

Elder Abuse in Wisconsin

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Greater Wisconsin Agency on
Aging Resources



Financial Exploitation in Wisconsin

In 2021, over 29.7 million dollars lost to financial exploitation

These numbers were only reported to APS units across the state

We know this is only the tip of the iceberg

Primary Reason for Call/Issue Identified		
	Number	Percent
Self-neglect	4,799	44.8%
Financial exploitation	2,314	21.6%
<i>Information only</i>	1,306	12.2%
Neglect by others	969	9.0%
Physical abuse	721	6.7%
Emotional abuse	525	4.9%
Sexual abuse	58	0.5%
Treatment without consent	16	0.1%
Unreasonable confinement or restraint	4	0.0%
Total	10,712	100.0%
* Note: Calls for "information only" do not involve allegations of abuse, neglect, or financial exploitation, and are not included in the analytic tables.		

Financial Exploitation in Wisconsin

Other forms of abuse and neglect investigated by Adult Protective Services (APS)

**Physical
Abuse**

**Sexual
Abuse**

**Emotional
Abuse**

Investigative Categories, cont.

Neglect by
Others

Unreasonable
Confinement
or Restraint

Treatment
without
Consent

Self-Neglect

Abuser's--Who are They?

Usually known by or related to OR in a position of trust

Family members (spouses, children, grandchildren)

Non-family members (caregivers, surrogate decision makers)

"New" friend

Every-day scammer

More Likely to be an abuser if:

