A Contemporary Way to Fight Fraud

Discussions among peers prove effective for young and old

Marie “Mimi” Peck-Llewellyn has a law degree and counsels older people about fraud—but she still found herself corresponding with a scammer when she started dating online after her husband died two years ago. “It doesn’t matter how educated you are,” she told the audience at an AARP Fraud Watch Network volunteer training session in Hamden. “It can happen to anyone,” said Peck-Llewellyn, 63, a staff attorney for the state Department on Aging.

The training was designed to teach volunteers of all ages, including students from Quinnipiac University, how to give peer-to-peer workshops about fraud.

The peer-to-peer method—in which volunteers talk to people of similar age and experience—has been used as a formal model by AARP since 2014.

More recently, AARP has joined forces with Quinnipiac to train students in the model, so they can raise awareness of fraud on campus. “The same things that were happening to students were happening to the aging population,” said Erica Michalowski, associate state director for community outreach at AARP Connecticut, who led the training event.

“Consumer fraud is an ageless issue,” she said.

A 2010 Stanford University study showed that the peer-to-peer method is an effective strategy to help prevent older people from falling for scams. Michalowski said that is because people tend to listen to their contemporaries more than they might an authority figure.

“It’s a powerful situation when you are providing people with information on how to protect themselves,” Michalowski told volunteers at the training. “We are getting 10 to 15 requests a month to do these presentations.”

For information about a Fraud Watch Network presentation near you, email emichalowski@aarp.org or call 860-548-3163.

Catherine Richards Solomon, chair of the Department of Sociology, Criminal Justice and Anthropology at Quinnipiac, predicts that this model will work well there. Students are more likely to report sexual assaults to a peer rather than to an administrator, she said, and they’re also more likely to learn about fraud from fellow students.

Because they are online so much, students are especially vulnerable to fraud, Solomon said. “They are so connected, and that’s the way scammers are going.”

Scams take many forms

There are other ways perpetrators get to their victims, including through the phone, the front door or the mail. From fake check scams to identity theft to computer scams and more, predators are getting more creative, Michalowski said.

“This is their full-time job,” she said about the scammers. “When they find people are catching on to their scams, they have to find another way to get at your money.”

Fraud Watch Network volunteer Patricia Bright, 65, of Seymour, told the volunteers that it’s not a question of whether people will be targeted, but when. “Just know it’s coming toward you and how to handle it.”

In Peck-Llewellyn’s case, her instincts told her the person on the other side of the online conversation might not be who he said he was but might be a scammer.

“I said, ‘How about we meet?’ and he was reluctant about meeting face to face,” said Peck-Llewellyn, who helped launch the Coalition for Elder Justice in Connecticut, which helps agencies, prosecutors and others protect older residents.

While con artists target all ages, older people are particularly prone, said Byron Peterson, a Fraud Watch Network volunteer from Shelton. Scammers prey on the aging population, in part, because many of them have money.

“At the time we decide to retire, that’s the richest moment in our lives, and the scammers know that,” said Peterson, 71. “They can be very nice, they can be your best buddy.”

But also, he added, “They can be nasty and threatening. Once they get you, they are after one thing: your money.” —Karen Ali

2.6 to 6.3

That’s the percentage of people 85-plus in Connecticut now and projected for 2050—an increase from about 93,000 to 260,000, according to the AARP Public Policy Institute. For more information about your state, go to aarp.org/85plus.

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