



2025

ELDER SCAMS AND SENIOR FRAUD ABUSE

Warning Signs and Preventative Steps

A program of the Orange County
District Attorney's Office

To provide fraud prevention,
intervention, and victim support

For questions about workers' compensation fraud, disability and healthcare insurance fraud, automobile fraud, and reporting insurance fraud, visit our Insurance Fraud home page at:



orangecountyda.org/workers-compensation-insurance-fraud/

For questions about welfare fraud, visit our Public Assistance Fraud home page at:



orangecountyda.org/public-assistance-fraud-unit/



PROGRAM OVERVIEW

• Welcome Message	1
• Test Your 'Fraud IQ'	3
• Identity Theft	9
• Caregiver Fraud	10
• Telemarketing Fraud	11
• How to Hang Up on Telemarketers	12
• Life Insurance and Annuities Fraud	13
• Investment Fraud	14
• Home Improvement Fraud	15
• Mortgage Fraud	16
• Mail & Internet Fraud	17
• How to Remove Your Info from Marketing Lists	18
• Fraud Prevention Checklist	19
• Important Resources	21

WELCOME MESSAGE



TODD SPITZER

Orange County District Attorney

Identity theft. Imposter scams. Insurance fraud. These are just a few of the many ways seniors of Orange County suffer from fraudulent crime. Selfish actors use modern technology to scam the elderly of their money, valuable belongings, and comfort. That is why the Orange County District Attorney's Office created this publication to help you protect yourself and your loved ones from fraud. This booklet provides helpful tips to identify and stop telemarketing fraud, mortgage fraud, caregiver fraud, and more. By providing this information, we are helping senior citizens stay informed, and most importantly, safe. Our fraud units will continue with diligence to punish those who take advantage of our parents and grandparents.





ABOUT FRAUD UNIT

The OCDA Public Assistance Division (PAD) consists of Early Fraud Detection Units, a Criminal Investigation and Prosecution Unit, the In-Home Support Services Investigations Unit, and the Orange County Housing Authority Investigations Unit. These units work to prevent, detect and prosecute fraud. OCDA Public Assistance Units preserve program integrity and maintain the public's confidence in the various public assistance programs administered in Orange County. Our investigations help to protect public funds from fraud and abuse and ensure that public funds are distributed to those truly in need.

What are the most common types of welfare fraud?

- Absent Parent in the home
- Unreported income
- Ineligible child(ren)
- Child(ren) not living in the home

Would you like to report welfare fraud?

Please complete the Public Assistance Division Online Fraud Tip Form or call our Fraud Tip line at [\(714\) 347-8636](tel:7143478636).

TEST YOUR 'FRAUD IQ'

TRUE

FALSE

Answer the following questions by checking the boxes true or false.
Once completed, refer to your answers using the Fraud Quiz Answers

☐☐

1. "Phishing" is when thieves go fishing without a license.

☐☐

2. You should always carry your Social Security card with you.

☐☐

3. You have the right to get a free credit report once a year.

☐☐

4. You should invest in credit card protection.

☐☐

5. Once you have subscribed to the National DO NOT CALL Registry, telemarketers can still call you.

☐☐

6. Older adults are deliberately targeted for telemarketing fraud.

☐☐

7. Charities have to explain what they do with your donations.

☐☐

8. Telemarketers for police or fire unions send most of the money received to police and firefighters.

☐☐

9. Foreign lotteries are illegal in the U.S.

☐☐

10. The only proven way to protect yourself from telemarketing fraud is to hang up.

☐☐

11. Buying magazines or other products improves your chances of winning sweepstakes and contests.

TEST YOUR 'FRAUD IQ'

TRUE

FALSE

- 12. As long as you don't buy any magazines or send any money, playing sweepstakes is harmless.
- 13. Work-at-home ads, like stuffing envelopes, offer a legitimate way to make money.
- 14. There are fraudulent companies who
 - 1) offer loans for an advance fee, or
 - 2) can help you clean up your credit for a fee.
- 15. A contractor is fraudulent if they solicit door-to-door and require substantial payment in advance.
- 16. If you're happy with your roofing job, it's okay to go ahead and make a final payment.
- 17. City and utility workers do not go door-to-door, but con artists do.
- 18. Legal contracts can be very difficult or impossible to reverse.
- 19. Most investment fraud is caused by con artists.
- 20. Trusting one person to handle paying your bills and managing your money, is a bad idea.