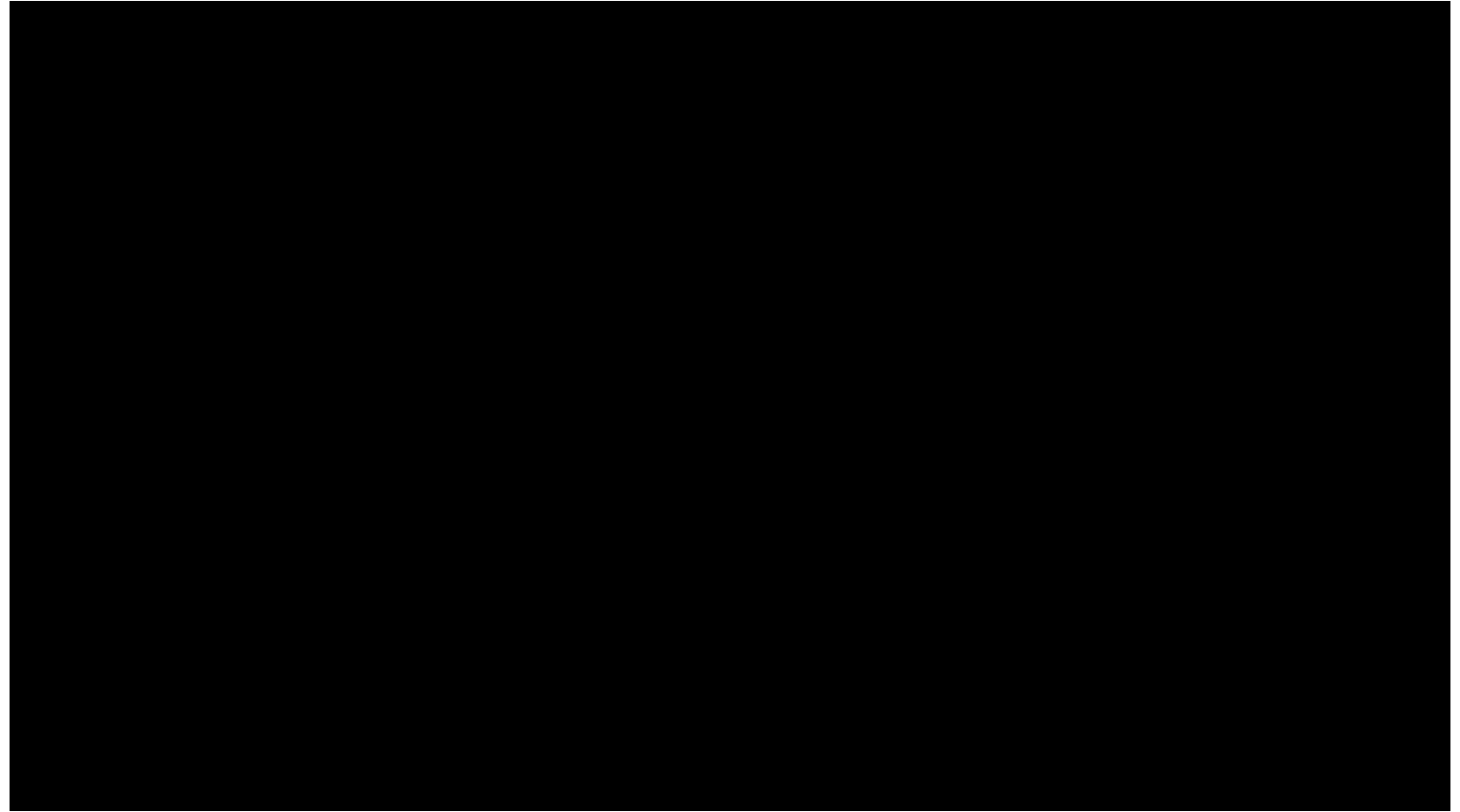
Financially
Dependent
on the Victim

Alcohol/ Drug
Dependent

Behavioral
Health Issues



Reluctancy
to Report



APS Investigations

Focus of investigation is to determine whether abuse has occurred

APS Best Practice:

Visit older adult's residence

Observe and interview older adult (alone)

Interview guardian or POA

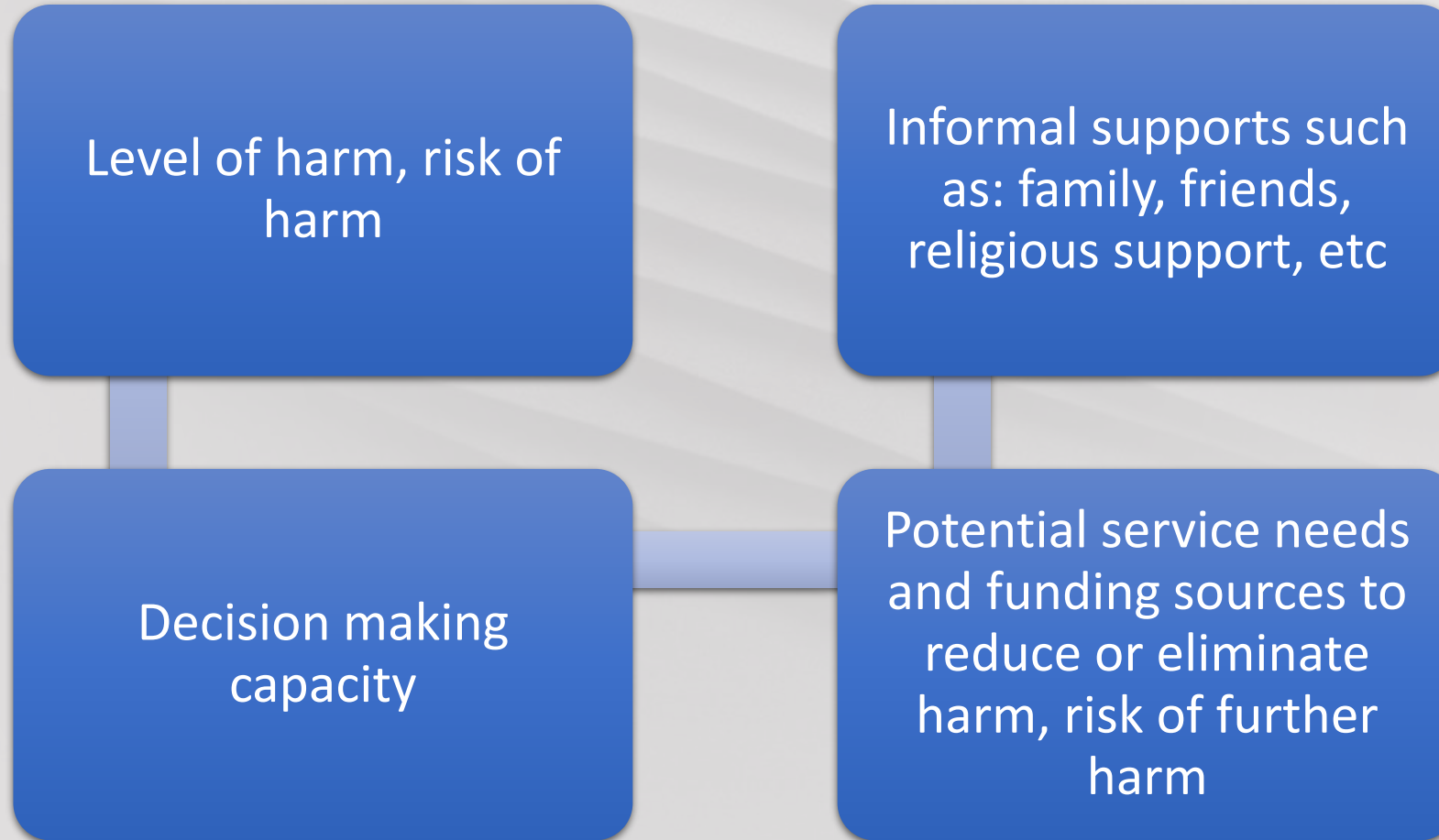
Review treatment and/or health care records

