



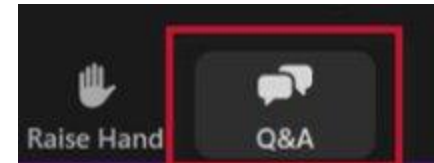
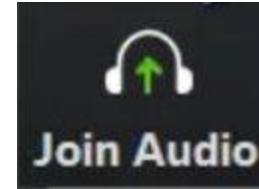
COMMIT TO  
*Connect*

# Social Connection as a Protective Factor for Fraud and Exploitation

December 19, 2024

# Housekeeping

- **Audio Options**
  - Use your computer speakers, OR dial in using the phone number in your registration email.
  - All participants are muted.
- **Questions and Answers (Q&A)**
  - On the Zoom module on the bottom of your screen, click the Q&A icon, type your question in the box and submit.
  - For any questions that we aren't able to respond to, you may follow-up at [info@committoconnect.org](mailto:info@committoconnect.org).
- **Chat Feature**
  - The Chat feature allows webinar attendees, the host, co-hosts and panelists to communicate for the duration of the webinar.



# Accessibility and Support

- **ASL services are being provided today and will be pinned**
- **CART services are also being provided.**
  - Click on the CC Show Captions button or click on the link in the chat
- **Screen Reader Users: Reduce unwanted chatter**
  - Request speech on demand: Insert, Spacebar, “S”
- **To get our attention if you need tech assistance:**
  - Raise or Lower Hand: Alt + Y



# Presenters



**Katie Clark**

Policy Analyst, Office of Interagency Innovation, Administration for Community Living

**Bernice Hutchinson**

Aging Services Program Specialist, Office of Supportive and Caregiver Services, Administration on Aging

**Sandy Markwood**

Chief Executive Officer, USAging

**Lori Mars**

Director, National Center on Elder Abuse

**Lisa Schifferle**

Senior Policy Analyst, Consumer Financial Protection Bureau

**Jacqueline Carver**

Clinical Director of Mental and Behavioral Health Outreach Services, Area Agency on Aging 3

**Anna Hairston**

Awakenings Care Coordinator, Area Agency on Aging 3



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**Katie Clark**  
Social Connection Lead, ACL

# Commit to Connect

- Funded primarily by the ACL
- USAging serves as the Coordinating Center
- [www.committotconnect.org](http://www.committotconnect.org)



COMMIT TO  
*Connect*

# Strategy

- Increase awareness and availability of programs and strategies that address social isolation and loneliness and grow social connections
- Build and strengthen collaboration with current and potential partners to leverage our collective efforts, resources, innovations and activities to increase social connection in the U.S.





# Commit to Connect

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

- **TA and training activities**
  - *Annual National Summit to Increase Social Connections*
  - Professional and consumer resources
  - Webinars and Office Hours
  - Communities of Practice
- **Communities of Practice**
  - Link agencies, networks, and CBOs with subject-matter experts
- **Innovations Hub to encourage replication**
  - Database of 100+ data-driven programs, interventions, and solutions
- **Engage an online Nationwide Network of Champions**
  - 560+ leaders at local, state, and national levels



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**Connect**



## Quick Links

 My Profile

 My Inbox

 My Communities

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 Help

## Recent Activity

### RE: Engaging Rural Older Adults

Posted by: [Robert Lefkowitz](#), 22 hours ago

Posted In: [Open Forum Discussions](#)

Hi Carol, I'm a volunteer for Conversations to Remember. We're using virtual visits to reach seniors all over the country. All the senior needs is a tablet or computer, and they can meet with a set of ...

### RE: Engaging Rural Older Adults

Posted by: [Keith Moore](#), 3 days ago

Posted In: [Open Forum Discussions](#)

Blooming Health offers a messaging platform optimized for older adults that can send group texts, emails and voice calls in over 70 languages. It can be used for event reminders, wellness checks, and surveys, ...

### RE: Engaging Rural Older Adults

Posted by: [Robert Signore](#), 3 days ago


Posted In: [Open Forum Discussions](#)


Hi Carol, Technology can help with rural older adults since transportation can

## Take Action!



## Recent Blogs

 Meet a Commit to Connect Champion:  
**Lori Murphy**  
By [Ali Fehlhaber](#)

 Meet a Commit to Connect Champion:  
**Jan Amys**  
By [Ali Fehlhaber](#)

# CTC Nationwide Network of Champions





# Innovations Hub

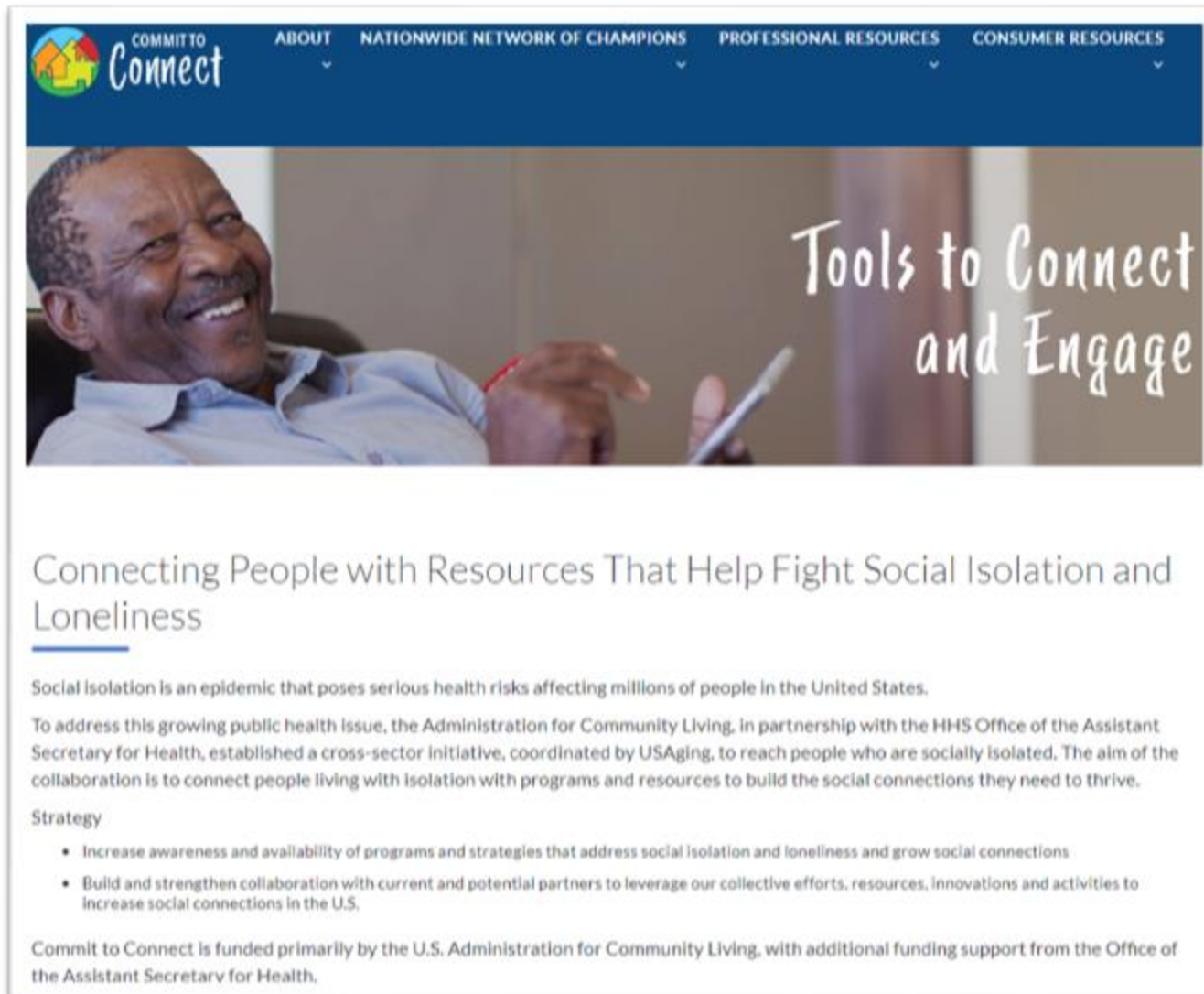
[committoconnect.org/innovations-hub](https://committoconnect.org/innovations-hub)