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FRAUD QUIZ ANSWERS

FALSE

1. Identity thieves can search your purses, wallets, checkbooks, credit cards, and trash for your private information. Then, they pretend to be bank tellers and contact you through “phishy” e-mails or phone calls asking you to verify account numbers.

FALSE

2. It is a good idea to have nothing in your purse or wallet that contains your Social Security number. If a thief steals your SSN, they can apply for and receive credit and/or secure a job.

TRUE

3. You have the right to get a free copy of your credit report each year from each of the three major credit bureaus: Equifax, Experian, and Trans Union.

FALSE

4. You are protected by the Fair Credit Billing Act which says as long as you report and verify fraudulent charges within 60 days of the date of your credit card statement, the most you will be held responsible for is \$50.

TRUE

5. You may receive fewer calls, but charitable organizations, politicians, and companies you have done business with can still call you. To protect yourself from crooks, simply do not talk to strangers.

FRAUD QUIZ ANSWERS

6. Unscrupulous telemarketers take advantage of lonely, overly trusting, lower income, forgetful, or fearful elders. The phone is a telemarketing crook's weapon – do not be a target.
7. It is your responsibility to determine how your donations are used. Ask charities for a copy of their annual report. Contact the Better Business Bureau's (BBB) Wise Giving Alliance at www.give.org or contact your local BBB.
8. Telemarketers send very little directly to police or fire departments.
9. Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery.
10. If the caller is not someone you trust, why should you talk to them? DO NOT TALK TO STRANGERS.

TRUE

FALSE

FALSE

TRUE

TRUE

FRAUD QUIZ ANSWERS

FALSE

11. Federal law prohibits sweepstakes promoters from treating entries with an order differently from entries without an order.

FALSE

12. When you play sweepstakes, your name can be sold to fraudulent telemarketing lists.

FALSE

13. Work-at-Home schemes are illegal, and if you participate by taking money from others, you may be prosecuted.

TRUE

14. ALL advance-fee loan and credit repair offers are illegal or at the least fraudulent. Improving your credit score takes time and there are non-profit agencies that can help you at no cost.

TRUE

15. Con artists can prey on older adults with construction scams. Be cautious of contractors who demand 50% or more in advance.

FRAUD QUIZ ANSWERS

16. Never make final payment until the job has passed building inspection and you have verified the contractor's suppliers and employees have been paid.
17. Once in your home, they will distract you while an accomplice sneaks in to steal purses, jewelry, and other valuables. Never let a stranger in your home - no matter who they claim to be!
18. Never sign a document you have not read and understood, no matter how well you trust or know the person asking you to sign. Seek opinions from a lawyer, banker, etc.
19. Most investment fraud is committed by long term, trusted advisors. Never make an investment decision without seeking advice from a lawyer, accountant, and/or your state's securities administrator.
20. Surround yourself with several advisors and caregivers who can provide a system of checks and balances, so that no one person has total control over your finances.

FALSE

TRUE

TRUE

FALSE

TRUE



LEARN ABOUT IDENTITY THEFT

WARNING SIGNS:

- Your purse or wallet is stolen.
- Your bank account is overdrawn or there is unusual activity on your credit card.
- Mail you are expecting doesn't arrive, especially related to financial matters; bills you paid are still showing as due.
- You apply for a credit card or loan and are denied.



PREVENTATIVE STEPS:

- Carry a close-fitting or hidden pouch instead of a purse or carry a wallet in your front pocket.
- Reduce the items you carry in public including extra credit cards, Social Security card, and checkbooks. Consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.
- Shred, tear into small pieces, or cut up all mail and documents that contain Social Security, bank, and credit card numbers.
- Place mail with bills to be paid at the Post Office. Ask that new boxes of checks be held at your bank or credit union, rather than mailed to you.



