



THE CHANGING CONSUMER DEMOGRAPHICS:

An FTC Workshop - December 6, 2016

STRATEGIES FOR PROTECTING OUR DIVERSE CONSUMER COMMUNITIES

Eric Freidman, Office of Consumer Protection,
Montgomery County Maryland

Alan Lai, Chinese Information & Service Center

Samantha Vargas Poppe, National Council of La Raza

Ruth Susswein, Consumer Action

Speaking: Alan Lai

Chinese Information & Service Center

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STRATEGIES FOR PROTECTING THE NEXT GENERATION OF AGING CONSUMERS

Marti DeLiema, Stanford Center on Longevity

Richard Goldberg, U.S. Department of Justice

Mirenda Meghelli, Pro Bono Net

Amy Nofziger, AARP Foundation

Jennifer Taylor, Legal Aid of West Virginia

Speaking: Marti DeLiema

Stanford Center on Longevity

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The Risk Detector

Mirenda Meghelli, Pro Bono Net

probono.net

Pro Bono Net's programs:

- Enable legal advocates to make a stronger impact
- Increase volunteer participation
- Empower the public with resources and self-help tools to address legal issues

probono.net

LawHelp.org

LawHelp
INTERACTIVE

Do More Good
probonoMANAGER

Immigration Advocates
NETWORK

CitizenshipWorks



THE RISK DETECTOR

An innovative legal health check-up tool
to help assess housing, debt, and financial exploitation
issues in vulnerable client communities

A Proud Collaboration of
Pro Bono Net, JASA, and LSED

[Overview](#) [Terminology](#)

Video Case Studies: [Anna](#) [John](#) [Pat](#)

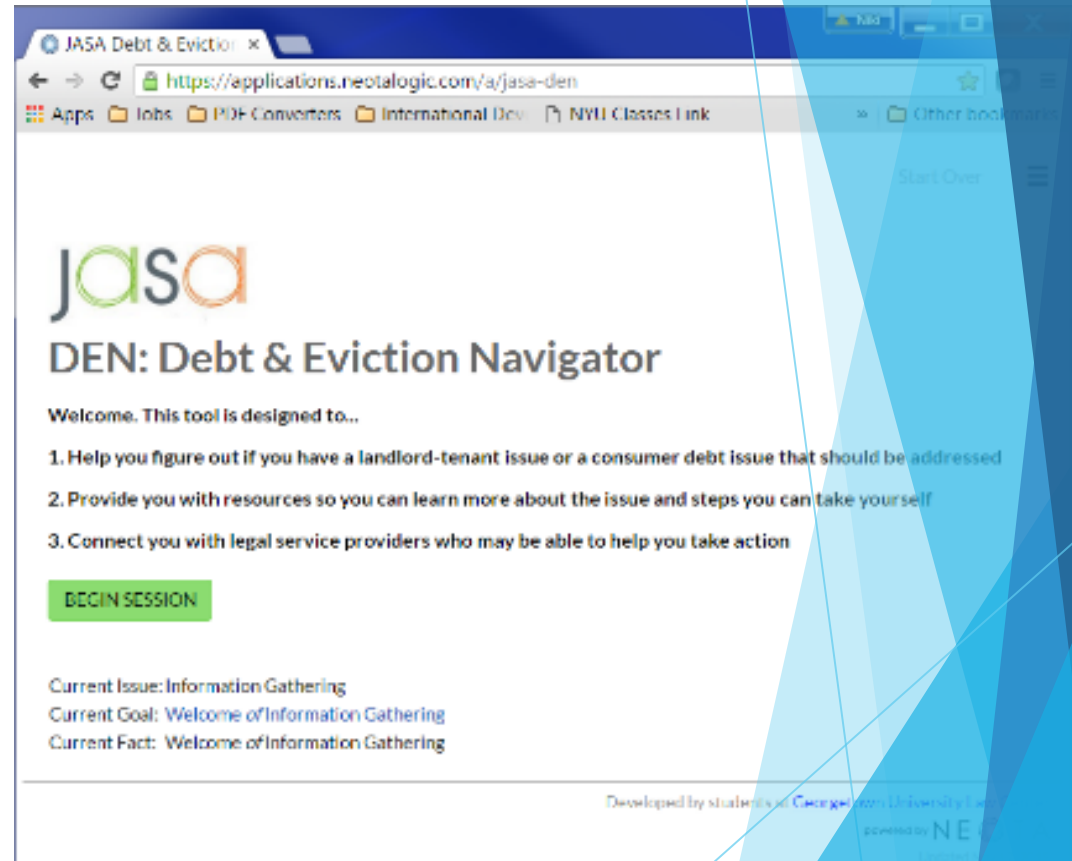
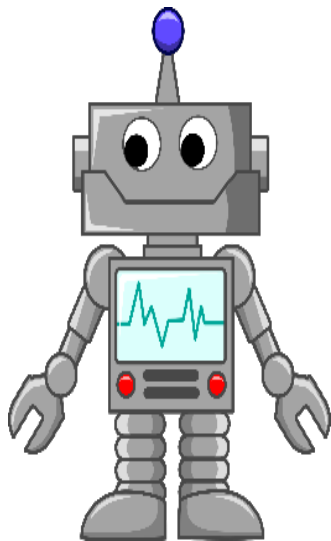
[BEGIN INTERVIEW WITH CLIENT](#)