Review and/or obtain financial records

Financial Records

- WI Statute 46.90(5)(b)
- A review of any financial records of the elder adult at risk that are maintained by a financial institution, as defined in s. [705.01 \(3\)](#); by an entity, as defined in s. [50.065](#); by any caregiver of the elder adult at risk; or by a member of the immediate family of the elder adult at risk or caregiver. The records shall be released **without informed consent** in either of the following circumstances:
 - [46.90\(5\)\(b\)6.a.a.](#) To an elder-adult-at-risk agency or other **investigative agency** under this section. The financial record holder may release financial record information by initiating contact with the elder-adult-at-risk agency or other **investigative agency** without first receiving a request for release of the information from the elder-adult-at-risk agency or other investigative agency.
 - **b.** Under a lawful order of a court of record.

APS is constantly assessing



APS Determines.....

Whether interventions should be voluntary or involuntary (voluntary services are always preferred)

What is the least restrictive intervention to meet the adult at risk's needs

Whether emergency intervention is warranted

Dignity of Risk

Assessing safety is one of APS's biggest challenges (What does it mean to be safe, and who decides?)

Inherent tension between protection and the right to self-determination

Any adult with decision-making capacity can make poor choices about the way they live

APS Workload

In 2013, there were 6,331 reports of elder adults at risk, age 60 plus

In 2021, there were 10,429 reports (64.73% increase)

In 2013, there were 2,167 reports of Adults at Risk, ages 18 to 59

In 2021, there were 2,842 reports (31.14% increase)

Introduction

- Purpose and History of Scam SINGO
- Objective: Scam SINGO is a tool to train the Wisconsin citizens on common scams through a fun game that increases dialog and understanding, using songs of the golden oldies to teach scam recognition.
- Overview: SINGO is bingo played with songs instead of numbers and letters. The first songs, ten songs of Scam SINGO, are tied to common scams. Each participant has a SINGO card, and they will mark off the correlating space on their card as the song is played. The first person to get five in a row or diagonal wins. This game is set up for 30 players or less. Multiple card sets can be printed for larger groups. When using multiple sets, there will be duplicate winners, and you will need additional prizes



SINGO

Fallin'	Heartbeat	My Prayer	Sounds of Silence	Claudette
Spinning Wheel	Wonderful World	Oh, Carol!	Everyday	Chances Are
Peggy Sue	Dreamin'	FREE SPACE	The Candy Man	Taxman
Help	Stay	You'll Never Know	Fall In Love With You	Can't Buy Me Love
Under the Boardwalk	Don't Be Cruel	Secret Love	Money, money, money	Hello It's Me

Direction for playing:

- Introduce yourself and the game
- Explain that we will be playing SIGNO, which is Bingo with songs. You will play 20-30 seconds of the song. When they know either the song's name, the artist or the date, they should shout it out. Each participant should then mark the song on their card—the first person to get five songs in a row or diagonal wins. Let them know that you will keep playing until several people win.
- After a song is played, use the SINGO Talking Points to share how the song applies to the Scam and then share about the scam. Before sharing the scam, you might ask the audience if they know what scam it might connect to as a way to increase the dialog with the group.

