

National Consumers League Stipends to Educate Seniors about Telemarketing Fraud

Under Award #2005-LS-BX-K157 from the Bureau of Justice Assistance in the U.S. Department of Justice, the National Consumers League provided stipends totaling \$20,000 to eleven agencies and organizations for a wide variety of projects aimed at educating older people about telemarketing fraud. The stipends were distributed in the spring of 2006. Some programs concluded in the spring 2007, some in the fall, and some are ongoing using other sources of funding.

The experiences of the stipend recipients provide useful guidance for other agencies and organizations that may want to undertake projects to educate people in their communities about telemarketing fraud and other subjects.

CASE Programs

Communities Against Senior Exploitation (CASE), a faith-based community partnership program, is designed to prevent fraud and exploitation, increase fraud detection and reporting, and provide victim support. Two agencies used the materials to help them educate seniors in their communities about telemarketing fraud as part of their CASE programs.

Lee County Sheriff's Office, Florida

The Lee County Sheriff's Office in Florida received \$1,100 to print educational and promotional materials and provide light refreshments at fraud seminars and training sessions for local clergy, social service providers, and seniors. Nearly a third of the county residents are age 60 and older, and 22 percent of Florida residents are in that age group. The overall aim of the project was not only to educate Lee county residents about fraud, including telemarketing fraud, but to create a model that could be replicated throughout Florida.

During the stipend period, the sheriff's office held more than 200 seminars and training sessions with more than 5,000 people attending. It also began participating in a weekly news segment on the local ABC station called "Fraud Alert Fridays" where it focused on various scams being perpetrated in the area. In addition, the sheriff's office sent monthly fraud alerts to partner organizations, which increased in number from 45 to 96 during the stipend period. Those partners disseminated the fraud alerts more widely in the community, reaching approximately 394,000 people. In January 2007 the Lee County Sheriff's Office was named a model CASE site by the Florida Sheriff's Association and in April it began training agencies in other counties. By August 2007, 22 of the 67 counties in Florida were replicating the program. Agencies in other states are now expressing interest in the Florida model.

The Lee County Sheriff's Office believes that the program has had a significant impact on telemarketing fraud against seniors in the community. On the fraud hotline that the agency maintains, many consumers have mentioned that they made the right decision due to attending one of the seminars, receiving a fraud alert, or hearing sheriff's department personnel talk about fraud in the media. For more information contact Stacey Payne, 239-477-1481.

Bronx County NY District Attorney's Office

The Bronx County District Attorney's Office in New York also used its stipend of \$1,800 for educational training and seminars about fraud, including telemarketing fraud. The agency

produced a brochure about the agency's CASE program and a packet of educational materials including tips about telemarketing fraud, information about how to remove oneself from marketing lists, and a resource list for advice and assistance. Other materials, such as a neck wallet for older people to carry money, ATM cards and other belongings safely were produced with funding from other sources. In addition, as in Lee County, Florida, the agency is sending fraud alerts to partners in the community and handling calls about fraud through its the CASE Fraudline.

During the stipend period, the district attorney's office made more than two dozen "Power Against Fraud" presentations to groups of seniors and/or senior and community group directors, reaching more than 400 people. Agency personnel also gave out the fraud education materials at community fairs and events such as the New York Police Department's National Night Out. In addition, the agency participated in meetings held by groups such as the Elder Abuse Multi-Disciplinary Task Force to share expertise and discuss how to coordinate efforts.

In the course of the project, the district attorney's office learned some valuable lessons. One was to avoid scheduling seminars at times when there were other popular activities going on, such as bingo games. Another lesson was to be more actively involved in scheduling and publicizing the events. While the agency provided a publicity flyer template to the directors of the senior centers or other venues where the sessions were to be held, it found that closer involvement in promoting the events was needed to ensure a good turnout. For more information contact Ellen Kolodney, 718-590-2260.