Filter Sort ...

Organization Name	City, State	Brief Description	Intervention Type	Population Served	Geographic Population Served	Organization Type	Partners Involved	Funding Source	Description
Caring Together, Living Better AgeOptions	Oak Park, IL	Partnering with faith-based groups to offer social engagement activities for Black and Hispanic family caregivers.	Intergenerational, Technology	Older Adults, Caregivers	Suburban, Urban	Area Agency on Aging	Aging and Disability Resource Ce...	Private/philanthropic grant	<b>Program Description</b> AgeOptions, an Area Agency on Aging based in Oak Park, IL,
Friendly Phone Calling Decatur Catholic Charities – Faith in...	Decatur, IL	Older adults who are homebound received phone calls from friendly volunteers.	Intergenerational, Volunteerism	Older Adults, People with Disability	Rural, Urban, Suburban	Other Community-Based Organi...	Area Agency on Aging, Faith-base	Older Americans Act, Private/phila	<b>Program Description</b> Faith in Action of Macon County provides friendly phone calling
ONEgeneration Letters to O... ONEgeneration	Van Nuys, CA	This letter writing program allows older adults and students to connect without using technology.	Intergenerational, Arts and Creati	Older Adults	Suburban, Urban	Aging Services Provider	Intergenerational groups, Nutritic	Private/philanthropic grant, Other	<b>Program Description</b> In a world where access to digital resources can improve overall social
COAST-IT (Connecting Olde... University of Colorado Anschutz Mu...	Denver, CO	Pairs college students studying health with older adults for intergenerational social phone calls.	Health and Wellness, Intergenera	Older Adults	Rural, Frontier, Suburban, Urt	University	Aging and Disability Resource Ce...	Other	<b>Program Description</b> The University of Colorado (CU) Anschutz Division of Geriatrics and
Fairfax County Virtual Cent... Fairfax County Department of Neig...	Fairfax, VA	Virtual senior center developed in response to closures of in-person senior centers and adult day health centers due to the COVID-19 ...	Arts and Creative Expression, Heal	Older Adults, People with Disability	Suburban	Senior Center	Aging and Disability Resource Ce...		<b>Program Description</b> At the start of the COVID-19 pandemic, senior centers, adult day

# Commit to Connect

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



COMMIT TO Connect

ABOUT NATIONWIDE NETWORK OF CHAMPIONS PROFESSIONAL RESOURCES CONSUMER RESOURCES

Tools to Connect and Engage

## Connecting People with Resources That Help Fight Social Isolation and Loneliness

Social isolation is an epidemic that poses serious health risks affecting millions of people in the United States.

To address this growing public health issue, the Administration for Community Living, in partnership with the HHS Office of the Assistant Secretary for Health, established a cross-sector initiative, coordinated by USAging, to reach people who are socially isolated. The aim of the collaboration is to connect people living with isolation with programs and resources to build the social connections they need to thrive.

Strategy

- Increase awareness and availability of programs and strategies that address social isolation and loneliness and grow social connections
- Build and strengthen collaboration with current and potential partners to leverage our collective efforts, resources, innovations and activities to increase social connections in the U.S.

Commit to Connect is funded primarily by the U.S. Administration for Community Living, with additional funding support from the Office of the Assistant Secretary for Health.



# Social Connection, Fraud, and Exploitation

- **Risk factors:** social isolation, lack of social support, and living in long-term care facility
- **Protective factors:** social support, sense of belonging, and community
- Older adults are more vulnerable to fraud and exploitation when lonely and socially isolated
- With higher social support, older adults are more likely to report





# Administration for Community Living (ACL), Financial Exploitation, and Fraud

- Formula grants to all State Units on Aging to prevent elder abuse
- Funds legal assistance programs which are available in every state through contracts with Area Agencies on Aging.
- Resource centers:
  - National Center for Elder Abuse
  - National Adult Protective Services Technical Assistance Resource Center
  - Commit to Connect





# State Health Insurance Assistance Program (SHIP)



## Mission:

To empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training, to make informed health insurance decisions that optimize access to care and benefits.

*SHIP can help.*

Your State Health Insurance Assistance Program (SHIP) can help with one-on-one, unbiased guidance:

- Understanding costs and coverage
- Comparing options
- Completing the enrollment process





# SHIP Grantees

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## 54 SHIPs

- One in every state, Puerto Rico, Guam, DC, and US Virgin Islands
- Operated through either the State Unit on Aging or the Dept. of Insurance

