

CRIMES AGAINST SENIOR CITIZENS

REDDUCING CRIMES AGAINST THE ELDERY THROUGH COOPERATION AND EDUCATION

NASSAU COUNTY POLICE DEPARTMENT, NEW YORK, 1998

- THE PROBLEM:** Police Officers from the Fifth Precinct discovered a pattern of crimes involving scams, cons and frauds targeting senior citizens. The information regarding these types of crimes was not possible to obtain because there are no M.O. codes within the Police Department's computer system to identify these types of crimes and its victims.
- ANALYSIS:** In order to understand this problem, the P.O.P. Team contacted the American Association of Retired Persons and the National Association of Bunco Investigators to obtain information to establish the pattern of crime being perpetrated. Surveys conducted by the AARP and NABI revealed that about 50% of the victims are senior citizens, 5-8% of these crimes are reported, and the average age of the victim is 78. Three schemes have been identified: (1) individuals pose as utility workers and commit burglaries; (2) individuals misrepresenting themselves as home improvement contractors and collect down payments and fail to make any repairs; and (3) an individual claims to have found a large amount of money, or winning lottery ticket, and offers to share it if the victim advances "good faith" money.
- RESPONSE:** The Case Offense System now includes an M.O. code to track crimes involving scams, cons, and frauds. Research has disclosed that large amounts of cash must change hands for the scams to be successful. Officers have trained bank personnel to ask questions about the reason for the withdrawal. The utility companies were trained in reporting and recognizing imposter utility workers and notifies 911 utilizing a special form. Educational programs have begun in senior citizen centers throughout Nassau County.
- ASSESSMENT:** The Crimes Against the Elderly program is a unique example of the cooperative power of the public and private sectors. The program fosters awareness and provides education designed to deal with this crime problem, which often has a devastating effect upon its victims. The amount of

SCANNING

In 1995 the Fifth Precinct Problem Oriented Policing Team began to recognize a pattern of crimes involving scams, cons and frauds. These crimes targeted senior citizens in Nassau County. In September of that year, the P.O.P.

Officers attended a training seminar in Maryland, and during that conference a session on crime and the senior citizen was held. They learned how con artists perpetrate scams and cons against senior citizens, often resulting in the loss of their life savings, security and dignity. After this session the officers decided to

conduct some research to determine if these types of crimes are occurring in Nassau County.

The police department often refers to the spring and the fall as the time when the con artists come to town. The use of scams, cons and frauds is common knowledge but not well documented or understood. Interviews conducted by the P.O.P. Team of patrol officers and the detective division revealed that the officers are aware of the spring and fall criminal activity but they could not identify the particular types of scams. There was a wide assortment of opinions regarding the classification of these crimes.

Patrol officers and the P.O.P. Team did not recall responding to any telemarketing or mail fraud type crimes. The majority of fraud crimes they encountered were committed by persons who promised large rewards if the victim could put up "good faith" money, (commonly known as the "pigeon drop"), home repair scams with large down payments up front and then no work is performed, or unnecessary repairs being recommended. One of the most prevalent types of fraud crime against seniors was the imposter burglar. These are persons who impersonate utility workers or government workers and, by using a ruse, gain access to the victim's home. Once inside, the victim is distracted by one con artist while a second or third burglarizes the home.

The P.O.P. Team decided to look into this problem further because of its repetitive nature and the often-devastating effects it has on its victims. The financial, psychological and secondary injuries inflicted on the victims and their families made this a worthwhile problem-solving project.

ANALYSIS

Nassau County is a community of one and one quarter million people, twenty-one percent of which are senior citizens. It has often been identified as one of the most desirable and affluent places to live and work in the country. The fiscal abundance among its large senior citizen population make this area an excellent choice for con artists, providing them with a large victim base to choose from. During our research into these crimes, we learned that

seniors are targeted in particular for these types of crimes for several reasons. Many seniors have cash readily available either at the home or in the bank. They are retired and at home during the day. They are a generation of trusting, polite people and will hesitate to say no to someone who offers to help them. Some are lonely and welcome the chance to talk to someone, a fact the con artist exploits. They can be intimidated with fear or danger. Once the senior achieves retirement, they survive off of pensions, social security, and maybe some savings and investments. The offer the con artist makes seems to be a way to increase their nest egg or provide a larger endowment to children or grandchildren. The savvy con artist knows that the senior makes a good victim because they may not have the best eyesight, or memory, thereby eliminating a good description to the police department. They know senior citizens can be either intimidated or scared into going along with the scam using hard sell pressure tactics, such as the emergency home repair.