Getting Educational Information to Hard-to-Reach Older People

Alaska Attorney General's Office

Alaska has a significant population of Native Alaskan elders living in rural areas in the southwestern part of the state whose primary language is Yup'ik. To reach them and their family members and care-givers the Alaska Attorney General's Office used a stipend of \$1,890 to create radio public service announcements in Yup'ik and English about two scams that particularly target that population and are often initiated by telemarketing calls, foreign lottery and sweepstakes scams. The agency partnered with the nonprofit Native-operated Koahnic Broadcast Corporation to translate, produce, and air the messages. The PSAs ran on during a popular show, "Native America Calling," which is heard on more than 30 stations in the U.S. and Canada by more than 37,000 listeners each week. They were also aired during a two-week period on KNBA, a station that has a significant audience in Anchorage, the state's most populated city.

The stipend gave the agency a unique opportunity to collaborate with the Koahnic Broadcast Corporation and conduct educational outreach in a Native Alaskan language. Thousands of Yup'ik speakers and their family members and caregivers heard the messages. One lesson learned, however, is that it was difficult to evaluate the effectiveness of these warnings. There was no significant increase in complaints about sweepstakes and lottery scams after the PSAs aired. The messages may have helped to prevent victimization, but the extent to which they did is unknown. If the agency embarked on a similar project in the future, it would send the managers at the radio stations in the target areas a brief survey about feedback/inquiries from listeners and provide an explanation of where listeners could go for more information. It would also try to set up interviews with the stations on the topic of telemarketing fraud to help reinforce the messages. For more information contact Cynthia Drinkwater, 907-269-5200.

South Bend IN Police Department

The South Bend Police Department received \$2,000 for its “Disconnect the Danger” program, which consists of educational seminars and handouts for seniors and training classes for those who work with seniors in the community. With the stipend the department produced a variety of materials to give to consumers during the seminars, including refrigerator magnets, phone message pads, door hangers, and pens.

Eleven seminars were presented, with an average of attendance of 45-50 seniors at each. Seven meetings were held with church and neighborhood organizations to enlist their help in spreading word of the program. The department also conducted several training classes for investment brokers and health care professionals to help them identify scams that might target their clients, and participated in a “Senior Scam Jam with AARP and the Better Business Bureau to disseminate information about telemarketing fraud and other scams. In addition, the department used the media (public service announcements, newspaper and newsletter articles, radio, and information on city Web sites) to disseminate educational messages for seniors.

The department plans to continue the program and has met with banks and other businesses in the area to solicit funding for more supplies of the materials. For more information contact Detective Sergeant Dominic Zultanski, 574-235-7501.

Rhode Island Attorney General’s Office

The Rhode Island Attorney General’s Office used a stipend of \$1,800 to complement the outreach that it already conducts at senior housing and senior centers by reaching out through home health care workers to older people who do not live in elder housing or go to the centers. It provided training sessions for staff of the licensed home care facilities in the state and Meals on Wheels volunteers.

Attendees learned how to spot signs that their clients may be victims of telemarketing fraud. They were also given educational materials produced with the stipend funds to distribute to their clients, including booklets about fraud and pockets card with information about resources for advice and assistance. For more information contact Parisa Beers, 401-274-4400, ext. 2367.

Legal Aid Foundation of Los Angeles/Consumer Action

The Legal Aid Foundation of Los Angeles received a stipend of \$2,000 to add a telemarketing fraud component to the financial literacy trainings that it conducted at four housing developments in the South Central/Watts area of the city for low-income elderly African American and Latino residents. In addition to the “Just Say No” group training sessions about telemarketing fraud, the program staff met one-on-one with seniors who are housebound and could not attend.

Shortly after the stipend program began, the staff person responsible for carrying it out left the foundation to go to work for the Los Angeles office of the California-based nonprofit organization Consumer Action, and the stipend program was transferred to CA and expanded under its auspices.

Program staff created flyers and went door-to-door in the housing developments to promote the training sessions. Sessions were also held at senior centers in the greater Los Angeles area. CA partnered on some sessions with other organizations such as AARP and the Little Tokyo Senior Service Center. In addition, CA distributed educational materials about telemarketing fraud and consumers’ do not call rights at the Watts Festival in September 2006 and the 12th Annual Community Fair held at Dodger Stadium in 2007. CA also created a

“Helpful Numbers” fact sheet for seniors. These were provided at training sessions and to housebound individuals. The program staff provided personal assistance when needed; for example, helping housebound seniors who wanted to place their phone numbers in the National Do Not Call Registry but were unable to do it themselves. For more information contact Linda Williams, 213-624-4631.

