

Mary Roselle Testimony

We live in a society where unfortunately scams are so prevalent. People of all ages have fallen victim to these predators. Any one of us can become a victim if we are not aware. Older adults especially are very embarrassed when they become victims of these scams. As adults age, they lose so much of their independence. They stop driving, they lose peers and family members, and they become very vulnerable. They are a very trusting generation and genuinely want to help people and believe that people want to help them. Unfortunately, we see so many times that it is the caregivers themselves – sometimes family members, the very people that the older adults put all of their trust in, that then are the ones taking advantage of them.

It seems that we are constantly hearing about someone attempting to take advantage of or scamming an older adult. Just a few weeks ago, we received a call from the police alerting us that a consumer in Wyoming County was wiring a large sum of money to Nigeria. This woman is in her seventies and fell victim to a scam. The consumer said that she had to wire the money because she met someone on-line that was in the military and he wanted to marry her. She needed to wire the money to the service man's friend in Nigeria so he could get it to the military so the service man could come home. Our protective service unit explained to the consumer that this was a scam and that the service man was not coming home to marry her, but she refused to believe us. She stated that she did want our help. Many older adults are lonely and want human contact. Again they are trusting individuals and can't believe that someone would be dishonest. We have been informed of many cases where contractors have taken advantage of older adults. Many times these individuals are unable to make repairs on their own and have no family who are able to help. They are so thankful when they find a contractor to help them that they are quick to give them deposits and truly believe they will be back to perform the work, but that never happens. Many times these contractors are then out of business or will start a business under a different name. The money is gone and the consumer never receives the repair. We have also heard of consumers receiving calls that their child or grandchild has been arrested or is traveling and is in need of money immediately. These consumers love their families and again want to help so they wire the money and of course it is a scam. Several consumers have also reported receiving calls from the Internal Revenue Service stating that they owed money. An older adult hears IRS and they panic. They don't want to be in trouble, so again they send the money.

These are just a few examples. We fear that there are so many more consumers that are affected, but are afraid to come forward for fear of their families and peers looking to take away even more of their independence. Educating seniors about these scams is so important. We have had Janene Holter, Senior Special Agent with the Office of the Attorney General, Commonwealth of PA speak in our Active Adult Centers to help make the seniors aware of current scams. Our agency works with local banks and police who make us aware of consumers that have potentially been affected by these scams. We report information to the Attorney General's office. We also are able to discuss information with the Elder Abuse Task Force. This task force was started several years ago as an initiative to increase awareness. The members of the task force include state representatives, the district attorney, county detectives, various legislators, educators from Temple University, and members of various community

agencies and law enforcement. It is a great resource to discuss problems and together resolve issues for older adults.

We are very grateful to Senator Casey for allowing our agency to participate in this hearing. We continue to need help with education and awareness to help protect the older adults who for so many years have protected us. We have identified several suggestions where hopefully Senator Casey as well as members of the community can help. One suggestion is to have a scam segment on a major network. Many older adults watch the local news and a scam segment can both educate them on what to be aware of and also help the older adult understand that they are not alone in being targeted so they will not be so embarrassed. Another is to provide a safe toll free number where people can call and report the scams. Older adults may be more inclined to report information if they did not have to give their names, again for fear that their family will find out and take away their independence. Senior Centers can also continue to help inform seniors about these scams if we are made aware of the scams immediately. Education is so important. We look forward to continuing to work with all members of the community and legislature to help increase awareness and protect all of us from falling victim to these scams.