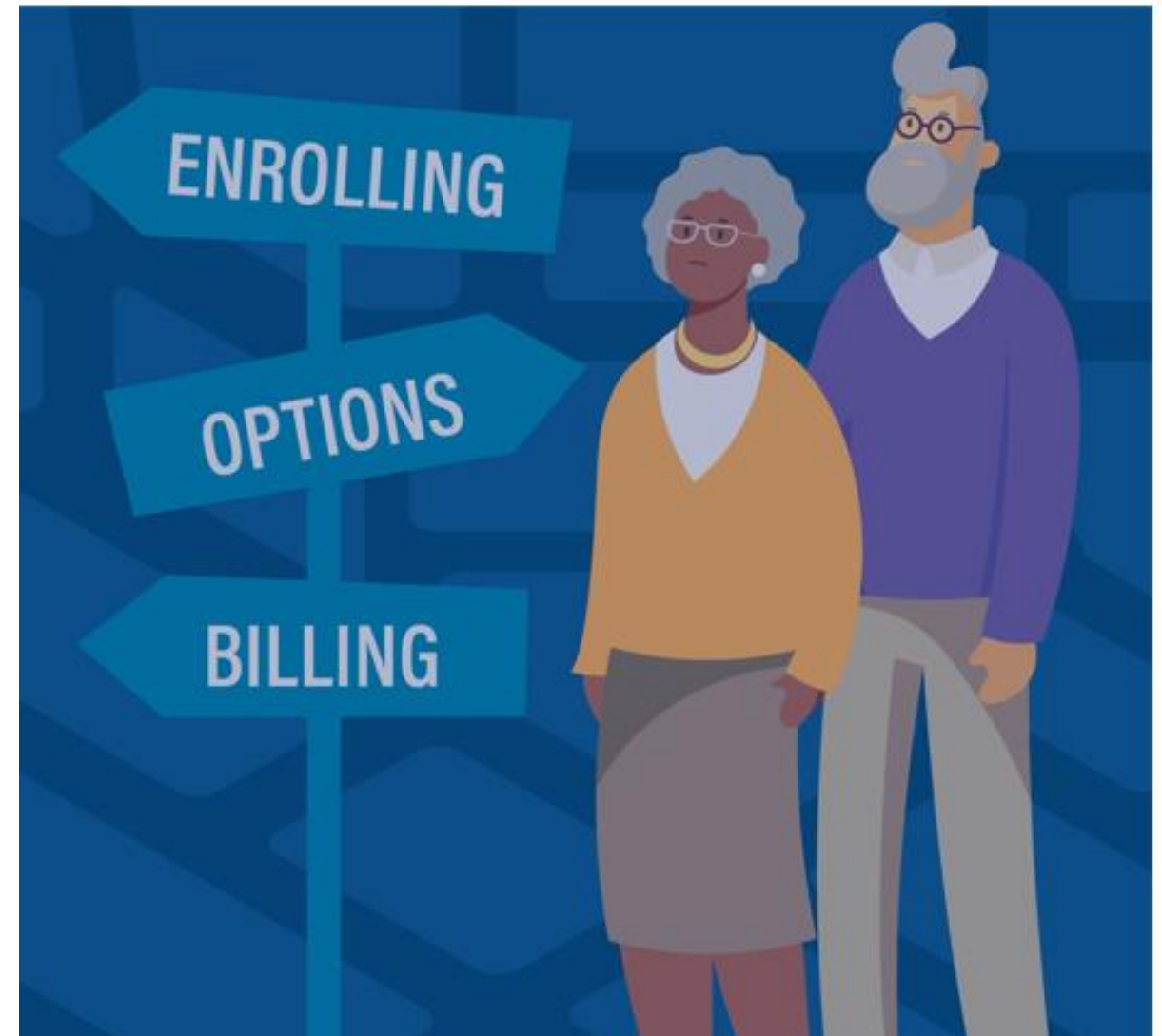
**2,200** local programs

**12,500** counselors

- Approximately 50% are volunteers

**4 million** individuals educated

**2.5 million** counseling sessions





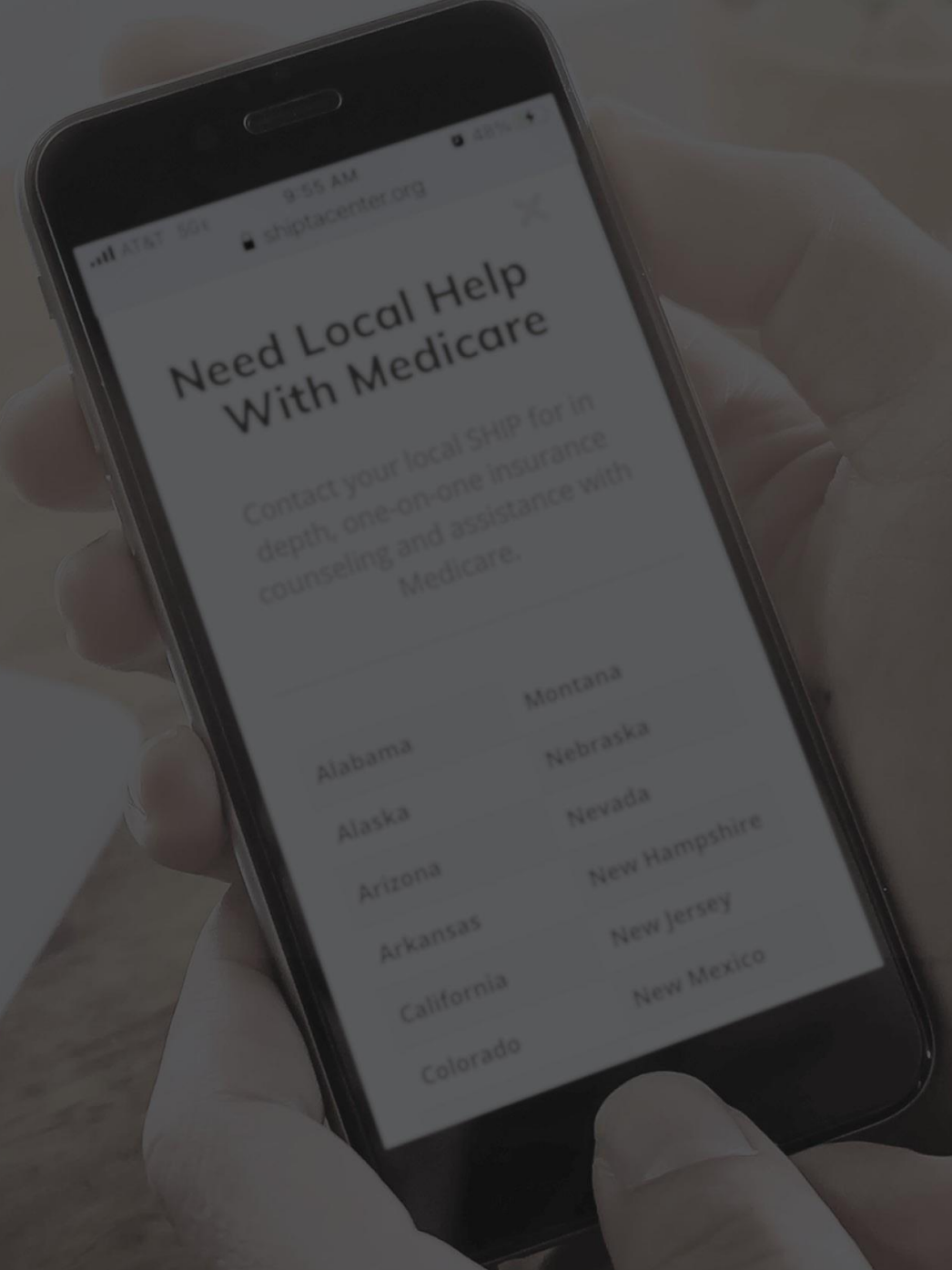


# SHIP

State Health Insurance  
Assistance Program

**Find your local SHIP.**

Visit [shiphelp.org](http://shiphelp.org)  
or call 877-839-2675.