SINGO Talking Points:

- Can't Buy Me Love----Beatles (released in 1964) From the Album, A Hard Day's Night
 - Online romance scams are prevalent all over the world. You meet the man or woman of your dream, and all your communication is either on the phone or online. Usually, plans are being made for the person to come and visit, and a tragedy strikes. The person needs money due to a car accident or has been arrested. Sometimes the person poses as a military official and needs money to get past customs or money for a plane ticket. Every time they plan to meet in person, draw near, the person needs money for something, and that person never arrives. NEVER send money to a person you meet online.
- Hello It's Me----Todd Rundgren (released in 1972) From the album Something/Anything
 - This is called the grandparent scam. The phone rings, and the person says "Grandma" or "Grandpa," I need your help. The person states, "Joey," is that you? Then the caller knows your grandson's name. The story goes that Joey has been arrested and needs bail money. He doesn't want his parents to know. He needs cash sent to an address. After that, Joey will need money for an attorney. ALWAYS, always verify the story with your family. Never keep this a secret.



SINGO Talking Points:

- Sounds of Silence---Simon, and Garfunkel (released in 1964) From the album, Sounds of Silence
 - ROBO calls. You answer a call, and no one is there for a few seconds. These are called robocalls. Never answer a call when you do not know who the caller is. If it is an important call, they will leave a message.
- Under the Boardwalk---The Drifters (released in 1964) From the Drifters single
 - Phishing scams. Spelled with a P instead of F. Often times, emails will come to your address and ask you to click on a link to verify an account. This is referred to as phishing, and often times, criminals will do this to gain access to your bank accounts and passwords. Look for misspelled words. This is often an indication that this is a scam. Never click on a link in an email unless you have verified the source.

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SINGO Talking Points:

- Don't Be Cruel---Elvis Presley (released in 1964) From the single, Don't Be Cruel
 - Charity Scams. Often times, scammers will pull on your heartstrings, often related to a recent natural disaster like a hurricane, tornado, etc. Sometimes they imitate a local police or sheriff's department asking for donations. Always verify with your local police department before donating to what you think is a worthy cause.
- Taxman---Beatles (released in 1964) From the album Revolver
 - IRS Scam. The IRS will never call you!! They communicate via old-fashioned mail. This Scam often asks you to pay your IRS via gift card or risk immediate arrest. Never ever pay with a gift card. This is always a scam!

SINGO Talking Points:

- Money, money, money--- Abba (released in 1976) From the album Arrival
 - Money mules and work at home schemes. A money mule is an individual who, in someone else's direction, receives and moves money obtained from victims of fraud. You can be asked to receive packages or open a bank account. Sometimes a check is sent to you, and you are asked to deposit it and send money to someone else. Several days later, you learn the check was fraudulent, and you have lost your own money!
- Chances Are---Johnny Mathis (released in 1958)
 - Lottery scam. Chances are, if you have never bought a lottery ticket, you have not won! Lottery winners never have to pay advance fees to collect their winnings. If you have never been to a foreign country, chances are you are not the winner!

SINGO Talking Points:

- Secret Love---Doris Day (released in 1953)
 - Romance scam again! If anyone asks you to keep a secret about your relationship, chances are this is a scam. Not only older adults are victims of romance scams. They can happen to people of all ages.
- Help---Beatles (released in 1965)
 - HELP!! Resources to get help if you have fallen for a scam



Scam Prevention and Resources

1-888-382-1222 or NoCall.wisconsin.gov is the "Do not call list" for the state of Wisconsin. You can register your home and a cell number. Tip - you must call from the phone you want registered.

1-844-217-3057 or cyberseniors.org is Cyber-Seniors that provides free technology support and training for senior citizens.

1-833-586-0107 or reportelderabuse.wi.org is the Wisconsin Elder Abuse Hotline. If you have been the victim of a scam, contact your local law enforcement or your local Adult Protective Services unit or call the Wisconsin Elder Abuse Hotline.

IC3.gov is FBI Internet Crime Complaint Center. If you have been a victim of an internet crime, you can file a complaint at IC3.gov.

<https://www.charitynavigator.org/> Charity Navigator - donors can give with confidence knowing the organizations that are highly rated on Charity Navigator efficiently steward donations and are accountable and transparent.