Mesa Arizona Police Department

Mesa Arizona has a large older adult population that includes thousands of winter visitors from other parts of the country. With a stipend of \$1,800 from NCL, the department expanded its SAFE Senior Program to launch a special project, Mesa FraudSTOP. To reach people who can't attend the “Fraud Schemes and Con Games” presentations that the department offers at senior centers, assisted living facilities, churches and other venues, an online tutorial was created at http://www.cityofmesa.org/police/fraud/fraud_stop.aspx. The department also designed fraud prevention materials – window decals, door hangers, magnets, and telephone stickers – that provide tips and phone numbers for the Mesa fraud hotline and other resources. Everyone who attends a presentation or goes through the online tutorial receives them.

Recognizing that not everyone can travel to a presentation or has Internet access, the department packaged the fraud prevention materials with a ten-page lesson on fraud and arranged for the local Meals on Wheels program to deliver them. Through that effort and classes that department personnel conducted for seniors as part of the Mesa Community College's Community Education program and the East Valley Senior Services Life Options Series, more than 500 of the packets have been distributed.

Because victims often withdraw cash from their accounts to wire to fraudulent telemarketers, financial institutions can be important allies in fighting these scams. One of the most successful components of the Mesa FraudSTOP program was working with local banks and credit unions. The department gave them postcards with fraud prevention tips to distribute to their customers. It also prepared a manual to train them about various types of fraud. These materials were hand-delivered to banks and credit unions in the area, and the contacts that were made in that process led to other opportunities for the department, such as participating in a Shred-a-Thon at a local credit union and conducting a fraud presentation to fifty bank customer service managers.

The department also took advantage of the local community cable channel to expand the reach of the Mesa FraudSTOP program. In cooperation with the agency, the television station taped public service announcements providing fraud-prevention tips and information about who to contact for help, and runs them frequently. The station also interviewed victims that contacted the department as a result of the program and shared their stories on air. For more information contact Karen Stegenga, 480-644-5014.

Using Flyers to Reach Seniors

Louisiana Attorney General's Office

With its \$2,000 stipend, the Louisiana Attorney General's Office created a series of three flyers warning about telemarketing fraud in general, charity scams, and fraudulent sweepstakes.

The flyers were sent to the 63 Councils on Aging in the state to distribute to seniors at home through their Means on Wheels programs, to use in their newsletters, and to make available to seniors who came to the meal sites. Approximately 30,000 seniors were reached

through these combined efforts. The agency has received a great deal of positive feedback from the Councils on Aging regarding the effectiveness of the flyer program. For more information contact Lisha Landry, 225-326-6164.

New Hampshire Attorney General's Office

The New Hampshire Attorney General's Office used part of its \$1,610 stipend to create a large-print flyer that described, in story form, a particularly pernicious telemarketing fraud that is snaring many seniors, the fake check/sweepstakes scam. The flyer was distributed as an insert in the Concord Monitor newspaper, which has a circulation of 21,500. It was also distributed to 6,900 seniors through the Meals on Wheels program. In addition, it was handed out at consumer education presentations that the agency conducted throughout the state, including a "Fight Fraud, Shred Instead" event that was co-sponsored by the New Hampshire AARP chapter. To expand the reach even further, AARP agreed to translate the flyer into Spanish. The agency sent the Spanish and English versions of the flyer to the Latin American Center in Manchester, New Hampshire to reproduce and distribute to the Latino community.

Another way that the agency used the stipend funds was to produce bookmarks about telemarketing fraud and check and lottery scams. These were distributed at the event with AARP and at Merrimack Senior Outreach. The bookmarks were also mailed to 19 locally owned bookstores throughout the state to distribute to customers.

Evaluating the success of these efforts proved to be a challenge. The agency decided to log all incoming calls about telemarketing fraud, asking consumers for their ages and how they knew to call its Consumer Protection Bureau, and compared that information with call logs from before the campaign began. However, the sample size was not big enough to note any major difference. The program did lead to two very successful accomplishments: it enabled the agency to establish and strengthen contacts with partner organizations such as AARP and Meals on Wheels; and it gave the agency some experience with developing scripts for educational messages, which will be helpful for future efforts. For more information contact Constance Stratton, 603-271-3643.