# Senior Medicare Patrol (SMP)



## Mission

To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

- **54 Grantees:** 6,900 team members nationally serve in every state, DC, PR, GU, and USVI
- **SMP goals:**
  - To prevent Medicare fraud before it happens via public outreach and one-on-one assistance
  - To report suspected issues as quickly as possible to the proper investigators
- SMP is known as a **trusted OIG & CMS partner** and provides a direct link from Medicare beneficiaries to fraud investigators
  - Example: OIG credits SMP with first notifying them of genetic testing schemes in 2019.
  - SMP Resource Center: [SMPResource.org](https://www.smpresource.org)



# Find Your Local SMP

---

**Visit:**  
**[SMPResource.org](https://www.smpresource.org)**  
**or**  
**877-808-2468**



# USAging

## **Home for the Holidays 2024: Protect your Wallet: A Guide to Avoiding Financial Scams**



# Home for the Holidays Campaign

**An annual Eldercare Locator marketing campaign to raise awareness about an important issue affecting older adults and caregivers.**

## **It's also an opportunity:**

- to increase visibility of the Eldercare Locator, ensuring consumers have information on a critical topic
- to highlight Aging Network programs locally, with consumers and the media.

***Funded by the U.S. Administration for Community Living.***



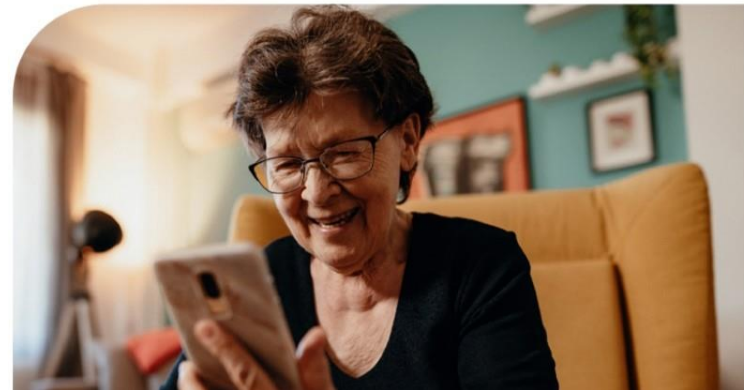
# 2024 Home for the Holidays Topic



Connecting You to Community Services

## PROTECT YOUR WALLET: A Guide to Avoiding Financial Scams

**W**hile financial scams and fraud happen throughout the year, the holidays are a predictable time to see an increase. More online shopping and phone or email donation appeals means more opportunities for fraud. It is also an emotional time of year for many people, especially those who may feel lonely or isolated, which scammers can exploit.



**USAging**

Leaders in Aging Well at Home



Connecting You to Community Services

# 2024 Home for the Holidays Fact Sheet

- Common Scams Targeting Older Adults
- Tips to Avoid Scams
- Suspected Scams—What You Can Do
- Link to additional resources

## 10 Tips to Avoid Scams

Here are some of the things you can do to prevent getting scammed or becoming a victim of financial fraud. Learn more from the **FBI** and **CFPB**.

1. Be wary of someone offering you a “great deal” that seems too good to be true or pressuring you to act quickly.
2. Do not be afraid to say “no” or hang up if you feel uncomfortable or suspicious about a phone call solicitation or to ignore suspicious emails or text solicitations.
3. Never send money using a gift card or wire transfer directly to a seller or unknown person.
4. Do not click on suspicious links or attachments in text messages, emails, websites or social media.



# Other Campaign Elements

**Listed on USAging's H4H Webpage:**  
**[USAging.org/h4h2024](https://www.usaging.org/h4h2024)**

- Factsheet: English, Spanish, Customizable
- Social Media Toolkit for Partners (AAAs, etc.)
- Ready-to-go Social Media Posts
- Additional Scam/Fraud Resources

# Past Home for the Holidays Topics

**These are on the Eldercare Locator's Brochure webpage:**

- Season of Wellness: Vaccination Guide
- Ready to Volunteer... Now what?
- COVID & Social Isolation
- Modify your Home for Healthy Aging
- Long-Distance Caregiving
- Living Well with Dementia in the Community
- Before you Give Up the Keys: Driving Safety
- Brain Health



Caller from Anywhere, USA...



Local, state and national resources



# Quick Look-Up Feature



[Home](#) [About](#) [Resources](#)

1-800-677-1116 

Find help in your community by entering your zip code OR city and state.

Zip Code

City/State

Enter zip code

Search





# Contact Information

**Voice/Video Phone & Text:** 800-677-1116

**Email:** [eldercarelocator@usaging.org](mailto:eldercarelocator@usaging.org)

**Live Chat/Website:** [eldercare.acl.gov](http://eldercare.acl.gov)

**ASL Direct Video:**

888-677-1199



**Hours of operation**

Monday – Friday 8:00 am – 9:00 pm ET



# Elder Mistreatment: Financial Abuse by Trusted Others

Lori Mars, JD, LLM  
Director, National Center on Elder Abuse  
Assistant Professor, Department of Family Medicine  
Keck School of Medicine of USC

# The National Center on Elder Abuse

**NCEA**  
National Center on Elder Abuse

The National Center on Elder Abuse (NCEA) provides up-to-date information regarding policy, research, training, best practices, news and resources on elder abuse, neglect and exploitation for policy makers, professionals in the elder justice field and the public.





# Elder Mistreatment - Definition

According to the **Centers for Disease Control and Prevention**, “Elder abuse is an **intentional act or failure to act that causes or creates a risk of harm to an older adult**. An older adult is **someone age 60 or older**. The abuse occurs at the hands of a caregiver or a person the elder trusts.”



# Types of Elder Mistreatment

Elder Abuse can happen anywhere. It can take many forms, including:



Physical



Psychological



Sexual



Financial



Neglect



Self-Neglect

# Elder Financial Exploitation

The illegal or improper use of an elder's money, property, or assets for another person's profit or advantage.