LEARN ABOUT **CAREGIVER FRAUD**

WARNING SIGNS:

- Unusual activity in bank and credit card accounts.
- Caregiver tries to isolate the victim who comes to rely solely on the caregiver.
- Caregiver has total control over finances and has all financial statements mailed to him or her.
- New acquaintances appear on the scene and the adult is either completely charmed, or fearful of the caregiver.



PREVENTATIVE STEPS:

- If your caregiver, financial Power of Attorney, relative, neighbor, or anyone else suggests you make a change in your assets, your investments or insurance, always get two or three other opinions from other relatives or advisors. Only a potential crook will not want you to discuss the change with others.
- No matter how much you know, love or trust someone, never sign documents you have not read or do not understand.
- Even if you have a representative payee, Power of Attorney or other advisor who manages your finances, insist on receiving and reviewing copies of all bank and financial statements.



LEARN ABOUT TELEMARKETING FRAUD

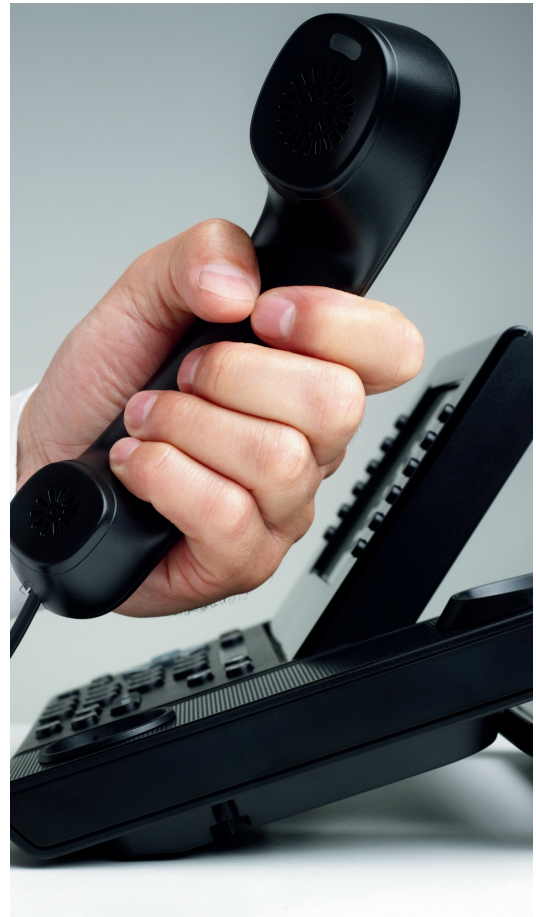
WARNING SIGNS:

- You live alone and enjoy talking to anyone calling.
- You believe it is rude to interrupt a caller or to hang up.
- The caller requires you to pay money up front for taxes or fees to participate.
- You must make an immediate decision before the call ends, or the offer will be rescinded.
- You are called more frequently by a growing variety of telephone solicitors.

PREVENTATIVE STEPS:

- Never talk to strangers on the telephone – they are not calling to wish you a good day. They are invading your privacy, as though they have walked into your home.
- Use an answering machine, voice mail, or Caller ID to screen calls.
- **Never, under any circumstances, give any portion of your credit card, bank account, or Social Security numbers to a caller.**
- Sign up for the National DO NOT CALL Registry for both your home and cell phones at

**1-888-382-1222 or
www.donotcall.gov**





HANG UP ON TELEMARKETERS

Keep this script near your telephone. If you are contacted by a telemarketer or someone soliciting contributions, read from the script and then **HANG UP!** Remember, **YOU** are in control of your phone!

HANG UP ON TELEMARKETERS

Don't allow the caller to interrupt you or engage you in further talk.
Read the script and HANG UP - this is NOT BEING RUDE.
It is protecting you from unwanted and perhaps fraudulent intrusions.

"I do not do business over the telephone."

"I do not donate to charities over the telephone."

"Please put me on your "DO NOT CALL" list."

HANG UP ON TELEMARKETERS

If someone calls you back after you hang up, are harassing or rude, interrupt them and say:



"We do not have a good connection – call me back on my other line."