Developed by [probono.net](#) and **GEORGETOWN LAW**

Powered by **NEOTA LOGIC**

The Risk Detector: Evolution

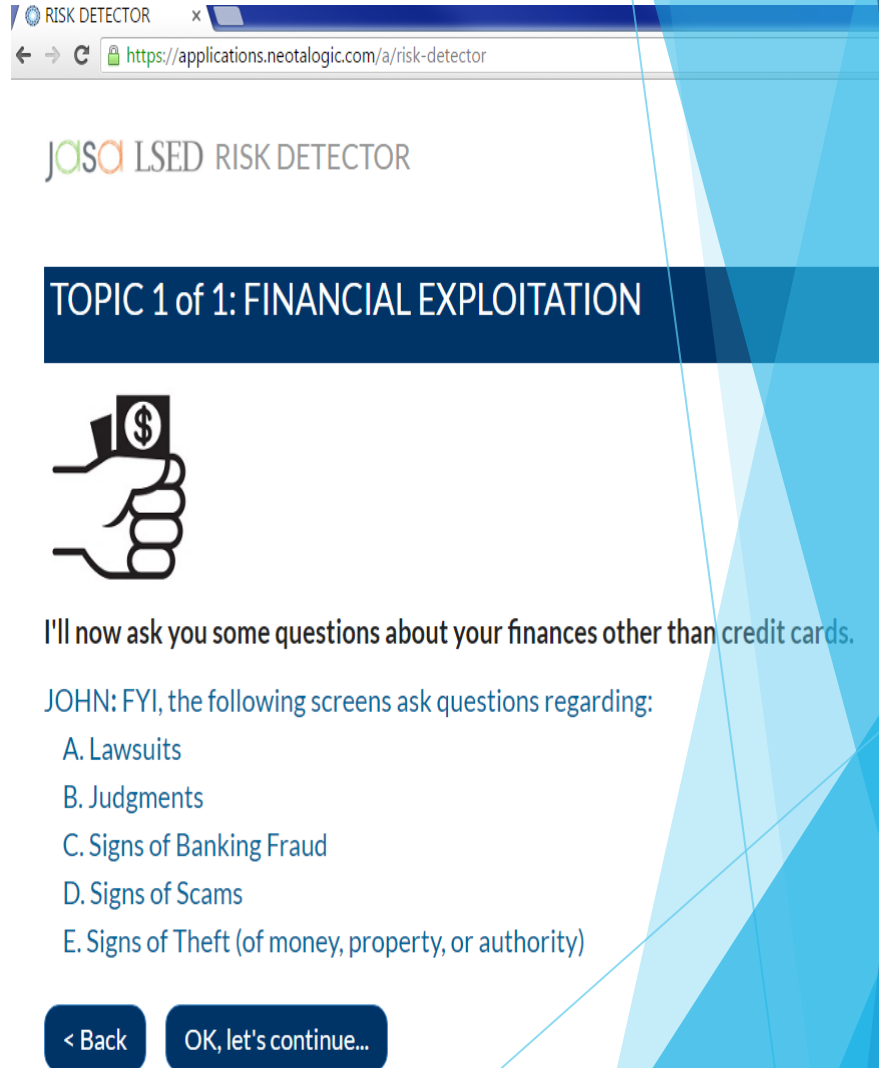
- ▶ Prototype phase: Debt and Eviction Navigator
- ▶ Created in collaboration with Georgetown's Technology Innovation and Law practicum



