

# Combating Elder Abuse through TRIAD with Deputy Tara Hardin

## Voiceover

00:00

Welcome to *The Beat*—a podcast series from the COPS Office at the Department of Justice. Featuring interviews with experts from a varied field of disciplines, *The Beat* provides law enforcement with the latest developments and trending topics in community policing.

## Jennifer Donelan

00:16

Welcome to another episode of *The Beat*. I'm your host, Jennifer Donelan. In 2022, older adults reported losing more than 1.6 billion—billion!—dollars to fraud, compared to 1 billion the year before. Criminals are getting more sophisticated, making it harder to detect scams and swindles. Today, we will be discussing what could be done to stay on top of these evolving criminal enterprises, and what can be done to prevent older adults from becoming victims.

Our guest is Tara Hardin. Deputy Hardin is with the Oklahoma County Sheriff's Office in the state of Oklahoma. And she is the coordinator of their TRIAD program, which is a collaborative effort between her county agency, local police departments in her area, and organizations that serve senior citizens. Together, they work to prevent and reduce senior victimization. Deputy Hardin, welcome to *The Beat*.

## Deputy Tara Hardin

01:12

Well, thank you. I'm very glad to be here.

## Donelan

01:14

I'm so excited to have you here, and I'm so excited about how much we're talking about this, in terms of how to stop this from happening, because they're just getting smarter and smarter. And with the use of AI now, I know people are really scared and nervous. So before we get to the program and what you're doing there, I want to ask the question we ask every single person at the beginning of these podcasts, which is: What attracted you to law enforcement in the first place? Tell us your story.

## Hardin

01:41

Well, that is such a long, way back story, because actually it started when I was a little girl. It was a childhood dream that I pursued much later in life, but when I was about eight years old, a friend of mine, I was at her house, and her dad was a homicide investigator, and it was a Saturday afternoon, and we had to go by his office for some reason. I don't know if we were snooping where we shouldn't have been, or if there were pictures laying out on his desk, but somehow we ended up seeing pictures of a crime scene. And her mother was so mortified. She called my parents over to have a meeting and to

apologize about having traumatized me, and I remember sitting in their living room thinking, "Traumatized? Heck, that's the coolest thing I've seen in a long time. That's a real job? You get paid for that?"

And so it was just something... You know, life got in the way, got married, had babies, and then much later in life, I was reminiscing one day about oh what could have been, and it was almost as if this little voice inside my head said, "You don't know if you've aged out; you've never checked." And so I went home and told my husband that I have to go and pursue this, and if the door closes, I'm okay with it. And fast-forward, here I am with the Oklahoma County Sheriff's Office.

## **Donelan**

02:59

That is an amazing story. Just for anyone, in any field, you know? It's never over. It's never... Right?

## **Hardin**

03:05

No. No. It's never over.

## **Donelan**

03:07

I love that. Okay, fantastic. All right, so talk to me about TRIAD.

## **Hardin**

03:13

Well, I became the TRIAD coordinator. It was a program the Oklahoma County Sheriff's office has had for about 25 years, but I became aware of the position, obviously working at the sheriff's office, and I always thought it was a great program, and something that I would enjoy doing.

So TRIAD is a national program through the National Sheriffs' Association which, just as you explained, it is a tri-fold approach to preventing and reducing crimes against seniors. And we partner, as you said, with municipal police departments, community partners, and then of course, the seniors themselves. One of the things I tell my seniors that I meet with regularly is, "You have a responsibility coming to this, and that is to share the information that you leave with."

## **Donelan**

03:56

Let me ask you, going back to your career in law enforcement, this lovely career that I love that you were like, "You know what? I cannot let this die. I am going to go, and I'm going to go live my dream." During your time out on the beat, were there experiences there that drove you to want to do this work with TRIAD?

