guide to Assisting
www.webmed.com
Victims of Financial Crime**

Elder Abuse Know the Signs



**How to Identify Elder Financial Abuse –
Types, Signs & Prevention
www.moneycrashers.com/identity-elder-financial-abuse/**

