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By Del. Patrick Hope

An elderly constituent recently contacted my office upset over a phone call from someone claiming to be a Deputy with the Arlington County Sheriff's Office. The caller accused my constituent of failing to appear for jury duty and said a warrant for his arrest was coming unless he paid a fine.

My immediate instinct was that this was a scam. We contacted the Arlington Sheriff's Office and confirmed that it was. Fortunately, no money was exchanged, but it's easy to go from being the target of a scam to the victim of one.

Scams are a growing problem—and we need to do much more to prevent them. Other examples reported to me include "utility companies" threatening to shut off services if not provided immediate payment; the "IRS" collecting fees for unpaid taxes; and family members allegedly having suffered an illness requiring payment. Scams can come through a phone call, email, or door-to-door salesperson. Someone may offer computer tech support and then gain access to the victim's computer and bank accounts; a scammer may say you've just won a sweepstakes and need to wire money to pay fees, or offer to do home repairs, especially after a storm.

Scammers' favorite targets? The elderly and other vulnerable adults, due to isolation, disability or cognitive impairments. A recent study lists Virginia as having the fifth-highest rate of fraud crime targeting older adults, noting "More than one in five Virginia seniors fell victim to elder fraud in the past year." It estimated \$1 billion was stolen in roughly 265,000 cases. And this was just what we know, since the vast majority of cases go unreported, often because of the victim's embarrassment.

Unfortunately, it's not just strangers who financially exploit elderly and vulnerable adults. It's frequently a relative, caregiver or someone in a position of trust. The Virginia Department for Aging and Rehabilitation Services reported 1,016 cases of financial exploitation in 2015. But since most cases go unreported, the agency estimated there were probably more than 44,000 incidents that year. With an estimated average loss of \$28,000 per victim, such exploitation costs victims \$1.2 billion.

Bank tellers are often the last line of defense when it comes to preventing financial exploitation. This year, the Virginia General Assembly passed a law to give financial institutions the ability to refuse a transaction if they believe it may involve financial exploitation. This law also empowers those institutions to report their good faith suspicions, with immunity, to their local or state adult protective services.

The Virginia General Assembly has sought to strengthen other laws to protect the elderly and other vulnerable adults against financial exploitation. In 2013, the legislature passed a law making it a crime for someone who knows or should know that a person suffers from mental incapacity to take advantage of that mental incapacity to deprive the person of money or property. But since the law applies only to victims with a mental incapacity, it still leaves a large segment of the older adult population exposed. Recent legislative attempts to broaden and modify the law have failed.

Sometimes the best defense is a good offense. The Arlington County Police Department advises that if you believe you are the victim of a scam, immediately verify the claim by calling the Arlington County Sheriff's Office at (703) 228-4460. Never use a phone number provided from the caller to verify his credibility. Also, never provide personal information such as bank account numbers to anyone over the phone, no matter who they say they are.

If you find that you were a target or victim of a scam, please file an online police report or call the non-emergency police line at (703) 558-2222. For information about fraud, contact the Arlington County Police Department's Financial Crimes Unit at FinancialCrimes@arlingtonva.us or visit the police website.

Nobody likes being taken advantage of. But scams against our older and vulnerable adults seem especially cruel, and we need to do more to stop — and punish — scammers in their tracks.

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