## **Hardin**

*04:13*

Honest to goodness, I wasn't exactly sure what the program was at TRIAD. So when I came in in 2021, of course it was in the middle of COVID, everything was shut down, and no meetings were happening. And the person that I replaced was leaving our department and had another position, and so with everything shut down, I really didn't have much training. And so our sheriff, we had a new sheriff at the time as well, and he just said, "You know, it's been shut down. Go remake it. Go make it your program."

And I knew that the goal was preventing and reducing crimes against seniors, and I also knew that at the time, fraud was just skyrocketing and growing exponentially year over year. So that's really where I focused it, and I didn't have a background in fraud investigation. In fact, my background in law enforcement had been in mental health. But I just started digging in and researching, and talking to investigators, and looking online, watching webinars, you know, getting all of the information that I could on these frauds and scams, and the more information that I got, the more I studied, the more I realized what a real problem it is.

And so when I prepared that first lesson, it was scary. "Boy, I hope they embrace this and they feel like this is something they need to hear." And it just took off. They were sponges, and they just wanted more and more information. And so it has just grown from there.

## **Donelan**

*05:32*

When you were doing the research, did you get angry when you saw the depth of the problem? Like, did it affect you emotionally? Cause it's just... Society's vulnerable, right? It's children and our seniors. And when they're the victims of these crimes, man, it just boils one's blood.

## **Hardin**

*05:50*

Absolutely. In fact, I just had this conversation with another officer a couple of weeks ago, that this position, seeing the depth of these scams and frauds and how widespread they are, and the absolute devastation that it causes financially to some families, has affected me more as an officer and my... Not my mental health, per se, but my effect of the job itself, this has been deeper in this position than in the 10 years prior.

## **Donelan**

*06:19*

Yeah, and I can totally see that. Because, you know, when you talk about 1.6 billion dollars in fraud, and then it was one billion dollars the year before, I mean, the reality of that, it's obviously not going away, it's getting worse, and if we don't do something, it's going to continue to get worse, because they're getting smarter and more innovative with their crimes, and how they're taking advantage of people. So my hat's off to you for the work that you're doing. Seriously.

## **Hardin**

06:42

I appreciate that, and you're right. It is getting worse. And I'm going to steal a line from one of my wonderful contacts at the Department of Justice, her name is Jackie, and she says that we cannot prosecute our way out of this. We have to get on the front end of it and prevent it. And so that really is my goal every time I speak to an individual or group, is just preventing it.

## **Donelan**

07:06

Yeah, going proactive instead of being reactive.

## **Hardin**

07:09

Absolutely.

## **Donelan**

07:10

So how does it work, and how are you reaching the senior citizen population?

## **Hardin**

07:16

So through the TRIAD program, one of the functions of TRIAD is called SALT, and that's an acronym, and it stands for Seniors and Law Enforcement Together. And so through these SALT programs that we have, I have actually 20 of them every month, I partner with every municipality in Oklahoma County, there's 17 municipalities, and some of them, obviously Oklahoma City's bigger, so we have multiple SALTs in Oklahoma City, but I present a new lesson every month at all 20 of those.

It's the same lesson for the month so that the whole county is getting the same information throughout the month, but then a new lesson each month, and we touch on what are the current frauds and what are we seeing out there, what are our investigators seeing? I also participate in our Metro Area Fraud Investigators Association, which is where I get a lot of my teaching topics from. And then I literally just back build a lesson.

So they're getting those lessons. I also do an online class, which is the same lesson, and then I do guest speaking and teaching throughout the month. So probably about 20 to 30 presentations a month over whatever the topic for that month is.

## **Donelan**

08:25

So you just mentioned a number of different partnerships, whether it's internal at your agency or external. What are some of the more productive partnerships that have really proven positive for you in this work?

## **Hardin**

*08:38*

Well, absolutely our Fraud Investigators Association. Like I said, I get a lot of my teaching topics from there. It is a meeting of all the people—law enforcement, federal law enforcement, state law enforcement, local, bankers, gaming commission—everybody that’s involved in financial fraud meets once a month, and we resource share. So that is a great partnership.