- **Elder financial abuse** - trust relationship
- **Elder financial fraud and scams** - stranger



# Elder Financial Abuse

- Prevalent, impacting 1 in 15 older adults
- Victims and perpetrators from the same family system
- Offenses are largely invisible and unrecognized
- Family/agents have enormous, often unchecked power
- Often co-occurs with other forms of abuse



# Nondisclosure and Underreports

Older adults are less likely to:

- Report abuse when committed by family, chosen family, or trusted others
- Recognize a financial situation as exploitative when committed by known individuals
- Dispel opinions of trustworthiness formed about those closest to them

An estimated 10 to 44 cases of financial abuse go unreported

According to one study, 87.5% of elder family abuse was not reported, compared with 33% of elder fraud and scams

# Older Victims and Family Perpetrators

## Older Victims

- Higher levels of stress
- Less functional ability
- Higher levels of financial vulnerability
- Lose 4X more funds, on an average

## Family Offenders

- Often adult children or remarried spouses
- Multiple family perpetrators
- More likely to be male

# Risk Factors and Red Flags

## Older Adult

- Medical, mental health, functional, and/or cognitive deficits
- Recent loss of loved one, dissolution of marriage, recent retirement
- Poor deception detection
- Poor financial literacy
- Social isolation

## Family Offender

- Financial or emotional dependence by trusted other
- Substance abuse
- Sense of entitlement

## Signs

- Financial
- Emotional
- Social





# Impact

Actual impact hard to calculate given underreports

- **Financial harms**
  - AARP estimates that victims lose \$20.3 billion annually from known individuals
  - NAMRS 2020 Data: Approximately 14% of victims whose cases were reported to Adult Protective Services experienced elder family financial exploitation
- **Emotional/psychological losses**
- **Medical and mental health harms**
- **Social impact**

# Prevention



- Social integration and supportive relationships
- Familial connection, marriage/partnership, parenthood, friendships
- Community engagement and faith-based networks
- Employment and volunteerism
- Exercise and mobility
- Technological resources
- Education and awareness about the importance of social connection

# Intervention

## Informal Supports

- Supportive social network
- Concerned persons
- Restorative remedies
- Social connections may promote help-seeking
- Socialization may facilitate development of new relationships

## Formal Supports

- Adult Protective Services, Long-term Care Ombudsmen, state licensing authority, law enforcement
- Education, awareness, financial literacy
- Multidisciplinary interventions, including social work, victim services, and elder advocates



# NCEA Publications

## Social Isolation, Loneliness, and Elder Maltreatment

Social isolation and loneliness are pervasive public health issues that adversely impact the health and wellness of individuals across the life span. Social disconnection and associated distress can result in a multitude of harms including increased morbidity and mortality. Older adults, who experience age-related physical, cognitive, psychosocial, and financial deficits, are particularly susceptible to these conditions.<sup>1</sup> Social networks and opportunities for engagement erode in advanced age, and older people with fewer reserves and resources are less able to access opportunities for meaningful engagement. Both social isolation and loneliness have been identified by the World Health Organization as neglected social determinants of health in older age.<sup>2</sup> They are also significant risk factors and consequences of elder maltreatment.<sup>3</sup>

### Key Points

- Social isolation and loneliness are well-established predictors of maltreatment.
- Social exclusion can lead to negative medical, mental health, and cognitive health outcomes that are independent risk factors of abuse.
- Social isolation and loneliness are social problems that require integrated interpersonal, societal, and systemic responses.
- Primary, secondary, and tertiary interventions may alleviate social isolation and loneliness and reduce the associated risk of abuse.



### What is social connection and why does it matter?

Social connection refers to the quality, measure, and diversity of an individual's social network.<sup>4</sup> People are driven by a fundamental need to connect that is core to human survival.



Interpersonal relationships, community integration, and supportive structures impact individual and community health, wellbeing, and quality of life.

## Primary Care-Based Interventions Addressing Social Isolation and Loneliness in Older People: A Scoping Review

### Summary

Social isolation and loneliness in the older adult population are understudied phenomena that have gained new attention in the wake of the COVID-19 pandemic. Despite the profound impact these factors can have on lifespan, in some studies increasing mortality by up to 29%, there is currently no universally accepted framework for primary care providers to meaningfully address either issue in their practice. Galvez and colleagues conducted the first systematic review that surveyed strategies to identify social isolation and loneliness among community-dwelling older adults, characteristics of existing primary care-based interventions to address social isolation and loneliness, and factors affecting the implementation of interventions in primary care settings.<sup>1</sup>

### Methods

Using the five-step Arksey and O'Malley framework, researchers conducted a scoping review of existing literature published through 2021 pertaining to primary-care based interventions to address social isolation and loneliness in older adult populations. Only studies in English or Spanish that denoted involvement of primary care services were included. After selecting for articles that explicitly described interventions and did not also address other geriatric conditions (e.g. risk of falls), 32 studies were included in the review. Findings were summarized in a qualitative manner.

### Results

Seven articles (22%) included in the review reported strategies to identify loneliness or social isolation in older adults through primary care screening. An additional 13 studies (41%) recruited patients based on the presence of risk factors alone. Several interventions involved referral pathways between primary care, health and non-healthcare sectors (n =17, 53%). Interventions described ranged from 2 weeks to >2 years. Major facilitators of interventions included connecting patients with established referral pathways, especially by leveraging coordinators working within primary care. Nuanced evaluation of patient fit for various interventions and building trust relationships between patients, primary care providers, and other stakeholders enhanced the success of interventions. Major barriers included perceived burden of intervention on primary care provider workload and uncertainty about identifying loneliness and social isolation if no subsequent intervention or resources were available.

1 Galvez-Hernandez, P., González-de Paz, L., & Muntaner, C. (2022). Primary care-based interventions addressing social isolation and loneliness in older people: a scoping review. *BMJ open*, 12(2), e057729.



## The Value of Being Heard: Loneliness and Social Isolation in Long-Term Care

Loneliness and isolation are a public health crisis with profound consequences. Twenty-five percent of Americans over age 65 are considered socially isolated (the objective state of being alone).<sup>1</sup> Additionally, 43% of Americans over age 65 report feeling lonely (the subjective state of feeling isolated).<sup>2</sup> The problem is even worse in long term care settings. One study found that more than half of all residents in nursing homes suffer from loneliness.<sup>3</sup> Scientists are emphasizing the need to prioritize social connections as a way to promote both individual health and community wellness outcomes.<sup>4</sup>

### Isolation

Social isolation can be a choice that people make. There are people who choose to be socially isolated and remain content and happy. But when it's not a choice, it can lead to loneliness and have negative psychosocial and physical effects. It can also lead to neglect and abuse, including for individuals living in long-term care settings.

