

FTC SENIOR ID THEFT WORKSHOP
MAY 7, 2013
TRANSCRIPT
SEGMENT 4

JENNIFER LEACH: We appreciate you being here. We are going to talk a little bit today about outreach, and we've heard a lot today about lots of different kinds of identity theft, and in many of them, there's a theme, which is some kind of education would probably help, whether it's to avoid in the first place, whether it's to spot it once it's happened, or whether it's how to report it. So I think that, possibly, we all agree that some form of education in identity theft and other kind of fraud matters will help. Our purpose though, as a panel we've agreed, is to take a step back

moment- a critical thinking piece was the adage, if you build it, they will come, is not true in this case, and so after way too many years, I'm going to have to do the math, actually. Hold on. Who can tell me 1988 to 2013. I'm so bad at math. 25 years ago you--I started an elder abuse prevention and treatment program at the local level, and we were so surprised when people didn't come out of the woodwork to help you know, to be served by this wonderful band of incredibly passionate interdisciplinary team ready to, you know, whether it was shelter, whether

In addition to that, many of them are just starting out for a variety of reasons, as you can

The second caution, I guess, would be the problem of rational drivers. We all like to think this is less true sometimes of small children and older seniors. We tend to like to think that most of us are extremely rational. Well, research indicates none of us are.

AARON TAX: We hardly ever make a rational decision. We do things because they're habitual. We do things because they make us feel good, and the only thing that I would say research with seniors tends to point out, they're a little more open about it. You know, I'm tired, so I want to go lie down now. You're irritating me, so I'm going to let you know. And so, you know, seniors, in a way, are the ideal research audience because they are pretty overt about their attitudes and their behaviors, and the connection between their attitudes and behaviors. The rest of us are much more obscure, and tricky, and we try to fool ourselves all the time. But, again, I think one of the biggest mistakes people often make when they go into a communications program is to tell people what they think they ought to know and what they ought to do. And, again, to point out the obvious, very few of us rarely, if ever, do what we should do. We do what we want to do. And, again, that would be my caution, and then we'll talk about how to apply it to these situations as we move along.

TERESA A. KEENAN: Well, we heard the S word, right? The senior word. And Jennifer let you all know that I'm coming from AARP, so we don't use the senior word where I work. We serve midlife and older adults. Which, for those of you in the audience that are less than 65, you know who I mean. I'm not going to make anybody stand. I do that in other venues, but I won't do that here today. You'll thank me.

But Jennifer asked us before we spoke today to think about something that we could say in three to five minutes. And what I thought about is a reminder that I tend to give my colleagues before - like Andrew was saying before you start a research project. I tell my colleagues, whether you're talking about identity theft, which most of you are very concerned about here, or you're talking about physical activity that I've spent a lot of time on, or you're talking about the Affordable Care Act, healthcare reform, caregiving, any of those issues.

Those are issues that individuals who are working in those areas are passionate about. You're passionate about, you can cite statistics, you're in the game.

And you're going out to people that have all kinds of other things going on in their lives. They have caregiving responsibilities, especially if you're talking about midlife and older adults who are over 50 who might have kids at home, going to college. Maybe they're in a second marriage and they have even younger children. Happens.

They have older parents that are in the process of looking for assisted living facilities. And you're talking to them about identity theft and all these issues that you need to be concerned about and it's just a lot of noise. It's a lot of noise.

And you're saying, but this is incredibly important. Don't these people understand how important this is? And the thing is, we do. We understand how important it is.

But if you're like I am at AARP, my job is to try to get through the noise. Break through the noise, all those messages that are out there. And, frankly, I say it's got even worse with technology because we all have our smartphones and our iPads and everything else to distract us from other things we should be doing, like saving money for retirement. ~~h~~ ~~W~~ ~~h~~ ~~i~~ ~~c~~ ~~h~~ ~~o~~ ~~n~~ ~~o~~ ~~t~~ ~~d~~ ~~o~~ ~~i~~ ~~n~~ ~~g~~ ~~r~~ ~~i~~ ~~g~~ ~~h~~ ~~t~~ ~~n~~ ~~o~~ ~~w~~, but I should be doing.