Some others have been our area technology centers. My online class is through Metro Tech, which is one of our local technology centers. And then there are several community partners that interact with the seniors on a regular basis. For instance, we have one of the little free magazines that’s passed out at restaurants and things that you can pick up that’s specifically for older individuals. The name of it is Caregiver Magazine. We have a local radio show that plays on Saturday mornings, and I partner with them. So those are very productive partnerships.

And then I participate in events as well. So we have resource events throughout the year, and I’m always there handing out my fliers and inviting people to the classes, and telling them safety tips. Yeah, those are my main partnerships, and I value them so much.

## **Donelan**

*09:49*

Takes a village, and creativity, and you, I’m sure, going out and forging those relationships.

## **Hardin**

*09:55*

Yes. And I’ll tell you another one that’s really been taking off as of late is with our local adult protective services. I’ve presented to their staff meetings a few times on just what we offer, so that they can share the resource with the people that they’re interacting with. But as of late, they’ve been calling me more often to actually come out to houses with them and visit with folks. And sometimes it’s with the individual that they’re there to serve with, and sometimes it’s even with the extended family there at the house.

## **Donelan**

*10:25*

I have a prediction that your program’s going to multiply, and we’re going to have to check in with you a year from now. You keep doing all this work out there. So, you know, when it comes to elder fraud, it’s not one of those open-air crimes, right? I mean, a lot of these crimes happen over the Internet or over their phones, and we’re going to get to the other challenge, which is convincing people to report, but let’s talk about this first part. You can’t see these crimes. So how do you get a handle on trends?

## **Hardin**

*10:53*

Oh, like I said, a lot of it comes just from research and from listening—listening to our fraud investigators—I read reports, officer’s reports. Monthly, I go back and pull all the reports for the month

and sort out the fraud reports, and just read those and then literally just research and back build, if you will, a lesson.

I also talk to a lot of cyber security people, IT people, I have some partners at the FBI and the DOJ that I get information from on, "How did this happen?" That's always my big question when I hear about a victim, is where was the initial contact? How did this begin to take place? And then try to teach people, you know, to recognize that. Say, for instance, someone friends you on social media. That just because their picture is there and they look like a good person, doesn't necessarily mean that's who's really behind that keyboard. Or just because they're friends with another one of your friends doesn't mean that they're actually friends and that they know who that is. So just kind of bringing awareness to some of those vulnerabilities that, gosh, even not just older people, but younger people take for granted as well.

### **Donelan**

*12:05*

Absolutely. I mean, the phones that I hold in my hand, and I have two of them, those are access points.

### **Hardin**

*12:11*

Absolutely.

### **Donelan**

*12:12*

And, you know, you hit on the wrong thing, and next thing you know, your world's turned upside down. So you're right, there really is no age limit. But when it comes to senior citizens, I know it's a problem. I think we've seen numbers that suggest only one in 25 cases are actually reported to law enforcement. And, you know, I think anecdotally, unfortunately we can all think of an example of someone we know, or someone whose family member of a family member that got swindled by someone. They got that phone call, and it was their grandson who was supposedly locked up, the next thing there's a strange man at the door and you're handing over \$10,000 cash. And then to turn around and tell police about it, they don't want to. It's embarrassing. They're ashamed when they shouldn't be. So how do you tackle that? How do you convince someone to report?

### **Hardin**

*12:59*

Well... And we talk very candidly at my classes about that very issue, because particularly with seniors, there is a whole multi layers to their not reporting. Partially it is the older generation feels some sense of self-responsibility. They have a very deep, "I should have known better." And so they take the responsibility as if it were their own, rather than recognizing that this is a criminal committing a crime, and you are a victim. So we're trying very hard to change that mindset. Additionally, one of the layers we have to consider when we're talking with seniors, especially from a law enforcement standpoint, and from family standpoint, every one of us has, as we age, a voice gets louder. We all have a little birdie sitting on our shoulder. And as I said, as we age, that voice gets a little bit louder. And that voice is,

“Don’t tell anybody, because if your kids find out, they’re going to think you’re not capable anymore.” They’re going to want to take over your finances. They may want to put you in the nursing home.

