

More and more seniors are being ripped off

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Officials said elder fraud cases are rising, especially sweepstakes scams with seniors losing hundreds of thousands of dollars.

Margo Hamilton, director of CARE, a division of Riverside County Adult Protective Services, said there has been a surge especially over the past three months. The typical scam involves sending senior citizens a counterfeit check in the mail. They are told to deposit the check and then wire money -- sometimes described as a fee -- to the scammers. By the time the bank realizes the check is a fake, the victim's money is long gone.

"Sometimes people will bring in their checks, ask the police if they're good," Hamilton said. We tell them "you can't win a lottery that you've never entered. And it's against the law to enter a foreign lottery anyway."

Investigator Peter Wittenberg, who handles property crimes for the Riverside County Sheriff's Department Perris station, including the Sun City retirement community, said police are also seeing many elderly people ripped off while trying to sell their cars. A prospective buyer will write a bad check for thousands of dollars more than the value of the car as a way to convince the seller to hand over cash, sometimes as much as \$10,000. Usually, the person dumps the car and pockets the cash before the seller realizes they have been stuck with a bad check.

At the monthly CARE team meetings -- which include representatives from law enforcement and other service agencies -- Hamilton said she's hearing about big increases in caseloads. Economic stresses can make people desperate and therefore more likely to fall for scams, Hamilton said.

"I really think it has an awful lot to do with our elder populations ... a fear that they're going to outlive their money," she said. "They get desperate to make up the difference. Desperation -- it definitely affects our judgment."

Among the increased caseload seen by elder law specialist Dennis Sandoval was a Temecula couple who said the daughter of a woman they had befriended long ago showed up at their doorstep last year. At first, she just mooched room and board. But after staying with them about a month she managed to convince them to sign a power of attorney and to deed their house over to her. Finally, a neighbor called adult protective services. Sandoval is handling the couple's lawsuit and he said they appear to have an agreement to get the real estate back.

"There's a lot of this type of thing that goes on that nobody ever hears about," Sandoval said.

There might not be a close relative to report it, or the person might be the victim of a relative or caretaker. Often, no one notices until the victim dies and the heirs stumble upon the aftermath, Sandoval said.

Sandoval guessed this is probably just the beginning. If the bad economy is encouraging more people to defraud the elderly, it will probably be a while before the cases come to light, he said.

"We probably won't hear about these for another six months to a year," Sandoval said.

Tristan Svare, a deputy district attorney with the San Bernardino County District Attorney's office, said he thinks there has been an increase in financial crimes against the elderly in his county too, whether it is family members intercepting checks or unscrupulous door-to-door contractors.

Part of it has to do with the growing elderly population and increasing awareness about crimes against the elderly, he said.

"I personally don't doubt that some of it has to do with the financial climate," Svare said.

Detective Brian Money, an economic crimes investigator with the Riverside Police Department, said he has not noticed an increase in Riverside. But he said many financial elder abuse cases don't reach criminal investigators and, if they do, victims can be reluctant.

"Oftentimes, a parent doesn't want to report a child or grandchild to the criminal system," Money said, but they might seek forgiveness of loans or help with other financial woes in which their relatives have embroiled them.

Wittenberg said it can easily take a year or more before anyone realizes something is wrong in elder abuse cases, if anyone ever realizes.

He recalled a case from 2005 that is just now going to trial in which a Sun City widow was preyed upon by a neighborhood couple. In that case, the couple won the widow's trust, drained her bank account of a half-million dollars, put her house up for sale and had her dog put to sleep.

Another neighbor finally became suspicious when she saw the for-sale sign and called the police.

"Usually, it's not the victims who report," Wittenberg said. "The victims don't want to admit it."

Sometimes, they will continue to deny what has happened even when presented with the evidence, he said.

"They'll say, 'No, they love me and nobody else does.' "

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