"I don't know if I have an issue but I would like to check"

The Risk Detector

- ▶ 3 legal areas:
 - ▶ Financial exploitation
 - ▶ Housing
 - ▶ Consumer Debt
- ▶ Partnership with social workers and community outreach partners to reach elderly community
- ▶ User-friendly and conversational interface



The screenshot shows a web browser window with the URL <https://applications.neotalogic.com/a/risk-detector>. The page title is "RISK DETECTOR". The main heading is "JOSSO LSED RISK DETECTOR". Below this, a dark blue banner reads "TOPIC 1 of 1: FINANCIAL EXPLOITATION". An icon of a hand holding a dollar bill is displayed. The text below the icon says "I'll now ask you some questions about your finances other than credit cards." Below this, a blue text block says "JOHN: FYI, the following screens ask questions regarding:" followed by a list of options: A. Lawsuits, B. Judgments, C. Signs of Banking Fraud, D. Signs of Scams, and E. Signs of Theft (of money, property, or authority). At the bottom, there are two buttons: "< Back" and "OK, let's continue..."

D: SIGNS of SCAMS

How often do you have contact with your family members and friends?

Monthly.

Is anyone asking you questions or making suggestions to you about your money or property? (This could be in-person, on t

Yes No Maybe

John: Based on your observations and the client's comments, do you think any of the following may be TRUE?

You can DISCUSS THESE ITEMS with the client and make your selections based on WHAT YOU THINK MIGHT BE TRUE:

- Client has been told he or she has won a contest or lottery.
- Client has been told he or she will receive money.
- Someone has told client not to talk to an attorney.
- Client has been told he or she needs to make changes to a Power of Attorney.
- Client has received mail at home addressed to another person.
- Client suddenly has a new "best friend".
- Client suddenly has a romantic interest that seems suspicious.
- Client is spending money on schemes.
- Client's phone bills have a high number of unusual charges.
- Other unusual or suspicious activity that may indicate that the client is being scammed.
- None of the above

Please provide notes regarding your selections above:

Client is looking to invest savings.

< Back

Next >

** Checklist
format to
help social
workers
identify red
flags*

** Room for
notes and
observations*

FINANCIAL EXPLOITATION RECAP




Below is a summary of your inputs regarding financial exploitation.

Please REVIEW these inputs and if CHANGES are needed, click "Back" below. Otherwise, click "Continue".

SIGNS PERTAINING TO LAWSUITS OR JUDGMENTS: 0

SIGNS of BANKING FRAUD: 0

SIGNS of SCAMS: 3

-  Client has been told he or she will receive money.
-  Client has been told he or she needs to make changes to a Power of Attorney.
-  Other unusual or suspicious activity that may indicate that the client is being scammed.

Notes: Client is looking to invest savings. Client has been given papers to sign that look like a Power of Attorney.

SIGNS of THEFT: 0

TO MAKE CHANGES to the inputs shown above, click "Back" below. Otherwise, click "Continue".

< Back

Continue >

The Risk Detector

JASA

RISK DETECTOR for Eviction, Debt, and Exploitation

START OVER



FINDING: VERY HIGH RISK for JANE

This Risk Assessment Interview is complete.

We have analyzed your inputs and the found the MAXIMUM LEVEL OF RISK to be **VERY HIGH**.



Click below for the REPORT, which contains more findings, explanations, and guidance to help Jane:

< Back

SHOW THE REPORT

- ▶ System calculates inputs and determines risk level
- ▶ A customized report is generated summarizing interview and re-capping key data points
- ▶ Report is automatically emailed to legal service organization for follow up

In Sum...

- ▶ Serve communities who are often difficult or costly to reach through traditional on-site legal services.
- ▶ Support innovative justice partnerships that allow trained non-attorneys to issue-spot legal needs and triage them to the resource or program best suited to help
- ▶ Expand the availability of preventative and holistic legal services for these populations
- ▶ Connect those currently facing a legal issue with critical assistance and resources to help them resolve it, with a focus on early intervention and prevention

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WRAP UP

**Lois Greisman, Associate Director,
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