And like I said, as we get older, that voice gets louder and louder. And so sometimes the seniors will just take their knocks and keep right on moving and not tell a soul, because they don’t want to appear to be incompetent. And so, again, that’s another component that we, you know, really stress. I’m not going to call your kids and tell them if you report a crime to me.

Now, if I think that you’re not capable of getting yourself home from my office, we might have another conversation. But just because you got taken by a fraudster, I’m not going to call your kids and tell them. That’s not my place, you know? And additionally, there’s so many resources out there. And I really try very hard to get them in touch with the proper resources. Whether that is their local municipal police department, whether that’s encouraging them to report on the [IC3.gov](https://www.ic3.gov) website, and even helping walk them through that if they’re not, you know, computer savvy, and then, of course, the Elder Fraud Hotline, and then AARP has a fraud watch hotline as well.

## **Donelan**

*15:04*

Have you seen a change in the industry, so to say, with heightened alert on this subject in this particular population? It seems to me like the awareness is the most it’s ever been. But is there still an uphill battle there in terms of shedding a light on this issue?

## **Hardin**

*15:21*

I think the answer to both of those is yes. Yes, I have seen more awareness, but I do still think that there’s a lot of light to be shed. And honestly, I think part of that is some of the ways that we are shedding the light on it. Certainly our younger seniors, if you will, are more tech-savvy. So communicating with them through technology is fantastic. But our older seniors who are very vulnerable in some aspects, they’re still tending to use a newspaper or a television. And we aren’t so great at communicating through those methods, simply, honestly because of cost. It’s very expensive to run a TV ad and say, “Hey, come to these classes. There’s these classes for you.” Whereas, you know, we can put it on Facebook and it’s free. [Laughs]

## **Donelan**

*16:09*

Right, exactly. Well then, you know, too, it’s like you do have to go back to basics. You have to be cognizant of the population that you’re trying to speak to, and so, you know, asking people to text a number may not work for that entire population, and got to create a phone line where someone’s going to actually pick up, or you need to go to the church on Sunday and talk to them there, or go to the senior centers. It’s a lot of boots on the ground it sounds like to me.

**Hardin**

16:36

And that aspect can be, that's very true. But I think that there are better ways to do it. [Laughs]

**Donelan**

16:42

And as you said, the younger senior population is tech-savvy.

**Hardin**

16:46

Right. Because, you know, when we think about... You know, if we're reaching people aged 55 and up, so compare a 55 year old who is potentially even still in the workforce, probably still in the workforce, to maybe a 95 year old who may be operating on a flip phone with only 10 phone numbers programmed in. There's a wide range of technological abilities there.

**Donelan**

17:11

But there are ways to reach them. You've just got to get creative about it.

**Hardin**

17:14

Absolutely.

**Donelan**

17:15

So here's another maddening aspect of this, and that is the criminals aren't necessarily here in the United States.

**Hardin**

17:22

Yes.

**Donelan**

17:23

Or, you know, they're in another complete jurisdiction, you know, like in another state, and then you have to have that multijurisdictional cooperation, and have people who are willing to join forces, because you know, I think that there's an assumption, "Well, you can't do anything about it." The calls are emanating out of wherever, over across the Atlantic Ocean. And therefore you can't do anything about it, and people just throw up their hands. So what do you say to that?

## Hardin

17:46

And you're right. And that goes right back to our discussion a minute ago about lack of reporting. Sometimes people don't report because they think, "Well, nothing can be done anyway." So definitely report it. Even if it's a small dollar value loss. One of the things that I have even learned when I was studying is that oftentimes, particularly when you use like the [IC3.gov](https://www.ic3.gov) website, there are some parameters that can be built into the program, that it will... Say, for instance, you wired money to this account, and you have the account number. They can pool all of the wires that went to that account number, and you may be one of 500 victims.