So how do we break through that noise? So I thought about that as being the gentle reminder. But then I thought, Jennifer would kill me if I came up here and I just said that. So--

SPEAKER 1: What's the answer?

TERESA A. KEENAN: What's the answer? What do we do? So I have a good example. I have a good example. And this was something that comes from sort of the business world.

And I was watching CBS Evening News.

ERIN VAN DER BELLEN: Yay.

TERESA A. KEENAN: Over 50.

TERESA A. KEENAN: Over 50, I watch the CBS love it. I love it. CBS Evening News. And there was a commercial. And it comes on. And there's a woman, older woman, and she says something in Spanish.

And I look at my husband and ~~s~~ ~~a~~ ~~i~~ ~~d~~, did you change the channel? Because he speaks Spanish. No, he didn't change the channel.

So it's this grandmother. And she's saying something about laundry detergent. And I thought, well, what is this? Because this is the CBS Evening News? ~~d~~ ~~o~~ ~~n~~ ~~a~~ ~~c~~ ~~h~~ ~~o~~ ~~m~~ ~~m~~ ~~e~~ ~~r~~ ~~c~~ ~~i~~ ~~a~~ ~~l~~ ~~a~~ ~~f~~ ~~t~~ ~~e~~ ~~r~~ ~~t~~ ~~h~~ ~~e~~ ~~C~~ ~~B~~ ~~S~~ ~~b~~ ~~u~~ ~~t~~ ~~i~~ ~~t~~ ~~'~~ ~~s~~ ~~f~~ ~~o~~ ~~r~~ ~~T~~ ~~i~~ ~~d~~ ~~e~~.

And it's the grandmother. And the grandmother is saying something about how she wants to keep her whites white and she wants to make sure her colors don't run and all those other sorts of things. And then you have the granddaughter, who's bilingual, who says, my grandmother said she wants to keep her whites white and she wants to make sure that her colors don't run. Or something to that effect.

That caught my attention. I stopped thinking about what I had to do for dinner. I stopped thinking about what I had to do the next day at work. It caught my attention because it got through the noise. It's just one example.

But that's what we need to do if we're going to translate our passion for cR1(w)t(l)-2(a)2(y)201(i)-2(s)

is a compelling story. And to have a compelling story it can't just be the reporter tracking with beautiful graphics.

So whenever someone is pitching a story to me great idea, whatever the topic is, identity theft. And who's my victim? Who's my Mrs. Magillicutty? Because I need the little old lady going, this is what happened to me.

So challenge number one that I always get from the other side is who's Mrs. Magillicutty? I need the victim. And the flip side to that is a lot of times when people pitching stories it may be a great idea, but older Americans are sometimes what am I supposed to call them?

TERESA A. KEENAN: Midlife older adults.

ERIN VAN DER BELLEN: Midlife older adults.

TERESA A. KEENAN: Thank you.

ERIN VAN DER BELLEN: --are hesitant to go on camera because they're embarrassed about what has happened to them. And it's not just older Americans. It's hard to get people to talk when

ELINOR GINZLER: It's a good habit. Yeah.

ERIN VAN DER BELLEN: So-

ELINOR GINZLER: Very good.

ERIN VAN DER BELLEN: I think it's interesting that our industry is sort of pushing towards getting your news whenever you want it. But on the flip side, there's a whole audience that will sit down at seven o'clock and watch your news. So you kind of ~~have~~ have it both ways.

JENNIFER LEACH: Mmhmm. Well, I'm going to give you my one thing because I have a microphone and I can.

JENNIFER LEACH: My one thing is it's really Carolyn has heard me tell this lot of times. It's the n of one. And it's related to what Andy has talked about.

People tend to generalize on their own experience. So if my parents had this particular experience, I think all parents have that particular experience.