Based on the training we received, we knew that these types of crimes had victimized the senior citizens of Nassau County. In an effort to determine to what extent, the P.O.P. Team accessed the Police Department's computerized Case Offense System (CHIEF). This proved to be an impossible task since our computer program lacked the capability of capturing this data. The F.B.I. Uniform Crime Reporting System does not include a classification for crimes committed by fraud. Each Precinct within the Nassau County Police Department has a crime analyst who tracks crimes that occur within the confines of the precinct for daily review. Fortunately, the Fifth Precinct Crime Analyst had compiled statistics of scams, cons and frauds committed in the Fifth Precinct since 1992. Based on these statistics over sixty incidents were reported. It was determined that the average age was 78 years old, and the median loss was eighty-six hundred dollars and the mean loss was twenty-five hundred dollars. This provided the P.O.P. Team with a starting point.

One of the things our training taught us was that these crimes are seriously under reported. Only five to eight percent are actually reported to the police. This would indicate that many more than

those sixty plus reported incidents occurred. The P.O.P. Team interviewed senior citizen groups within the confines of the Fifth Precinct, this revealed that this type of crime is often under reported because of embarrassment, fear that the perpetrator would do them harm if they reported the crime, fear that their children would ridicule them or force them to stop living on their own. When the victim is a senior the obvious financial hardship, loss of confidence and disruption to their style of living can be devastating. The loss of freedom and independence can undermine the senior's ability to remain an active and productive citizen. The family of the victim may be forced to provide means of support for the parent, thereby creating additional financial hardships for them. This creates a second set of victims. The family may also feel a loss of security for the elderly parent. It is not unusual for family members to request or order the victim to move into their home (or a safer, controlled environment such as a nursing home or assisted living center) where the con artist can not get to them.

County and Town Agencies often believed scams, cons, and frauds were a police problem and the police thought it was a civil problem, or a bad business deal. Interviews of patrol and investigative personnel throughout the department resulted in the detection of patterns of fraud crimes that lacked a consistently effective uniform department response. The P.O.P. Team also discovered that several Police Officers failed to recognize these crimes as a scam, con or fraud and in many cases misidentified them as a civil matter. The education necessary to effectively interview senior citizens was lacking and would need to be addressed. The Police Department's Community Project Bureau was contacted for information. While they did not keep any statistics, they did provide crime prevention lectures to seniors groups when requested. The Nassau County Department of Senior Affairs, The Nassau County District Attorney's Office, Enterprise Crime Bureau, The Town of Hempstead Services for The Aging and The Town of Hempstead Department of Public Safety were contacted for any information they could provide regarding senior victimization and scams. None of these agencies track any crimes affecting seniors. They did offer an array of

support services, which the P.O.P. Team would incorporate into our response.

The P.O.P. Team contacted The American Association of Retired Persons (AARP) and National Association of Bunco Investigators (NABI). They had conducted surveys regarding crimes and senior citizens. The F.B.I., and United States Postal Inspection Service Operations which focuses on fraudulent operations provided information that assisted in the analysis. Surveys revealed that only five to eight percent of these crimes are reported and that 35 to 50 percent of fraud victims are senior citizens.

We then turned our focus toward the business community. Since banks were to play a key role in the response part of the problem-solving model we needed to gather information from them and gain their support. There are twenty-nine separate banking institutions doing business at hundreds of locations in the county. To facilitate meeting with all of them we attended meetings of the Long Island Fraud and Forgery Association (LIFFA), which is made up of executive security and investigative personnel from each bank. This group provided information on the types of scams being perpetrated in Nassau County. The banks do not track these types of crimes occurring but the expertise of the investigators and supervisory personnel was an important component in developing an efficient and effective lesson plan that met the needs of the banks and police department.

Customer Service Representatives (CSR) and security personnel from the public utilities companies were interviewed because con artists posing as utility workers were identified as one of the problems to be addressed. The Long Island Lighting Company, Bell Atlantic Telephone, Cablevision and the Long Island Water Conference, which represents the 42 separate water districts in Nassau County, were interviewed regarding imposter utility workers. Each utility knew of occurrences where someone impersonated one of their employees. Through interviews conducted with CSR's we learned that occasionally they would tell the customer to call the police, sometimes the CSR would call the police and most times no one

would call the police. In Nassau County, there were several high profile house robberies in which the offenders impersonated utility workers to gain entry. While they were concerned about the image problems that accompany this activity, none of the companies had any type of procedure in place to deal with it. It was apparent that training needed to be given to their employees, and a procedure developed to effectively address this problem. All the companies agreed to work with the police department to accomplish this goal.