Using Entertainment to Educate Seniors

Emerald Empire Council on Aging

The Emerald Empire Council on Aging in Eugene, Oregon used its \$2,000 stipend to create an entertaining program for seniors and caregivers about telemarketing fraud. A local theater group was consulted to help design the program, and volunteers were recruited and trained to perform. The program starts with a song with lyrics about telemarketing fraud set to the music of "Let Me Entertain You." Skits on travel scams, sweepstakes fraud, and "phone phishing" are next, along with a poem about a prize scam. Throughout the program, the performers engage in dialogue with the audience about how to handle telephone solicitations and protect oneself from fraud.

The council teamed up with officers from the local police department who speak to groups about fraud, and the program became the "warm-up acts" for those presentations. In all, the program was performed for eight audiences of seniors at five senior centers in the area. As word about the program spreads, the council has received many requests to perform at churches and other venues. While it may not be able to fulfill all those requests, the council has filmed the

program and produced DVDs for use by other groups, along with training manuals. The local television station was also provided with a copy of the video.

The council distributed evaluation forms for the first four performances, and the response to the program was overwhelmingly positive, with comments such as: “Besides being very entertaining, they also had very good advice – we needed it to be on our guard.” Evaluations were not handed out for the remaining performances because they took time away from the experience and the council had received enough feedback. With more funds, the council would have been able to produce a more “professional” program, but the amateurishness of the effort seems to add to its appeal. For more information contact Elaine Barrett, 541-342-1881.

Knox County Maine TRIAD

TRIAD, which stands for The Right Information and Direction, is a three-way partnership that brings law enforcement agencies, community groups, and seniors together to promote safety for older people. Preventing crime against seniors, both physical and financial, is an important focus of TRIAD chapters around the country. The TRIAD in Knox County Maine received a \$2,000 stipend to create a video, “We Just Got Another Sucker,” that includes a skit about telemarketing fraud, dialogue between the actors (local police) and the audience about how to avoid fraud, and segments with seniors talking to law enforcement officers about fraudulent solicitations they received.

The Knox County TRIAD was fortunate to have help planning and producing the video from a former television producer and documentary filmmaker. Copies of the video were made in DVD and VHS format for use by TRIAD chapters and other groups around the state. As a result of the public screening of the video, which was covered by the local newspaper, and other publicity efforts, the Knox County TRIAD has received more than 300 calls from people asking for information about telemarketing fraud, and numerous requests for the video. For more information contact Katie LaCombe, 207-594-1159.

Overall Review of Stipend Project

Each agency and organization that received a stipend worked independently to carry out the program described in its application. NCL was available to give advice when needed. However, when asked at the end of their programs how the stipend experience could have been improved, some stipend recipients suggested that it might have been useful if they had been able to meet with each other in person and talk about their plans. While bringing them together for a meeting would have been too costly, it would have been a good idea to set up a conference call with all the stipend recipients, or a series of calls, to provide them with an opportunity to share ideas and ask for feedback about any difficulties they were encountering.

Evaluating the success of consumer education efforts remains a challenge. One way of assessing effectiveness is by conducting public awareness surveys before and after educational outreach is launched, but there were no funds in the budget for such surveys. Some stipend recipients found that asking audiences to complete evaluations was useful but also intrusive. Tracking calls resulting from outreach also proved difficult, and basing success on an increased number of complaints is problematic because those statistics do not necessarily reflect the number of people who avoided fraud as a result of the information provided. Having a group discussion with stipend recipients at the beginning of the project might have generated other ideas about how to evaluate their success.

The stipend project clearly demonstrated that innovative education programs can be conducted in communities with relatively small infusions of money by tapping into the enthusiasm, creativity, and commitment of agencies and organizations that operate at the grassroots level. Since these groups already conduct various types of outreach programs, the stipends enabled them to expand their efforts and attract larger audiences. Partnerships were an important component of all of the stipend programs, increasing the reach of their messages. Thousands of older people have benefited from the information that the stipend programs have disseminated. Though the stipends have ended, many of these programs will continue, and the partnerships that have been formed can lead to further collaboration.

The National Consumers League would like to thank the stipend recipients and the U.S. Department of Justice for making this rewarding project possible.