It's the same with kids. When we did kids campaign ~~well~~, my 10-year-old plays this long on the video games, so probably all of them do. We all do that because it's our experience. But exactly what Andy said, you sort of have to get over it and pull back and realize that while my dad my d

Because there was a light bulb that went off in people's heads saying, we want to reach women. We want to reach women who have certain characteristics. They did their ~~signature~~ ~~signature~~

focus groups. You go around the country, you go to Birmingham, you go to Little Rock, this doesn't sell.

They're like, well, the person, I'm sorry to say, has some sort of a problem.

TERESA A. KEENAN: A mild cognitive impairment. The Om5s

language plain language there's a lot out there about plain language standards today, which are incredibly helpful to get your message out.

Communicate the benefits directly. So what's the benefit here to identity theft? I sat and I thought, this isn't going to have anything to do with me when I came at 1:30.

But then I realized, you're talking about

And last I heard, this person has been arraigned and he did this to several other people. So we hope he'll go to prison or at least face a penalty there.

But I feel like that at least gives a story or fleshes out a little bit the idea of social isolation and what that means. And here's someone who really felt like he could rely on someone who was simply a manager at a local diner, of all people.

The second quick story is of someone who also lived alone, which is

JENNIFER LEACH: Well, complaint line.

AARON TAX: A complain line.

JENNIFER LEACH: Yeah.

AARON TAX: And imagine on this complaint line and I don't want to pick on FTC. But just imagine they asked, are you married? Or just kind of questions that people might take for granted. And simple questions like that really send a strong message to this population. Maybe this is someone who's been the victim of identity theft, is not married for a whole multitude of reasons. Maybe they can't get married where they live or they don't have a partner.

And even a simple question like that might scare them off and think, well, I can't really be honest about my whole story because here they're asking me right from the start if I'm married and I don't even want to go there.

And maybe my whole story's been wrapped up in whether or not I'm lesbian, gay, bisexual, or transgender. So even little, little things like that can make a big difference in the message you're sending.

In addition to these sorts of things, Jennifer had mentioned that we're part of what's called the Diverse Elders Coalition, which is a coalition of diverse aging organizations. So I reached out to some of my colleagues there to find out what kind of messages and messaging work best for their populations.

So first I'll start with SEARAC, which is the Southeast Asian Resource Action Committee. And they help out Asian and Pacific Islanders. And, kind of sadly and very interesting, they talked about people who are really preying on their community, and that's what they term community scammers.

And these are people who might share the same language skills, people who might pose as helpers. And some of these issues came up this morning when talking about tax preparation and those sorts of things. And what they'll do is they'll say things like, well, I'll help you do your taxes. Or I'll help you prepare or work with your citizenship papers.

ERIN VAN DER BELLEN: Pitch good stories.

JENNIFER LEACH: Yeah.

TERESA A. KEENAN: Well, no. That's good. I think it's good because that's that whole idea of you have to hear something more than once for

ERIN VAN DER BELLEN: Right.

ELINOR GINZLER: Seven times, I believe.

TERESA A. KEENAN: Is it? See, I knew she'd know.

ELINOR GINZLER: But I do think it's an important takeaway message for everybody. Because that's what's going to make a difference, I think.

JENNIFER LEACH: Yeah. I think that's right. And that sort of segue into the question which I'm going to throw at Terry is, how do we measure success? In general, with these kind of programs. How do we know what's been successful?

TERESA A. KEENAN: I love this question. I love this question because it really depends on where you are. So where I sit at AARP, it had, for years, been about behavior change. As some people in the room know.

And what we realized about behavior change is that's awfully darn hard. And not only is it hard, it's hard to affect over six months. Like Elinor was (oi)-2(n)-5eSu-72(N)2(:)-122(w)2(ha)4(t)-12 it(n)-10(g) whiorhtt AAKedn(ha)4P, i lov h the, bon >>BDC 0.2 Tw -30.17po sl 0 que

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consultants. So if you've got questions, if you've got things that you want to specifically talk about what you're doing, about identity theft, about reaching specific populations, we can have at it. Right here in the middle.

AUDIENCE: Hi.