Through information gained by this analysis, it became apparent that a problem existed. The analysis revealed that con artists committing these types of scams in Nassau County required little effort, faced minimal risks and received large rewards. The best example of the prevalence of this type of crime was when P.O.P. Officers attended a meeting of one of the local senior citizen groups and talked to them about scam crimes. As soon as the Officers began to speak about these type of crimes, the group, which numbered approximately one hundred (100) seniors began talking with each other about the incidents that either they themselves were exposed to or situations that they knew about involving their friends. Additionally, senior groups from various communities around Nassau County were surveyed, and the results were the same. The nature and extent of the problem was not fully recognized by the Police Department, County or Town agencies because of the lack of a coordinated effort. The past practice and ideology of "the victims should not have done that, they are greedy", and "I can't believe they fell for that", only provided a more secure place for the con artists to ply their trade. The transient nature of the con artist and lack of tracking aided the con artist in committing these crimes. Times of occurrence and location varied tremendously. In addition, in order to design a more pro-active approach into our response, we realized the need to find out more about the con artists themselves, such as where they come from, where they stay when they are in Nassau County and why they choose the type of scam they perpetrate.

Police personnel need to be trained and made aware of the unique skills required to effectively

interview senior victims. Lighting, location, oral skills, and visual clues regarding body language had to be fine-tuned. The vast array of services from organizations available to assist victims and their families had to be made readily accessible. These organizations would have to be incorporated into the response to create an effective program.

The community wanted something to be done about this problem. The P.O.P. Team reviewed the Milwaukee Police Department's "How To Spoil A Con Man's Day" program, and believed that it made sense to involve the banks.

Based on our analysis, the P.O.P. Team decided to design our response plan to incorporate community involvement, the private business sector, public utilities, and various government agencies. This would be the most effective, practical and cost effective way to deal with this problem.

RESPONSE

The response developed by the P.O.P. Team is multi-faceted and required the cooperation of the public and private sectors to attack all aspects of the problem. One of the underlying thoughts was to create as many roadblocks for the con artist as possible; this would increase the effort and risk while reducing the rewards for committing these crimes. The P.O.P. Team began by writing lesson plans to educate and create awareness that had not been present before. Six lesson plans were developed. The first is geared for command level training, the second for in-service training, the third is now incorporated in the recruit curriculum, the fourth is for the training of the banking industry, the fifth for all the public utilities and the sixth is for our senior citizen population. The police department training is designed to raise the patrol officers awareness of the problem, insure accurate reporting, and crime classification, and to inform them of the multi agency support and references that are available. The Officers are taught how a pro-active approach would be the most effective response. Officers were trained to use local laws and consumer affair regulations not normally associated with the Police Department for enforcement purposes. A liaison was provided at the Nassau County Department of Consumer

Affairs, so officers can confirm the license and insurance of contractors doing business in Nassau County. The Officers also have access to previous complaints or problems with any contractor. In order to provide for a way to track these crimes, at our request, the department Information Systems Bureau created an M.O. code to be put on all reports identified as scams, cons or frauds. Now when we access our case offense system (CHIEF), reports can be singled out based on these criteria.

The training for the banks suggested a way for tellers and customer service representatives to intervene in possible scam activities. The lesson plan's main theory is that time is the enemy of the con artist. If the bank employee can slow down the transaction by handing the customer a cash withdrawal alert form, which informs them of the latest scams in use, this may help the potential victim recognize their situation and terminate the transaction. Research revealed our senior citizens often go to the bank to withdraw cash to complete the scam. Training of bank tellers would consist of an education in scams, cons and frauds, coupled with instruction in discreet interview techniques taking into account the senior citizens past banking history and providing the customer with information about the danger of large cash withdrawals. A teller may suggest a certified or bank check, money order or wire transfer in lieu of a large cash withdrawal. Banks would now take a pro-active approach and involve the police in situations where fraud was suspected. The training is provided by P.O.P. Officers in uniform, which helps to emphasize the seriousness and the commitment of the police to combat the crimes against the elderly. For those banks that choose to conduct their own training, a lesson plan developed by the P.O.P. Team was provided for purpose of in house training.