### Loneliness

There are three dimensions to loneliness:

- **"Personal loneliness"** – when a person loses a significant other like a spouse, partner, or close friend.
- **"Absence of a sympathy group"** – when a person loses a part of the small group that they're used to connecting with regularly, such as a book club.
- **"Lack of an active network group"** – when a person loses a large community that offers support through inclusion, like a religious group.

Long-term care residents may experience one or all forms of loneliness.

### Consequences of Loneliness and Isolation

Chronic loneliness is associated with multiple adverse medical and mental health conditions. It can increase the risk of developing dementia by nearly 50% in older adults, and is a risk factor for deaths from all causes.

During the Covid-19 pandemic, perhaps no community was more adversely impacted by loneliness and isolation than people living in long-term care. Confined to their rooms and unable to visit in-person with family, friends, and loved ones, residents experienced significant physical, emotional, and psychosocial health consequences.



1 Loneliness and Social Isolation Linked to Serious Health Conditions (<https://www.cdc.gov/aging/publications/features/lonely-older-adults.html>)  
2 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7205644>  
3 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7205644>  
4 Our Epidemic of Loneliness and Isolation (<https://www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf>)

# Resources

## Resources

[Eldercare Locator](#)

[Disability Information and Access Line](#)

[Commit to Connect](#)

[Loneliness and Social Isolation – Tips for Staying Connected \(NIA\)](#)

[National Resource Center on LGBTQ+ Aging](#)

[SAGE Connect](#)

[The National Caucus and Center on Black Aging](#)

[Friend to Friend America](#)

[Engaged – National Resource Center for Engaging Older Adults](#)



# NCEA

National Center on Elder Abuse

[ncea.acl.gov](http://ncea.acl.gov)

[ncea-info@acl.hhs.gov](mailto:ncea-info@acl.hhs.gov)

855- 500-3537





**THANK YOU!**

THANK YOU!

**NCEA**

National Center on Elder Abuse



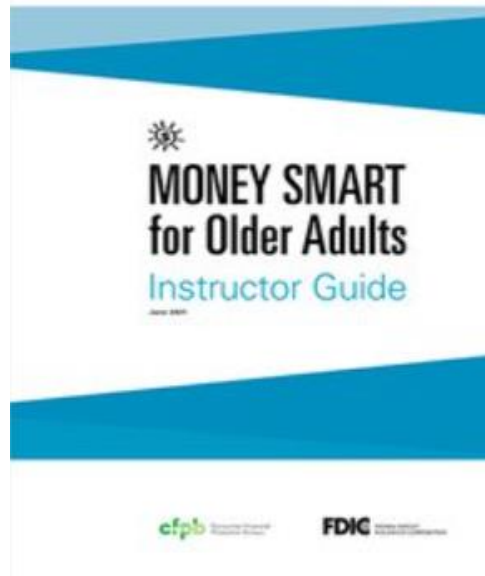
# **MONEY SMART**

**for Older Adults**

# DISCLAIMER

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

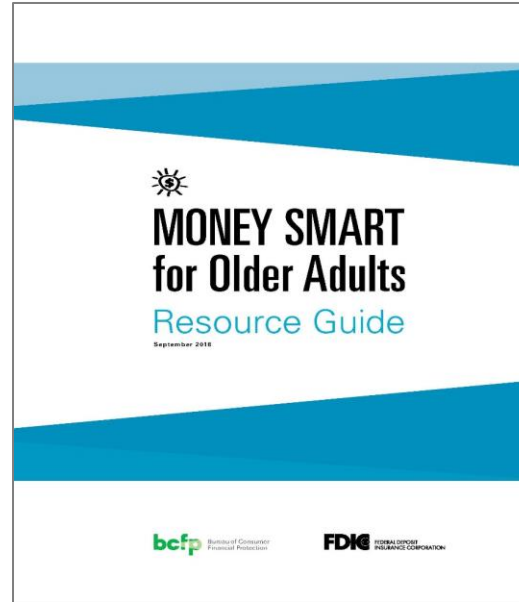
# MONEY SMART FOR OLDER ADULTS



## Instructor Guide

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- ✓ Scripted
- ✓ “Out of the box”
- ✓ No prior teaching or banking experience required



## Participant Guide

---

- ✓ Contains scenarios and activities
- ✓ Pre- and post-surveys
- ✓ Use in classroom training and as a resource at home



## PowerPoint Slides

---

- ✓ Perfectly aligned with the Instructor Guide

# MONEY SMART FOR OLDER ADULTS

*Available in English and Spanish  
Bulk Copies available from the CFPB*

## **10 Topics**

- Common Types of Elder Financial Exploitation
- Investment Fraud
- Avoiding Telephone and Internet Scams
- Avoiding Charity Scams
- Computer-Internet Scams
- Identity Theft and Medical Identity Theft
- Planning for Unexpected Life Events
- Scams that Target Homeowners
- Scams that Target Veterans



# WHO IS AT RISK?



**Anyone can be the victim of financial exploitation.**

Elder financial exploitation crosses all social, educational, and economic boundaries.



# WHY ARE OLDER ADULTS AT RISK?



## **Some older adults may:**

- Have regular income and accumulated assets
- Be trusting and polite
- Be lonely and socially isolated
- Be vulnerable due to grief from a loss
- Be reluctant to report exploitation by a family member, caregiver, or someone they depend on
- Be dependent on support from a family member or caregiver to remain independent

# WHAT IS A ROMANCE SCAM?



- A romance scam is when a new love interest says they love you, but they just want your money
- Scammers may:
  - Assume a false identity
  - Take time to build trust with you
  - Ask for money under false pretenses
- The scams can happen online or in person

# ROMANCE SCAMS

## Red Flags



- New love asks you to wire money for “emergency”
- New love asks to access your bank or credit card accounts
- New sweetheart asks you to open joint account or co-sign a loan

## Safeguards



- Never send money or gifts to a sweetheart you haven’t met in person
- Limit what personal information (like bank or credit card accounts, SSNs) you share with a new love.
- Limit what personal information you share online and on dating apps

# Guard your wallet as well as your heart.

A romance scam is when a new love interest says they love you, but they really just love your money—and may not be who they say they are.



## Be on the lookout for these warning signs of a romance scam:

- A new love who lives far away asks you to wire them money or share your credit card number with them—even if they say they'll pay you back.
- Your new romantic interest asks you to sign a document that would give them control of your finances or your house.
- Your new sweetheart asks you to open a new joint account or co-sign a loan with them.
- Your new darling asks for access to your bank or credit card accounts.

Report in-person romance scams to local law enforcement. Report online romance scams to [FTC.gov/complaint](https://www.ftc.gov/complaint).