Prevention and Protection Tips

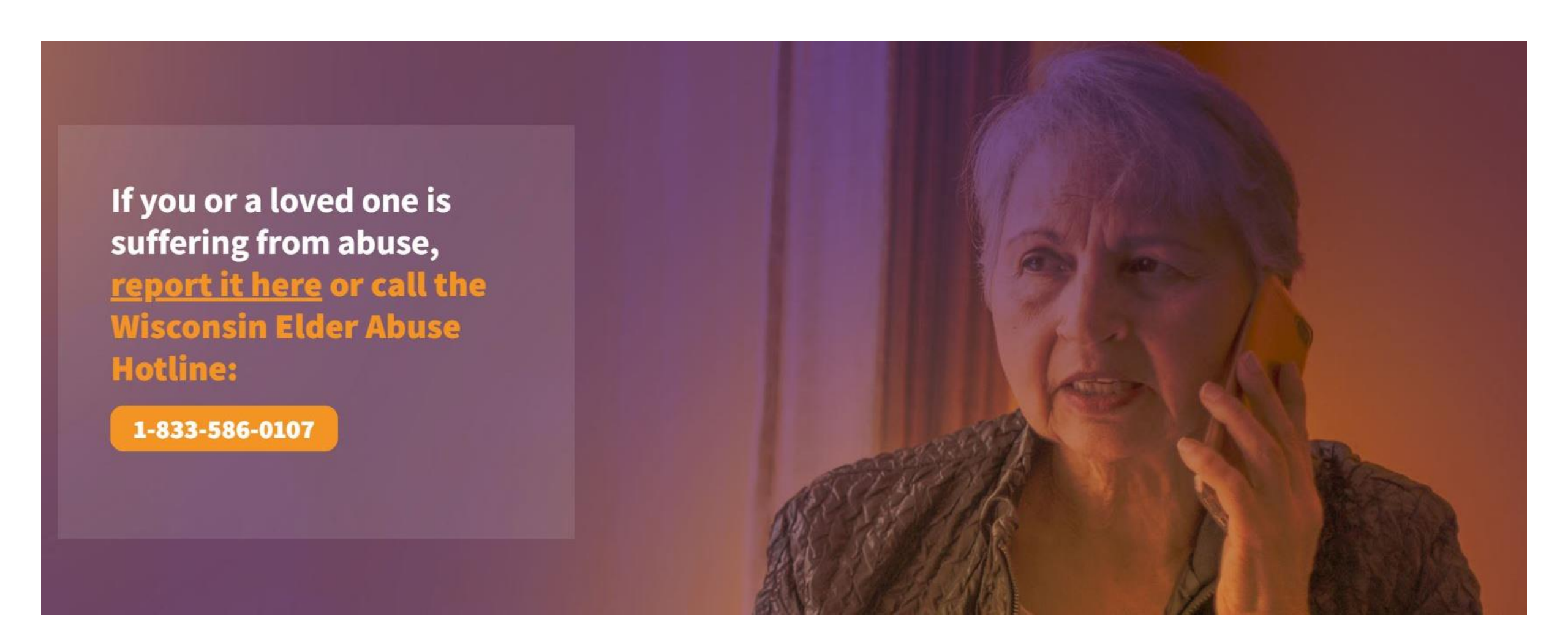
- Monitor your credit. Credit monitoring services track your credit report and alert you whenever a change is made, such as a new account or a large purchase. Most services will notify you within 24 hours of any change to your credit report.
- Consider placing a free credit freeze on your credit report. Identity thieves will not be able to open a new credit account in your name while the freeze is in place. You can place a credit freeze by contacting each of the three major credit bureaus:
 1. Equifax at <https://www.equifax.com/personal/credit-report-services/creditfreeze/> or (888) 766-0008
 2. Experian at <https://www.experian.com/freeze/center.html> or (888) 397-3742
 3. TransUnion at <https://www.transunion.com/credit-freeze> or (800) 680-7289
- Place a fraud alert on your credit report. A fraud alert tells lenders and creditors to take extra steps to verify your identity before issuing credit. You can place a fraud alert by contacting any one of the three major credit bureaus.
- For additional information or to file a complaint, visit the DATCP's Consumer Protection Bureau at datcp.wi.gov, send an e-mail to DATCPHotline@wisconsin.gov, or call the Wisconsin Consumer Protection Hotline toll-free at (800) 422-7128. You may also go to identitytheft.gov for assistance on how to report and recover from suspected identity theft.



SCAM SINGO

- If you would like more information on Scam Singo, please email Doreen Goetsch at Doreen.Goetsch@GWAAR.org or Laura Nolan at nolanl@uwgb.edu
- We would be happy to send you a recording of our train the trainer session which includes all materials, where to get Singo cards (free)and suggested play lists.

- Thank You!!!



If you or a loved one is
suffering from abuse,
[report it here](#) or call the
**Wisconsin Elder Abuse
Hotline:**

1-833-586-0107

Wisconsin's Toll-free
Elder Abuse Hotline
1-833-586-0107