LEARN ABOUT LIFE INSURANCE AND ANNUITIES FRAUD

WARNING SIGNS:

- The sales agent claims to be a trust expert, trust advisor, senior estate planner, or paralegal.
- The agent offers free seminars, in sites like assisted living centers, retirement communities, or places of worship.
- The agent offers “free” meals, catered, or in a nice restaurant. (You may have to give your contact information to get the “free” meal!)
- The agent offers to create or update a living trust in order to see your financial information.
- The agent gives you wrong information about your current investments. The agent may say that the annuity has less risk than your investments or savings accounts.
- The agent tries to sell an annuity to a veteran and reduce their assets, so they may qualify for a Department of Veterans Affairs benefit.



PREVENTATIVE STEPS:

- Contact the Department of Insurance to make sure this is the valid annuity to buy
- Thoroughly check out any offer – do not be rushed into making a hasty decision.
- Check on the agent’s license status and disciplinary actions.



LEARN ABOUT INVESTMENT FRAUD

WARNING SIGNS:

- High pressure sales tactics with an insistence on an immediate decision.
- Unwillingness to let you discuss the deal with another advisor or to get a second opinion.
- A guaranteed investment and one with 'no risk.'
- Unwillingness to provide written information, including state securities registrations and verifiable references.
- A suggestion that you invest on the basis of trust or faith.

PREVENTATIVE STEPS:

- Surround yourself with several advisors – don't become solely dependent on one financial advisor or consultant.
- Thoroughly check out any offer – don't be rushed into making a hasty decision. Contact your State's Securities Administrator if you have questions.
- Carefully review your financial statements and look for signs of unauthorized or excessive trading. Periodically check your account online or by phone with the fund managers.
- If you have trouble retrieving your funds, don't let a false sense of trust keep you from demanding a return of your investment.





LEARN ABOUT HOME IMPROVEMENT FRAUD

WARNING SIGNS:

- A contractor solicits you at your door, insisting you have a problem which must be repaired right away.
- A contractor offers a bargain price or claims to have materials left over from another job.
- A contractor requires a substantial payment in advance or charges significantly more after the work is completed.
- An inspector appears at your door, claiming to work for the city or a utility company, and must come into your home to inspect your water heater, furnace, or backyard.

PREVENTATIVE STEPS:

- **BEWARE** of door-to-door contractors who use high-pressure or scare tactics to get an immediate decision.
- **DO NOT** do business with someone who comes to your door offering a bargain or claims to have materials left over.
- Get at least 3 written bids.
- **DO NOT** always choose the lowest bidder - you get what you pay for!
- Require the contractor to use a written contract that lists materials, costs, and the completion date.
- Do not allow any stranger into your home, no matter who they claim to be. City inspectors do not go door to door!





LEARN ABOUT MORTGAGE FRAUD

WARNING SIGNS:

- You have fallen behind in your mortgage payments or you are already in foreclosure.
- You are getting phone calls and visits from companies offering to help you pay off your debts.
- You are receiving numerous fliers in the mail, or on your door offering low interest cash loans.
- A friend, advisor or relative asks you to sign some forms – you sign without reading them.
- You trust that the information on the mortgage loan document is accurate and you do not read it thoroughly.

PREVENTATIVE STEPS:

- Beware of companies who contact you in person or by fliers offering a foreclosure relief service.
- Don't sign any forms or papers without reading and understanding what you're signing. If you are feeling uneasy or pressured, seek a lawyer or other advisor.
- Don't deed your property to anyone. First consult an attorney, a knowledgeable family member, or someone else you trust completely. Once you sign legal papers, it can be difficult, or even impossible, to reverse the action.





LEARN ABOUT MAIL & INTERNET FRAUD

WARNING SIGNS:

- You play sweepstakes daily because you think you need extra money, holding out hope you will win a big prize some day.
- You believe because your mail is delivered by the U.S. Postal Service, it must be legitimate.
- You open and read all of your mail because many pieces look like official government documents or heart-felt solicitations for charity.
- You're getting the same offers through e-mail that you used to receive through the mail.