# GRANDPARENT SCAM



*Hello, Grandpa. I'm in trouble.  
Please don't tell Mom.*

## Scammers:

- May know grandchild's name
- Usually cry to disguise voice
- Plead for victim to wire money
- Ask not to tell family members

# LOTTERY AND SWEEPSTAKES SCAMS

## Scammers may:



- Call, email, or text regarding lotteries, drawings, or sweepstakes
- Request upfront processing fees or taxes
- Send authentic-looking claims checks
- Pose as an attorney for winners



# CHARITY SCAMS



## Charity scammers:

- Refuse to provide information
- Won't provide proof that a contribution is tax deductible
- Mimic name of another organization
- Thank you for a pledge that you don't remember making

# CHARITY SCAM: SAFEGUARD



- Research using the organization's name
- Check if the charity is trustworthy (e.g., Wise Giving Alliance, Charity Watch)
- Ask the following from a paid fundraiser:
  - **Name of the charity**
  - **The percentage of your donation that will go to the charity**
- Pay by credit card not cash or wire
- Be wary of charities that spring up suddenly in response to current events/disasters

# TIPS FOR AVOIDING TELEPHONE SCAMS

- Cannot usually win a contest unless you enter
- Never “pay to play”
- Be suspicious of pressure to wire funds
- Pay attention to warnings from your financial institution
- If the caller claims an emergency, check it out at a number you know to be valid
- Be wary of requests for secrecy



# FRAUD PREVENTION PLACEMATS

- Free fraud prevention placemats, handouts, and activity sheets on how to avoid common scams
- Check out the companion resources with tips and information to reinforce the messages
- Available to download or order in bulk
- Available in English and Spanish



[Consumerfinance.gov/placemats](https://consumerfinance.gov/placemats)

# REPORT FRAUD AND IDENTITY THEFT



FEDERAL TRADE COMMISSION  
ReportFraud.ftc.gov

Report Now

The banner features the FTC seal on the left, a stylized illustration of a town with houses and a car on the right, and a dark blue button with the text 'Report Now' in white.



FEDERAL TRADE COMMISSION  
IdentityTheft.gov

Report identity theft and get a recovery plan

Get Started →

The banner features the FTC seal on the left, the text 'IdentityTheft.gov' in orange, a blurred background image of a person, and a brown button with the text 'Get Started' and a white arrow pointing right.

# CONTACT US

Consumer Financial Protection Bureau  
Office for Older Americans

Website: [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

Email: [olderamericans@cfpb.gov](mailto:olderamericans@cfpb.gov)





# USING ART AND MUSIC TO PROMOTE SOCIAL CONNECTION AND REDUCE ROMANCE SCAMS

JACQUELINE CARVER, LISW-S - STAGES BEHAVIORAL HEALTH

ANNA HAIRSTON, MSW, LSW - AWAKENINGSVICTIM OUTREACH

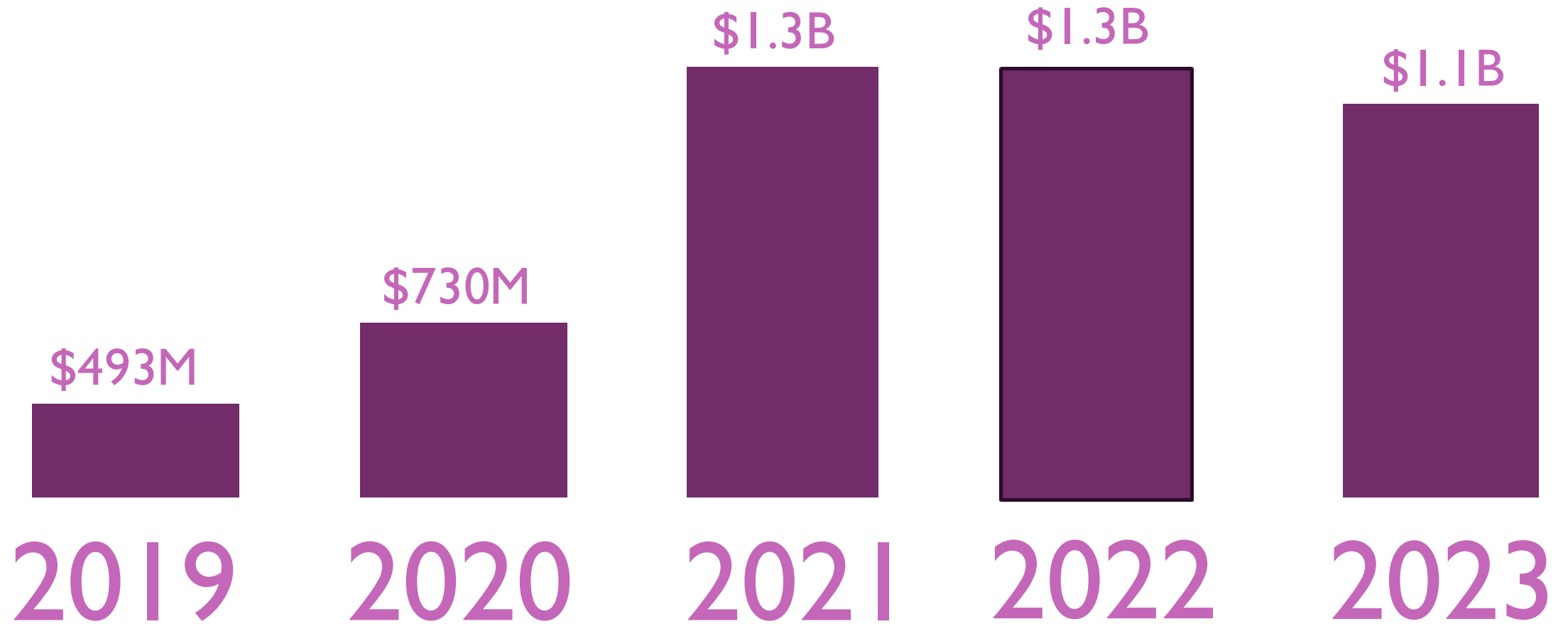
## STOLEN HEARTS... AND MONEY

**2022**

- **70,000** people reported a romance scam
- Reported losses hit **\$1.3 billion**
- Median reported loss: **\$4,400**



## THE PANDEMIC'S COST





## LIES THAT WORK

“I’m in the military stationed in another country and need help getting back to the states”

“I’m on an oil rig and need money to come to you”

“I’m sick or in trouble”

“Let’s start a relationship even though we’ve never met”

“I need help with an important delivery”

“I can help you invest”

