Daughterhood the Podcast
Episode #84
Keeping Your Parents Safe from Scams with Patrick Coughlin

56:09

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Dark Side of the Boom - Sample Chapter

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Daughterhood

Hello, and welcome to Daughterhood, the Podcast. I'm your host, Rosanne Corcoran, Daughterhood Circle leader and former primary caregiver to my mom, who lived with vascular dementia for 12 years. Through that journey, I experienced every phase of caregiving firsthand: the heartbreak, the joy, and the aftermath. That journey showed me how vital support and connection truly are. And that's why this podcast exists. No matter where you are in your caregiving journey, I'm so glad you found us, because caregiving is far too much to do alone. So, welcome to Daughterhood, the podcast, part of the Daughterhood community, where we empower caregivers to navigate both the practical and emotional sides of caregiving together. Here, your efforts aren't just good enough, they're heroic, and here you're never alone. Join me in Daughterhood. Before we dive in, I just want to share a quick note. This podcast is part of the Whole Care Network. The conversations you'll hear are here to inform and inspire, but they're not a substitute for professional advice. The views you'll hear are those of the host and guests and may not always reflect those of the Whole Care Network. If you have medical questions, please talk with your doctor, and for legal advice, check in with your attorney. I'm so glad you're here.

Rosanne Corcoran (02:38)
Patrick Coughlin spent over 20 years protecting governments and Fortune 500 companies from cyber threats. He co-founded TrueStar Technology, acquired by Splunk, and now leads Savvy Security, where his team built ScamWise, a free tool that gives anyone an instant read on suspicious messages.

When his 73-year-old mother was targeted by an AI voice scam, Patrick discovered scam vulnerability isn't a technology problem. It's a psychology problem, exploited by criminal organizations at a massive scale.

That experience led him to write his recently published debut book Dark Side of the Boom.

In this episode, Patrick shares some of the more common scams, how to talk to your parents without blame, strategies to make them safer, how nine seconds can make all the difference, and so much more. I hope you enjoy our conversation.

Rosanne Corcoran (03:31)
Patrick, you make the case that scam vulnerability isn't about being careless or naive. It's about how our brains are wired. Can you talk to me about that? Because I think a lot of caregivers have already had a frustrating conversation with a parent where the subtext was basically, how could you fall for that?

Patrick (03:48)
yeah. I would love to strike that phrase from the English language as it relates to to what we're seeing today from from scammers and fraudsters. and and the reason is because you know, with the tools that that scammers have and having spent you know, two years looking at how these scams operate, what is the technology that they use,

What are the tactics that they use to sort of trigger emotional overload and suppress rational and logical thinking? The reality is these scammers are really good at their jobs. And you know, for 200,000 years, our human brains were taught to believe what we see and what we hear.

And the power of this generation of artificial intelligence is that it can really speak the language of humanity and that makes it that makes it very powerful potentially in helping us have more productivity to do things on our behalf.

but it also makes it very powerful at deceiving us and at knowing exactly how to use certain words that drive urgency, fear, love, shame, isolation. And that's the ingredients to the potions that today scammers have to work with.

Rosanne Corcoran (05:16)
Yeah, it's awful. And and with that, because it's not just the money they're losing. And it's I mean, it's a hundred and ninety billion dollars in twenty twenty five. I mean, that number alone is staggering to me. And a lot of it goes unreported because of the shame that goes with this. How do you help somebody with that shame?

Patrick (05:36)
Yeah, and I think the data is overwhelming and it's one of the reasons that I got so sucked into the passion that's behind the book, the Dark Side of the Boom. It's also I think what's

Drives the passion behind what we do at Savvy Security every day but the data is staggering. It's 190 billion last year in estimated losses from Americans alone. Over 80 billion of that came from older Americans. So senior citizens, for example, make up

Less than twenty percent of the population, but they account for almost forty percent, almost forty and change, just over forty percent of the losses to digital fraud. Older Americans, sixty and above, that lost more than a hundred thousand dollars in one of these scams has grown by eightfold, so eight times in the last four years. So not only are we seeing more volume, but we're seeing higher

Take rates on what's actually being stolen from people, devastating amounts of money, especially as you think about those caregiving relationships, maybe taking care of somebody on fixed income. When the financial projections get changed by $100,000, it's devastating for everybody. because it's not just about, of course, the person and the money that's gone, but there's the emotional fallout from that.

and that's

Rosanne Corcoran (07:05)
Yeah.