And your dollar loss may have been small, but all together it may rise to a federal level. So that's another reason that reporting is important. And law enforcement today is working together, thankfully, more than ever before. So they're trying very hard to collaborate and cooperate and that's one of the things that happens at that Metro Area Fraud Investigators Association meeting that I mentioned, is collaboration and cooperation, and building cases together so that we can get the maximum penalties out of these.

Additionally, there is always those jurisdictional issues, especially when it's out of the country, the perpetrator is out of the country, there are those issues, and that's where, you know, our federal bureaus can help out with things like that. So that's another reason that we encourage reporting. Will you get your money back? Very possibly not. But if we don't report it, if we don't treat this like a crime, which it is, then nothing will ever change, and there will just continue to be more victims. So while you may not be restored financially, you can help prevent other people from being a victim as well, by reporting.

## Donelan

19:39

And that goes back to what you said about prevention. You know, if we could just stop it from happening, then we have nothing to investigate. You get to keep your money and all of those good things.

## Hardin

19:48

Yes. [Laughs]

## Donelan

19:49

[Laughs] You talked about how often you're going out. 20-30 presentations a month. That's a lot. You talked about going to meetings, giving presentations, holding interventions, taping videos, all of those things, and talk to me about how much you think those moments are worth. Because I'm a believer that communication is everything. And if you're not talking about it, then people don't know about it. But I want to hear your opinion on that. Like, do you think this is all working?

## Hardin

20:13

It is working. I think it's working. I wish it could work on a much bigger scale. I wish every person could know about these prevention methods. But I do know that it's working with the people that I do talk to. I have them come to me all the time, and they bring me, "Look, I got this letter and this check in the mail. And I didn't cash the check because I remember you telling me about this." You know?

So I know that it's working. I've had families hear about the program and bring their loved ones into my office to talk to them and to help them realize that what they're involved in is a fraud or a scam. I hear the stories, I see the people telling me, "Look, I didn't fall for this. I didn't tap on this link. I didn't answer this call." So I know it's working, I just, like I said, wish that everybody could benefit from it.

## Donelan

21:05

Well, here on *The Beat*, we like to make people's wishes come true.

## Hardin

21:09):

Woo hoo!

## Donelan

21:09

Which is why... [Laughs] Which is why we're talking about it. I'm hoping all the listeners out here saying, "Uh-huh. I love the TRIAD program in Oklahoma, and I want to know more about it." So I know that we are going to have members of law enforcement and who are listening to this and would like to know more about the TRIAD program. Any recommendations to... We're going to hopefully share some contact information for them at the end of the program, but in terms of motivation, right? Because that's what you need at the beginning of this, is motivation to do this. What motivates you and inspires you, and what would you argue to a law enforcement agency or a community that doesn't have something similar, what needs to be their motivation?

## Hardin

21:46

So on a personal standpoint... I'll answer that in two parts. On a personal standpoint, my motivation is, my motivation in life in general, which is leave it better than you found it. Is that always possible? Certainly not, but that's my goal in life, is to leave it better than I found it.

So with regards to that, in the law enforcement community, remember what you said earlier, that prevention, it actually saves time and money on the back end. I know a lot of, particularly the smaller agencies say, "We don't have the funds to fund a person to do this full time." And I understand that. But if you can fund it a little bit, you can save yourself money and investigative time and effort and money on the back end.

It's all about community outreach. It's about helping the community, you know? That protect and serve, this is that serve part. This is the serving of your community and helping the people in your community, and preventing these crimes, because that's what it is. This is... These frauds, these fraudulent methods of getting people to send money even though they willingly sent the money, the pretenses under which they sent it were fraud. And it is a crime. And we've just got to wrap our minds around that and help people see what's going on.

### **Donelan**

23:06

Absolutely. Well, I know that on a day-to-day basis, I'm now going to say to myself, "You know? Deputy Hardin's at a meeting today. I don't know which one."