The P.O.P. Team recognized the need for incorporating the public utilities in the response. Imposter burglars posing, as utility workers were one of the most frequently used scams. The utilities did not have a system in place to recognize fraudulent workers. A customer would call the utility customer service representative (CSR) and attempt to confirm the identity of the person at their front door. In the event a CSR could not verify the identity of the "worker"

through telephone contact with the customer, a police designed procedure is initiated. By following the procedures we have set up, the utility company employee instructs the customer to call the police, and then the employee also calls, insuring a police response. First, the CSR prepares a physical description/suspicious incident form, which the P.O.P. Team designed. The purpose of the form is to gather as much information from the customer as possible, and initiate an informed police response. This was intended to assist the responding police officers in locating, interviewing and identifying the subject. In the event the responding police officer did not locate the subject the form would provide enough information for the police to begin an investigation and possibly identify an M.O. The forms would then be forwarded to Special Investigation Squad for the development of patterns and to assist in the investigation. Lastly, all utilities were encouraged to provide informational literature to their customers through billing statements. The literature informs the customer how to verify the employee's identity and provides the customer with a contact number in the event of a potential imposter utility worker. The utilities' ability to distribute this information provided the police department with a vehicle for informing as many potential victims as possible.

When the P.O.P. Team conducted surveys of our senior citizens it became apparent that they were well schooled in telemarketing and mail fraud. This was verified through the local postal inspector who had no reported cases of mail fraud. Unfortunately they were not well versed in home improvement scams, good faith cons and identifying impostor utility employees. The P.O.P. Team utilized a variety of county agencies and senior citizen groups to construct an educational program that is both comprehensive and dynamic. Senior citizens are provided with enough information so they are able to discern the difference between legitimate and illegitimate persons. Resource telephone numbers, contact people and supporting agencies are supplied for the senior's use. Seniors were encouraged to provide feedback in an attempt to modify and improve the educational aspect of the program.

The Nassau County District Attorney's Office has agreed to request that the subjects be remanded to the county jail until positive identifications has been obtained and that high bail be requested to insure their return to court.

The Nassau County Department of Consumer Affairs has agreed to post the licensing requirements necessary to do business in the County at home improvement centers, lumber yards and commercial building supply warehouses.

A newsletter was developed by the P.O.P. Team in an effort to solidify the lines of communication between all interested parties. The newsletter provides information on current scams, cons and frauds, recognizes participating agencies for their good work and suggestions, and most importantly for their intervention and assistance. Helpful telephone numbers are also provided. Additionally, the newsletter helps the P.O.P. Team maintain a heightened awareness among all interested parties who are concerned in combating crimes against the elderly.

ASSESSMENT

The Problem Oriented Policing Team developed a comprehensive pro-active approach to combat the victimization of senior citizens through crimes of scams, cons and frauds. Analysis revealed a tremendous lack of training and awareness on the part of all parties involved in the prevention of these crimes. By creating a training program for the police, officer awareness was increased, and proper response and documentation was improved. Officers now take a pro-active approach in dealing with unlicensed home improvement contractors, who are identified and issued appearance tickets in accordance with consumer affair laws. This results in either a contractor complying with the law and getting a license, or forces them to search for a new jurisdiction with less stringent laws and less aggressive enforcement. The development of the computerized tracking code, the guidelines for its utilization, along with the training of police officers and detectives is now part of the operating policy for police personnel.

Training provided to senior citizens groups, which are sponsored by either town, county or

church groups has greatly increased the knowledge and awareness among the largest possible victim base for these types of crimes.

A key factor in the plan is the involvement of the banking institutions. To date, P.O.P. Officers have trained over three hundred bank personnel in recognizing a potential scam in progress and what steps to take to prevent the completion of the crime. Several banks, which conduct in house training, have adopted this lesson plan and were able to extend our training to reach even more bank personnel. The ability for the customer to withdraw a large amount of cash without first being warned of the potential dangers and consequences decreases the likelihood that the con artist will be successful. This creates an increased effort on the criminal's part to complete the scam, while reducing the anticipated reward. When training was given to the banks, personnel from all of the bank branches participated. In the neighboring counties, employees of bank branches also received training, which gave the added benefit of a larger geographical area being covered with trained personnel than originally planned. The additional eyes, ears, and experience of these employees are a tremendous asset to the program. They not only utilize the training while at work with their customers, but also pass the information along to family and friends, which creates another set of eyes and ears on the street and in homes.