Patrick (07:05)
what drives a lot of shame. When you look at, if you think about, you know, if you're if you've ever been in the unfortunate position that you've had your house be broken into, what

typically happens is your neighbors come over and they say, my God, we're so sorry that happened. What can we do to help? Maybe they bring dinner, but you get so much empathy because you're a victim. But what happens in digital fraud in particular is one in three victims.

Believes there's some sort of victim shaming. They not only feel responsible for the attack, the crime that was committed against them, but they feel shamed by people around them, whether they perceive shame by people around them. And that shame is what leads to the mental health fallouts that come from it.

Over 60% of scam victims experience mental health after the attack, long after the money is gone, the emotional fallout lingers.

And I think what's more than that is it really keeps us as a society from getting our arms around the problem. Because when you feel so much shame about a crime that's happened to you, but that's been committed against you, you very rarely report it. You don't talk about it, you don't share it. one in 15 people actually report a scam to an official authority, whether that's a local police department, the FBI, the FTC, one in seven don't.

Tell anybody.

Rosanne Corcoran (08:37)
Well.

Patrick (08:38)
We'll never tell a friend. And so how can we as a society really grasp the true extent of the problem? How can we resource it effectively with the right education, with the right law enforcement, with the right victim support and advocacy if one in 15 people are actually reporting the crime?

Rosanne Corcoran (08:57)
Right.

Patrick (08:58)
So a big theme in the book is, and I'd say, you know, one lesson

for your audience or if there's one takeaway I could I could I could ask for, it's we've got to move from this sort of cultural meme of blaming the victims and we have to put the blame where it belongs, which is on the scammers who've gotten way too darn good at their jobs.

Rosanne Corcoran (09:22)
I totally agree. And it's when you're in the moment of what's happening, like you said, they're trained on how to elicit those responses from you. And you highlight three scam types that are pretty common, which is the AI voice clones, the fake legal documents, or the fraudulent QR
at the top I would think they were the easiest, I could say easiest in quotes, but could you walk us through what each one of those actually looks like before it works? Before I think, you know, most people only hear about them after somebody's already lost their money, but what do they look like?

Patrick (09:59)
Yeah. So the big thread that's driving all of this acceleration and scams and fraud. I mean, if you think about it, scammers and fraudsters have been around for a very long time. It's one of the oldest professions in the world. and

Rosanne Corcoran (10:11)
Absolutely. Yes. Yep.

Patrick (10:16)
and the tactics though are what is changing dramatically. and

Imposter scams in particular, which if you go back a decade, were barely a blip on the radar in terms of the fraud that we were seeing happening in the country. Over the last four years, because of what I said about what AI allows people to do in terms of deception, we've seen a massive explosion in the volume of imposter scams.

AI makes it easier for people to sort of assume these cover stories, to pretend to be somebody else in order to get victims to do things against their interest.

And AI not only helps with the script and and helps scammers know what to say, but it also provides content that makes these scams so sophisticated and believable and targeted. So when you think when you say AI voice clones, what started me down this path, Rosanne, was about two years ago when when my mom

received a fake kidnapping call and my mom's you know now seventy four years old lives in lives in prairie village Kansas my dad died years ago she she so she lives by herself she's a perfect candidate she's on a fixed income retirement savings perfect target perfect as the scammers would say customer for their operations

Rosanne Corcoran (11:40)
Yep.

Patrick (11:41)
it in so many ways. And so she gets targeted. She looks at her phone one day. It says Courtney calling, which is the name of my sister, her daughter, just like it always would. She answers the phone. She hears what she thinks is my sister's voice, which she sure is my sister's voice, actually. And then my sister sort of

begging for help and then a man's voice comes on the phone and says, We're gonna kill your daughter unless you send us money now.

Rosanne Corcoran (12:03)
Mm-hmm.

Patrick (12:03)
And

You know, any parent, mother, father, you in that situation, you don't even have the rational thinking and don't have a chance. You know, you just you

Rosanne Corcoran (12:14)
No.

Patrick (12:15)
My mom, it was after five o'clock and she tells a story. She grabbed her purse and put on her coat. She was gonna go to the bank. She didn't know anything else mattered at that moment. That protective instinct, you know, kicks in way earlier than any sort of like, hold on, let me think about who this might be rational thinking. so the voice clones, you know, you can clone a voice now with three seconds of audio. And we all have so much out there on the internet. We have this on the internet, you know. social media posts from years ago where you know you're at a party with friends and you're narrating what's happening with your kids or whatever.

Rosanne Corcoran (12:56)
Right.

Patrick (12:57)
Three seconds of audio can clone a voice to 99% accuracy now.