JENNIFER LEACH: Wait for a microphone so the webcast people can hear you. Oh, there we go.

AUDIENCE: Hi. We're getting ready to do an event in our county about ID theft, generally. And

ANDREW TUCK: When they went from basically teaching to certifying, to training people who

So understand that speaking to that audience and speaking to these audiences has many levels. And it just really does go beyond know the visual is important for TV. But it does go beyond the visual.

TERESA A. KEENAN: And I actually have two comments on that. One is that it really depends on if you're going to do something in print, like you're saying. Because many people do understand business Spanish. They don't speak business Spanish.

So if you're going to do something a television commercial you better use something that's more colloquial. But just an example from some of the research that we did on the Affordable Care Act. I probably shouldn't be saying this, but I am.

We had three different versions. So we had the white, Hispanic, the black, non-Hispanic, and Hispanic. And again, somebody thought this was really great. We'll go out and we'll have a focus group of white non-Hispanics and a focus group of black non-Hispanics and a focus group of Hispanics.

Well, the people in the group are not stupid. So they sort of knew. You see one ad with an age appropriate, income appropriate person with, what did I say, write-the-you can understand the relationship. But the person was white.

The people in the white, non-Hispanic group said, well, is AARP going to go out with these ads? Because there's no diversity. OK.

Then we went and we did focus groups with black, Hispanics. And they were angry. But they asked the same question. And they said, we want to see your white ads. So we showed them. And they said, well, this one we don't like.

But the reasons they didn't like them didn't have to do with the color of the face. They had to do with the text.

When we did the Hispanics, we had the same reaction. And what ended up happening was the visual that ended up being most appealing because we scrapped this whole white Hispanic, black non-Hispanic, Hispanic, and just show everybody everything. The image of that resonated most was you can't really tell. Like, this person could be Italian, Arab, Black, Asian. They couldn't really tell.

That's the one that people liked. And what they said to us was, the United States is really becoming much more diverse. And if you're going to come all this way to have us test messages and look at images, have images that we can relate to. So I think that's really the key takeaway.

And have it in a language that people understand.

JENNIFER LEACH: Any other questions? Yes?

AUDIENCE: I wanted to go back to reaching out to CBOs as a way to reach, especially these harder to reach audiences, but really anyone. And the folks that work at those CBOs are not immune to the same noise that everybody else experiences. And in the work we do, I've found that there are lots of people that work at the CBOs that don't know the Federal Trade Commission is.

And so I'm just wondering if anyone could speak to strategies for making the message stand out, even at that level. At the influencer level.

JENNIFER LEACH: Elinor?

ELINOR GINZLER: That's interesting. So, as a CBO, I'd say somebody used the word relevance earlier today. And that's a loaded word. And talk about the presidency. But I really am talking about it.

My organization's slogan is, "Helping all seniors thrive." So know the group that you're talking to. Try to understand their culture. And your pitch needs to be matched.

It could be the same campaign. You're going to pitch it differently to me than you are to the, let's see--I can't even. It's late in the day. I'm a morning person.

But you're going to pitch it differently to me. You need to know who my organization is, the kinds of programs that we've done in the past, the kinds of sort of ideals we hold ourselves up to. And make sure that the way you explain why we should join on to the identity theft program a be a partner. And we're very, very easily swayed in that respect.

JENNIFER LEACH: Erin will be around for a few more minutes if you have victims or stories you want to pitch to her.

ERIN VAN DER BELLEN: Thank you.

SPEAKER 3: We'll just take this opportunity to roll right into the concluding remarks. It's my honor and pleasure to introduce Chuck Harwood, the Bureau of Consumer Protection Director, and our boss here. Stay right there, please.

TERESA A. KEENAN: Oh, OK.

SPEAKER 3: Thanks.

CHUCK HARWOOD: Hi. I'm Chuck Harwood. I'm the Director of the Bureau of Consumer Protection. I wanted to thank Jennifer and Elinor, Teresa, Andrew, and Erin here in person for staying up here, and secondly for a great last hour. At a way to end the day.