### **Hardin**

23:14

[Laughs]

### **Donelan**

23:14

She's talking to somebody, because she's doing 30 meetings a month. Well, let's see if we can get people to sign on and prescribe to your energy and your motivation and we can lift up other communities in hopes of preventing more crimes. Because 1.6 billion dollars in fraud, that's a wake-up call to every single one of us. I mean, that to me is reason enough, because I can't imagine how many seniors we're talking about behind that 1.6 billion dollar fraud. Every single one represents someone and some family that has been just tragically... I mean, as you mention, it's debilitating when this happens. It's so destructive.

### **Hardin**

23:52

Yes. I had a family just last week call and talk to me, and their loved one is \$100,000 in at this point.

### **Donelan**

23:59

Oh, no!

### **Hardin**

24:02

Yes. \$100,000. So it's affecting everybody. And that trickles down to affect the rest of their family and friends as well. When their savings is drained, and they may have even sold the house in order to pay the fraudster, you know, who takes care of them then? They can't go out and get a new job when you're 85 years old, so it affects the families as well. So it's in everybody's best interest to prevent these.

## **Donelan**

24:26

And the people that don't have families, now those people are having to head into the system. I mean, it's just bad after bad after bad.

## **Hardin**

24:33

Yes.

## **Donelan**

24:34

Well, I'm so grateful for you and the work that you're doing. If any of our listeners wish to get in touch with you, might they? And how might they do that?

## **Hardin**

24:42

Absolutely. And I'm also going to offer, if anybody's interested in the type of classes that I'm doing, you can certainly log on and watch the online class. It is posted as a webinar after the live interactive class happens. So they can go back and look at those as well and feel free to steal my ideas. I don't have proprietary information. Use the lessons. You can even host a watch party if you want to at a, you know, the local bank's conference room, or the senior center, or at the police department's conference room if you want to. And you can view those by going... Like I said, we partner with one of our local technology centers, and that is viewable at Metro Tech, it's M-E-T-R-O T-E-C-H-dot-edu. [MetroTech.edu/events](http://MetroTech.edu/events).

And if you will search "Crime Prevention Series," that's the name of my series with them, is Crime Prevention Series, and then I also post weekly safety tips on our Oklahoma County Sheriff's Office Facebook page. Every Friday, we call it a "Senior Moment", and I just do a little video clip with some safety tips. So those are kind of some of the fun ways.

And then if you would like to talk to me directly, I certainly would be happy to talk to you, give you some tips, help you get a program going in your area, the more people we can share this information with the better. So my email address is [Tara.Hardin@OklahomaCounty.org](mailto:Tara.Hardin@OklahomaCounty.org). And that's all spelled out, so that is T-A-R-A-dot-H-A-R-D-I-N-at-OklahomaCounty.org. All spelled out. It's O-K-L-A-H-O-M-A C-O-U-N-T-Y-dot-O-R-G.

## **Donelan**

26:29

Oh, you're so amazing. Look at you, giving up yourself. You said, "Go ahead and call me." [Laughs]

## **Hardin**

26:34

No I did not say go ahead and call me, I said go ahead and email me. [Laughs]

## **Donelan**

26:39

That's true. That's true. Well, thank you so much for the work that you do. And thank you for taking precious time out of your schedule to meet with us and to share your story about the TRIAD program. I can't wait to hear more about it.

## **Hardin**

26:50

Well, I appreciate the work you do, and I really hope people will also check out the National Elder Fraud Hotline. It is an absolutely fantastic resource. And they can reach that hotline by calling 833-FRAUD-11. Or 833-372-8311. And that is, again, that's the National Elder Fraud Hotline. It gets them to a case worker that can help recognize the fraud, can help peel apart the layers, and expose where all the vulnerabilities may have come if they find themselves a victim of a fraud.

## **Donelan**

27:26

You're on your job. You never stop helping. Deputy Hardin, thank you so much for joining us here on *The Beat*.

## **Hardin**

27:32

I appreciate you. Thank you for having me.

## **Donelan**

27:34

Absolutely. And thank you for your work. And thank you everyone for joining us here on *The Beat*.

## **Voiceover: *The Beat* Exit**

27:40

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## **Voiceover: Disclaimer**

28:36

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