Including the utility companies in the program encompassed the problem of imposter type scams. More than four hundred public utility employees have been trained. In addition to training customer service representatives, most utilities also train field technicians and crews. Because of the training received by both utility company employees, and citizens, there have been an increased number of calls to police reporting suspicious persons.

The civilian personnel trained in recognizing these scams have become an integral part in uncovering new scams and cons. This includes health care workers, friends and relatives who violate and abuse their fiduciary responsibilities. This has led to additional training regarding the financial exploitation of senior citizens. The Nassau County Department of Senior Affairs

provides investigators who will review these irregularities and forward the information to the police department and District Attorney's office for possible prosecution.

The original goal to reduce the number of scams, cons and frauds against the elderly is being achieved. In the first half of 1997 twenty-eight of these types of crimes were reported, while only eleven have been reported for the first five months of 1998. It is anticipated that an increase in reporting will occur in the fall due to the increased training and awareness. There has been an increase in field interviews conducted by police officers regarding con artists.

The pro-active approach utilized in the crimes against the elderly program fosters communication and exchange of information amongst all participants. Adjoining jurisdictions have been made aware of the program. This was necessary because of the utilities and banking institutions customer base. Displacement is difficult to study because of the lack of crime report coding in other jurisdictions, at present this is being discussed. This approach can be instituted in any jurisdiction, which has these types of crimes. This program demonstrates a unique and permanent partnership between the public and private sector. This partnership, which originally was designed to combat crimes against the elderly, has had a positive effect on all residents of Nassau County.

**Number of Persons and Percent of The Population
By Five Year Age Cohorts By County, Town and City
1960, 1970, 1980 And 1990**