So I want to thank also everyone else who participated today in this very important discussion on senior identity theft. And I thought I'd spend a couple of minutes talking about next steps.

So for those of my colleagues who actually work for the FTC and work for me, think of this is a directive.

CHUCK HARWOOD: If you don't work for the FTC, I guess I'm gonna call it an act. If you'd like to think of it as a directive, I'd love that, but it's really an act.

So here's what I want us at the FTC to do. And I hope those of you who are not in FTC will think about joining us in this effort. I want us to map out a strategy for assisting senior identity theft victims going forward.

Think about how we can do that. And hopefully, I see only four main action items as a

At the FTC we spent a lot of time doing this. A lot of our talk so far, a lot of our direction so far, has been to businesses. But clearly there are a lot of other kinds of folks, there are a lot of kinds of entities, that need to hear our data security message.

In healthcare sector. And, frankly, among consumers, caregivers, and others. They need to be hearing that data security message over and over again.

Collect only what you need. Keep it only as long as you need it. Dispose of it securely when it's time to get rid of it. There you go. That's the message. It just can't be said often enough.

And we should think about how in our plan or map to make that message more effective and reach out.

Third point in my plan. Education. So and this is primarily, I think, for seniors and their loved ones. But we really need to keep up the education efforts.

And I will tell you at the FTC, what I hope we can do is use some of the things that we heard about today to hone our guides, our training modules on senior identity theft.

We're trying to do that now. The stuff we do now is far, far better than what we did a couple years ago. And that was far, far better than what we did a couple years before. The next time we're back together, I hope I can say we're even better than the last effort.

But education remains critical. I know it's not an exciting idea. It's not an exciting message. But let's face it. That's what we have to do. That's what we're a part of the foundation's whole effort. Let's think about how we can continue to develop education in the future.

And then fourth, and actually this is my favorite one in some ways. I think that we need to be a new solution incubator. We need to have a way to think about other ideas and how we can incubate them and stand on them.

Now, I've heard some great ideas today. There was some talking about delayed fiduciaries. IRS has done some interesting stuff with identity theft. Medical identity theft. These are all interesting ideas.

But the problem is these solution won't work unless they are supported, unless they're given time to work. And frankly, unless we pool our resources to make them work better. It's not enough for one group. Certainly not enough for the FTC alone to say, we should do this.

We need to have more than just the FTC. We need to have more than just one entity do it. And we need to be able to give it time to work together and sort of develop.

So a key part of the plan has to identify the solutions that we think will work and identify how we could give them enough time to succeed, how we can find enough resources to pool to help them succeed. So that's the fourth point I would make. Think about those solutions and how we can move forward.

So those are my four very broad points that, as I said, for you at the FTC. Let's go to it. The rest of you, I would love to have any help you can give us on those four points or others you think that I've left out. Because we really and truly need your help.

Only for my fourth point I made clear. We can't do it without a lot of partnerships and a lot of effort.

Let me just say, in conclusion I want to extend a robust and hearty thank you to the people who made this event possible. All the panelists. I've already talked about the last panel up here, the earlier panels today.

Second, thanks to the member of the Elder Justice Working Group for participating here today. By the way, we're counting on you as well to help us with these efforts not just the FTC, but kind of our Elder Justice Working Group partners, and also our Elder Justice Coordinating Council partners that work with us.

And finally, let me thank the Commission staff who've worked so hard to plan to host today's forum. Megan Cox. Jennifer Leach right here. Lisa Shifferly is somewhere back there. Cheryl Thomas, I see Tom, Rob is back there as well. Thank you, all of you, for your effort in this area.

And then finally-finally-- if I somehow left out something you think we need to include in our going forward plan or if you heard of an idea you thought needed to be emphasized further, please forward them to us. We have a special mailbox- for ideas. It's senioridtheft@ftc.gov. That's senioridtheft, all one word, ftc.gov.

Let us hear from you about ideas that you think we should pursue. Once again, thank you for coming. Thank you for watching the webinar. And thank you for your contributions.