# METHODS

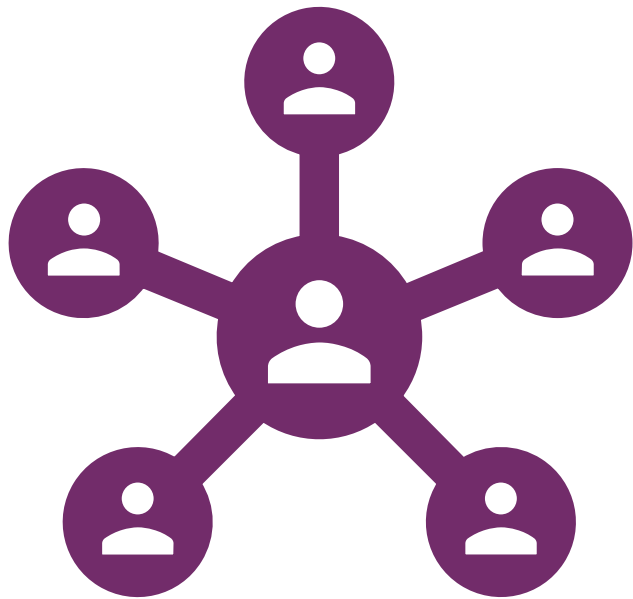
## BY TOTAL REPORTED LOSSES

- Cryptocurrency
- Combination or Unreported
- Bank Wire Transfer or Payment
- Gift Card
- Payment App or Service

## BY NUMBER OF REPORTS

- Combination or Unreported
- Gift Card
- Cryptocurrency
- Payment App or Service
- Bank Wire Transfer or Payment

## LONELINESS AND ISOLATION, DEFINED



Loneliness – Quality and quantity of relationships vs. what is desired

Isolation – Lack of access and opportunity

Loneliness + isolation = low self-esteem = loneliness & isolation



This Photo by Unknown Author is licensed under [CC BY](#)



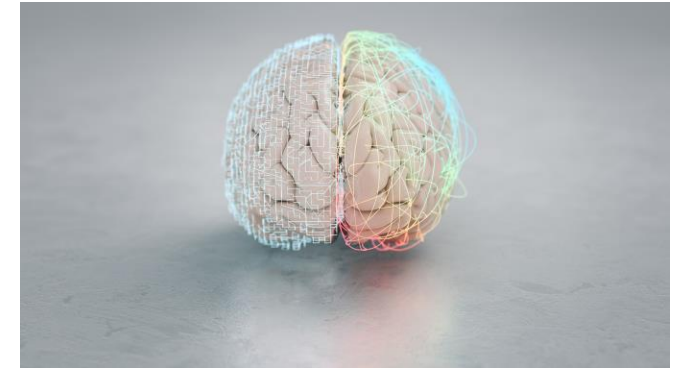
# THE EFFECTS OF LONELINESS AND ISOLATION



# NEUROBIOLOGY OF “LOVE BOMBING”



+



# NEUROBIOLOGY

DOPAMINE, NOREPINEPHRINE, OXYTOCIN, AND VASOPRESSIN

## ARTS ENGAGEMENT WITH OLDER ADULTS

- Listening and making music
- Creating and viewing art
- Journaling or creative writing
- Dancing
- Reading for pleasure or attending a book club
- Attending a musical/theater performance





## EFFECTS OF MUSIC

- Social connection through singing/experiencing music
- Engagement in making music together
- Resonance with lyrics can help individuals work through emotions
- Uplift in mood
- Evoking of memories associated with song



# EFFECTS OF VISUAL ARTS



Sense of achievement



Improved social connection



Improved self-esteem



Reduction in anxiety and negative affect



Reduction in depressive symptoms

## SURVEY RESULTS ON ROMANCE SCAMS

	<b>NEVER</b>	<b>SOMETIMES</b>	<b>OFTEN</b>
How often have you been contacted online by someone you don't know who has requested ongoing communication?	<b>20%</b>	<b>44%</b>	<b>36%</b>
How often have you engaged with this person(s)?	<b>60%</b>	<b>20%</b>	<b>20%</b>
	<b>0-3 MONTHS</b>	<b>3-6 MONTHS</b>	<b>6 MONTHS+</b>
How long did you communicate with them?	<b>57%</b>	<b>0%</b>	<b>43%</b>
Were you asked to send money or gift cards?	<b>YES: 62%</b>	<b>NO: 38%</b>	

## SURVEY RESULTS ON LONELINESS AND ISOLATION

	<b>NEVER</b>	<b>SOMETIMES</b>	<b>OFTEN</b>
How often do you engage in meaningful conversation with family and/or longtime friends (i.e. neighbors, former coworkers, childhood friends, etc.)?	<b>0%</b>	<b>40%</b>	<b>60%</b>
How often do you attend in-person social activities?	<b>20%</b>	<b>64%</b>	<b>16%</b>
How often do you feel you are in good spirits?	<b>0%</b>	<b>60%</b>	<b>40%</b>
	<b>NOT VERY</b>	<b>SOMEWHAT</b>	<b>VERY</b>
How connected do you feel to others?	<b>12%</b>	<b>56%</b>	<b>32%</b>





# BEYOND THE CANVAS

THE THERAPEUTIC PROCESS OF CREATING ART WITHIN A  
LIKE-MINDED, EMPATHETIC COMMUNITY



# RHYTHMIC REFLECTIONS

THE POWER OF MEANING, CONNECTION, POSITIVE ACTION, AND MUSIC.





*Awakenings*

VICTIM OUTREACH

*Hope Rises*

# AWAKENINGS VICTIM OUTREACH

FACILITATING RECOVERY THROUGH SUPPORTIVE SERVICES AND  
COMMUNITY RESOURCES



*Stages Behavioral Health*

*Meeting You Where You Are*

## STAGES

HOW CAN WE ASSIST INDIVIDUALS, AND THEIR FAMILIES MOVE FORWARD?

# CONTACT US!



**Jacqueline Carver, LISW-S**

*Clinical Director of Mental &  
Behavioral Health Services*

**Area Agency on Aging 3**

2423 Allentown Rd.,  
Lima, OH 45805

Cell: 567-825-2349  
Office: 567-940-9778  
[www.aaa3.org](http://www.aaa3.org)



**Anna Hairston, MSW**

*Awakenings Care Coordinator*

**Area Agency on Aging 3**

2423 Allentown Rd.,  
Lima, OH 45805

Cell: 419-604-2159  
Office: 419-879-2392  
[www.aaa3.org](http://www.aaa3.org)

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COMMIT TO  
*Connect*

# Questions and Discussion

Please submit your questions or comments through the Q&A.

# Thank you!

- Please complete the survey which will be displayed in your browser after Zoom closes.
- The recording will be available on [www.committtoconnect.org](http://www.committtoconnect.org)
- For further questions, contact us at: [info@committtoconnect.org](mailto:info@committtoconnect.org)