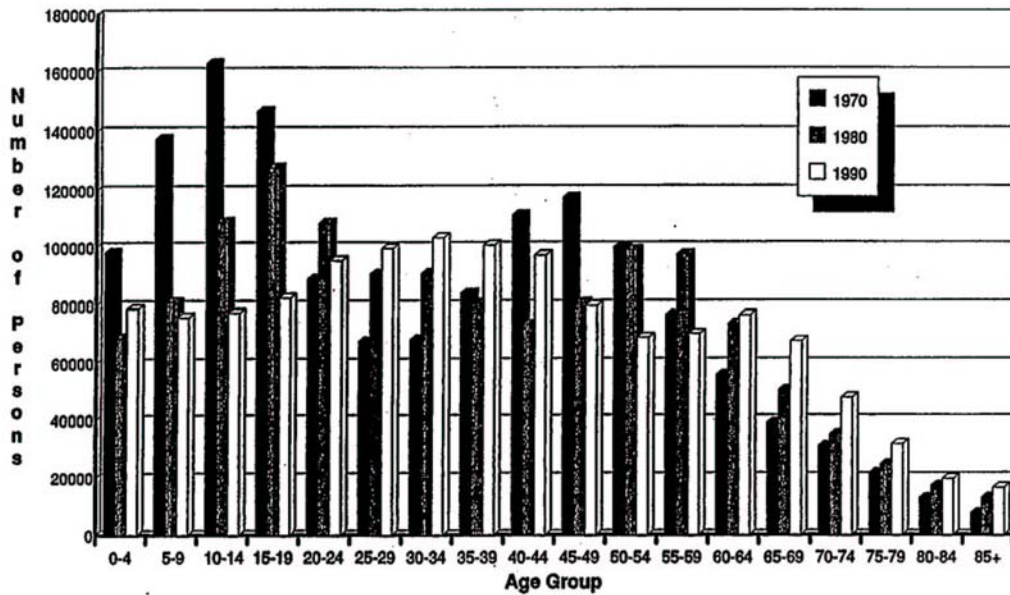
Nassau County

Age Cohorts (Years)	1960		1970		1980		1990	
	No. of Persons	Percent of Total	No. of Persons	Percent of Total	No. of Persons	Percent of Total	No. of Persons	Percent of Total
0-4	144,257	11.1	98,105	6.9	68,878	5.2	78,852	6.1
5-9	158,775	12.2	137,474	9.6	80,991	6.1	75,850	5.9
10-14	139,812	10.8	163,042	11.4	108,854	8.2	77,427	6.0
15-19	82,132	6.3	146,708	10.3	127,698	9.7	82,465	6.4
20-24	47,490	3.7	89,154	6.2	108,519	8.2	94,220	7.3
25-29	62,315	4.8	67,649	4.7	90,751	6.9	99,449	7.7
30-34	101,151	7.8	68,241	4.8	90,924	6.9	103,176	8.0
35-39	121,648	9.4	84,173	5.9	80,644	6.1	100,574	7.8
40-44	109,290	8.4	111,230	7.8	73,373	5.6	96,999	7.5
45-49	88,238	6.8	117,499	8.2	80,767	6.1	79,784	6.2
50-54	68,386	5.3	100,021	7.0	98,833	7.5	68,857	5.4
55-59	53,139	4.1	76,648	5.4	97,311	7.4	70,175	5.5
60-64	42,651	3.3	55,894	3.9	73,643	5.6	76,621	6.0
65-69	33,312	2.6	39,038	2.7	50,532	3.8	67,645	5.3
70-74	23,911	1.8	31,044	2.2	35,168	2.7	47,682	3.7
75-79	13,429	1.0	21,536	1.5	24,618	1.9	31,712	2.5
80-84	6,635	0.5	12,928	0.9	17,073	1.3	19,427	1.5
85+	3,560	0.3	7,636	0.5	13,004	1.0	16,433	1.3
Total	1,300,171	100.0	1,428,080	100.0	1,321,682	100.0	1,267,348	100.0

The population for persons in the 60-and-over age category increased from 214,039 to 259,520, a gain of 45,481 persons, or 21.3%, between 1980-1990. The largest absolute increase was in the 65-69 age cohort, with an increase of 17,112 persons, or 33.9%, followed by the 70-74 age cohort, that had an increase of 12,514 persons, or 35.6%. In the 75-79 age cohort, there was an increase of 7,094 persons, or 28.9%, over the decade, while the 80-84 age cohort went up 2,354 persons, or 13.8%. Those persons 85 years and over increased 26.4%, adding 3,429 persons between 1980 and 1990.

Nassau County is an aging county, as the people who settled here after World War II are now senior citizens who continue to age, while the "baby boomers" will become senior citizens within the next 20 years. The trend reversal that appeared with the increase in the 0-4 age cohort between 1980 and 1990 could be the beginning of another period of increased births. This period, however, most likely will not reach the levels of mass in-migration and high birth rates of the "Baby Boom," with birth rates that peaked in 1957 with 26,421 births.

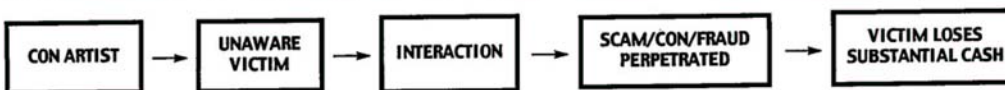
**Population By Five Year Cohorts
Nassau County, N.Y.
1970, 1980, 1990**



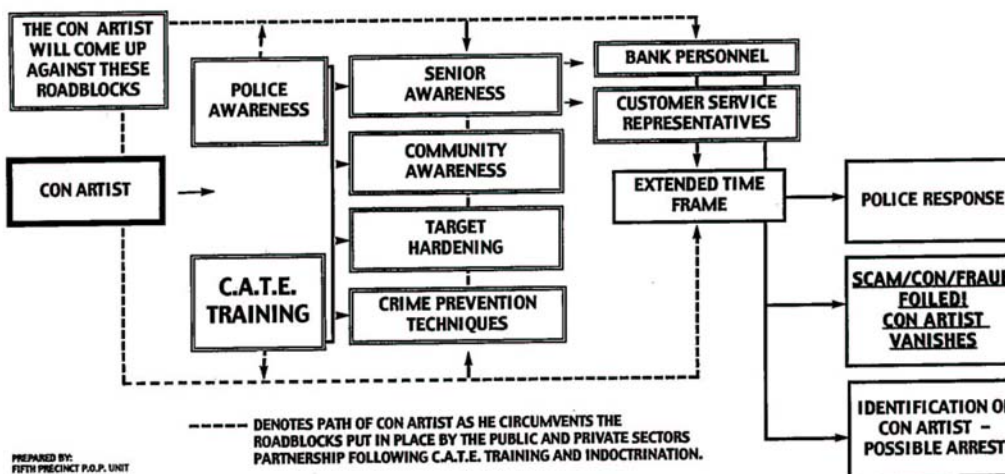
Source: U.S. Census 1970, 1980 and 1990

Prepared By The Nassau County Planning Commission

BEFORE CRIMES AGAINST THE ELDERLY (C.A.T.E.) TRAINING



FOLLOWING CRIMES AGAINST THE ELDERLY (C.A.T.E.) TRAINING



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