

2017 US FRAUD STATISTICS AVAILABLE

When I speak to civic groups, I like to quiz my listeners, asking, “What state in the US turns in the highest rate of fraud?”, or “Where do you think Iowa ranks in fraud reports in the US?” The correct answers to these questions surprise a lot of people. Florida always ranks at or near the top in reported fraud. And Iowa is always near the bottom, meaning the risk to Iowans is considerably less than the rest of the country. Where do I come up with this information?

The Federal Trade Commission, through their Consumer Sentinel website, collects and analyzes reports of fraud made to various agencies in the United States and Canada. These fraud reports come in from many law enforcement agencies, state attorneys general, AARP, and from consumer victims themselves, who make their own report to Consumer Sentinel. The database developed through this process is used by law enforcement to research complaints, and guide the direction of investigations. Seniors vs. Crime submits almost daily reports and we query the database all the time.

Each year, the FTC publishes a “data book” summarizing the year’s report collection. And they just released the 2017 data book. The results contain some not surprising results, and a couple of things that might indeed surprise us.

In the “no surprise” category, Florida once again captured the title for most fraud reports per capita. And Iowa, again no surprise, came in 48th. I saw some differences between Iowa and Illinois. While Iowa came in at number 48, Illinois ranked at number 26. The chief complaint in Iowa was for imposter scams, such as callers posing as grandkids, or IRS authorities, something of that nature. In Illinois, the chief complaint related to identity theft, with imposter reports ranking in third place.

I often hear seniors remarking on how they believe seniors are targeted by scammers. Maybe not so much... This year’s data book statistics show that 40% of people aged 20-29 who made a report admitted losing money, while only 18% of those over 70 years old lost money. That seems to show seniors have a better record of detecting scams and holding on to their money. But...those seniors who did report losing money, lost more of it. The average loss reported by the 20-29 crowd was \$400, with the average loss of the over 80 crowd was \$1092.

Back to the no surprise category, 70% of those reporting fraud tell us the scam came at them through a phone call. Despite more communication with email, Facebook, and the internet, the phone still represents the greatest risk.

SWITCHING PHONE COMPANIES

In the last two weeks, three different parties, two on the same day, called me to report telemarketing calls from NT & T. The NT & T caller wanted the consumers to authorize switching their billing from Century Link to NT & T. NT & T offered some free long distance time for switching. Those calling in to me said they later checked in with Century Link, who did not know anything about this offer.

NT & T is Nebraska Technology and Telecommunications, of Omaha. It sounds like they are looking for new subscribers. Don't be rushed into making any decisions based on a telemarketing call. If their offer sounds interesting to you, ask them to send you some written literature, so you can review it at your leisure. If they won't do that, consider yourself warned away. And if your phone number is on the Do Not Call Registry and you get a telemarketing phone call, take that into account also. Telemarketers who disregard the Do Not Call Registry need to be viewed very warily.

GRANDPARENT SCAM TAKES \$6500 BITE FROM WOMAN

It happened again. An 80+ year old Clinton woman, I'll call her Geneva, lost \$6500 last week, after taking a call from someone posing as her grandson, serving in the US Navy. This was a familiar script. The "sailor" told Geneva he went to Mexico for a funeral, and Mexican police stopped the car he rode in, and found drugs and a gun. He needed money. He handed the phone off to another person, who claimed to be a lawyer. The lawyer persuaded Geneva to buy Google Play cards, several times, and report their serial numbers back to the lawyer. He told her not to tell anyone. The scam ended when a bank teller noticed Geneva coming back for the fourth time and making cash withdrawals over a couple of days.

I talked to Geneva, and asked her what warning she wanted others to know about this. She told me, "don't believe it if they tell you not to tell anyone, it will be a scam." Geneva admitted she panicked thinking her serviceman grandson was locked up in a foreign country.

This scam just keeps rolling along. Talk to seniors you know. Warn them about this. Geneva said she knew about scams "out there", but did not hear of this one.

DEFENSIVE DRIVING COURSE

Seniors vs. Crime, along with AARP and Clinton Community College, is sponsoring a defensive driving course this spring. This session is scheduled for May 8th, 2018, from 10 am to 3 pm, at the Technology Center at 1951 Manufacturing Drive. This is a classroom exercise, with a hot lunch furnished by Seniors vs. Crime.

To register, call 563-244-7100. Cost for AARP members is \$15, for non-members is \$20. The instruction will cover review safe driving, emphasizing how reactions and perceptions might change as we age.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us.

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