PREVENTATIVE STEPS:

- Sign up for USPS digital previewing of mail to be delivered.
- Even though it may be fun or give you something to do, stop participating in sweepstakes, lottery, and contest offers.
- If you were to truly win something, you NEVER have to pay any fees, taxes, or costs of ANY kind before receiving your winnings – that's the law!
- Do not give temptation a chance. If you receive a mailing/e-mail that 1) promotes sweepstakes/lotteries, charities, credit repair, work-at-home offers; 2) suggests you can make money by assisting a wealthy foreigner, and 3) requests verification of account numbers throw the envelope away or delete the e-mail without opening it.



REMOVE YOUR INFO FROM MARKETING LISTS

- Sign up for the National DO NOT CALL Registry for both your home and cell phones at:
1-888-382-1222
www.donotcall.gov
- Reduce e-mail/mail through the Direct Marketing Association:
www.dmchoice.org
- 'OPT OUT' of credit reporting agencies' credit card solicitation marketing lists:
1-888-567-8688
www.optoutprescreen.com
- Call your credit card(s) customer service number(s) to 'OPT OUT' of marketing programs, including 'convenience checks.'
- 'OPT OUT' of financial institution and insurance companies' marketing programs through which your name may be shared.
- Don't play direct mail sweepstakes or talk to telemarketers.
- Ask phone companies, and others with whom you do business to put you on their 'DO NOT CALL LISTS.'



FRAUD PREVENTION

CHECKLIST



Use a close-fitting pouch and/or hidden wallet, instead of a purse.



Do not carry your Social Security card, remove Social Security numbers from ID/health cards, and consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.



Deposit all outgoing mail inside the Post Office rather than placing in your mailbox or blue postal box for carrier pick-up.



Use a cross-cut shredder on all financial mail and documents.



Get a free copy of your credit report once a year.

Don't talk to strangers on the phone, at your door, or on the street.



Sign up for the National DO NOT CALL Registry.



Request those with whom you have established business relationships to put you on their "Do Not Call" and "Opt Out" lists.



Make an annual charitable giving plan and do not give to charities who solicit by telephone or door-to-door.



Get three written bids before contracting for home improvement; check out contractors with the Better Business Bureau; and don't do business with door-to-door contractors.



Never sign a contract/document or make an investment without getting a second opinion from a trusted advisor.



Consult with an attorney to discuss 'advance directives' and set up checks/balances so that no one person has total control over you.





IMPORTANT RESOURCES

Police Departments

If you need assistance with any of the fraud prevention steps in this handbook or need assistance in reporting a crime, contact your local police agency.

National DO NOT CALL Registry

To reduce phone calls, sign up for DO NOT CALL. Exceptions include charities, politicians, and companies with whom you have an established relationship. The call is free and there is no charge.

1-888-382-1222 or www.donotcall.gov

Credit Card Offer 'Opt Out' Line

Stop credit card offers and unwanted credit cards from credit reporting agencies' marketing lists. The call is free and there is no charge for this service. It's safe to give your Social Security Number.

1-888-567-8688 or www.optoutprescreen.com

Business and Charity Reliability Reports

To receive a reliability report on a business or charity, before buying or giving, contact the Better Business Bureau (BBB).

Call your local BBB at **1-800-948-4880 or www.bbb.org**

Charities: **www.give.org** and **www.charitynavigator.org**

Investment Offers

To inquire about the legitimacy of any investment offer that you don't understand or that seems unusual, call your State Securities Administrator. Make this call before you invest any money.



Credit Reporting Agencies

To receive a FREE copy of your credit report each year to help ensure that there is no inaccurate information or unusual activity, contact the following. It is safe to give your Social Security Number.

Website: www.annualcreditreport.com

Telephone: 877-322-8228

(DO NOT use www.freecreditreport.com)

You can also download a copy of the Annual Credit Request Form at: www.annualcreditreport.com , and mail it to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA30348-5281

To report theft or unauthorized use of your credit card or SSN, call:

Equifax 1-800-525-6285, www.equifax.com

Experian 1-888-397-3742, www.experian.com

Trans Union 1-800-680-7289, www.transunion.com

Remember, if you are a victim of ID Theft, you are entitled to a FREE credit report every month for 1 year.

USPS Digital Mail Preview

<https://informedelivery.usps.com/box/pages/intro/start.action>

Freeze Your Credit

<https://www.oag.ca.gov/idtheft/facts/freeze-your-credit>



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