Rosanne Corcoran (13:01)
man.

Wow.

Patrick (13:02)
That are out there. And

so hearing is no longer believing, and seeing is no longer believing. Because

Rosanne Corcoran (13:10)
Mm.

Patrick (13:11)
so so voice clones, you mentioned fake legal document documents. There's a story in the book about Danielle White, who of course is a real person, and this is all publicly reported. but she got a fake call about missing jury duty.

And she was skeptical. She never misses anything like this. She's an older lady in Oakland. She's always listened to authority, always followed the law, and been a diligent citizen. So she's a little bit surprised and a little bit skeptical, but then all of a sudden she gets emailed these documents, you know, a gag and a very official looking gag order with the right municipal court seal on it, pages of documents with the local court's letterhead on it. And all of that is created with just a couple clicks of a button with the AI tools today. And so the evidence that scammers are able to put forward to make the cover story that they are bringing to their targets convincing is at a totally different level of of sophistication and believability than it was in the past. And it's cheaper and easier to produce every week. We've just come a long way from the from the Nigerian prince emails.

Rosanne Corcoran (14:31)
Yeah.

Patrick (14:31)
That we used to get in the late 90s and early 2000s that were chock full of grammar errors. kind of easy to spot. and

Rosanne Corcoran (14:37)
Right. Yeah, yeah.

Patrick (14:40)
Now we can't. And and and you mentioned the QR code. So the last thing, this is a trick that scammers use, they'll put QR codes into packages that are sent to your house.

QR codes on bus stops, anything that to get you to sort of scan that QR code and then ultimately be taken to some sort of malicious link that either aims to take your credentials to your Apple iCloud account or to your primary email or to a bank account, something that allows them ultimately to get to the places where money is and to and to then start sending that to themselves.

Rosanne Corcoran (15:21)
It's amazing to me, but what happened with your mom? She answers the phone, it's your sister. What happens?

Patrick (15:26)
Yeah.

Yeah. So mom was extremely lucky in this scenario. So the end of the story is a good one in the sense of she has to answer the phone, she thinks my sister has been cat kidnapped, totally believes it, but sees on her kitchen table her iPad. And I think many of our aging parents

Love the iPad, have the iPad.

Rosanne Corcoran (15:51)
Mm-hmm.

Patrick (15:52)
And in a lot of ways, it's that second screen for them. and they do more on the iPad than they ever would on a laptop or or a desktop computer now. Many, many do. and the data shows that. But so she sees her iPad, and as she's thinking about how she get this money out, she actually texts my brother-in-law, so my sister's husband, something like, Where's Courtney? What are we gonna do about Courtney?

Not because she doesn't believe it, but because she's actually trying to rally the troops, essentially, to go to and coordinate how we're gonna get Courtney out of this hostage scenario that she believes that she's in. And luckily, my brother-in-law is sitting on the couch at that moment and texts back, What do you mean Courtney's in the shower? What's happening? And my mom texts text, Are you sure? And you can imagine getting those text messages from, you know, he's like, Of course I'm sure. What's what we're talking about?

Rosanne Corcoran (16:41)
My goodness. Right.

Patrick (16:49)
And but in that moment, my mom then realizes something isn't right, gets

Rosanne Corcoran (16:53)
Uh-huh.

Patrick (16:54)
off the phone, calls my sister, realizes that she's fine, then calls me. And and and to this day, if you ask my mom about the incident, there's real trauma there because she truly believed that her daughter was in extreme danger.

And that somebody had got to her and wanted to kill her. And so there's traumatic fallout from that. And and so luckily my mom was able to avoid the situation of at least sending money, but you know, while everything about that call was fake, the emotions were real.

Rosanne Corcoran (17:33)
Absolutely. And then you fear they're gonna call back with something else.

Patrick (17:36)
Yeah, exactly.

I mean, w talking to my mom in that moment, a lot of her questions and she was still processing the whole thing, were were how do they know? Do that do do they know me? Why are they coming after me? Or why would they stop coming after me? And so

Rosanne Corcoran (17:55)
Right.

Patrick (17:56)
it it's part of what the book aims to do is is introduce readers to the the tips and tricks that scammers are using, but also to kind of pull back the veil on how these scammers operate so that we can understand that in many ways these attacks are targeted, but how easy it is to do, how easy it is to put together that that picture of my mom.

And my sister and their phone numbers and how to spoof them and the content that's required. All of that was so easy. And in fact so easy that the scammers asked for their opening ask to save my sister, my mom's daughter, for twelve hundred dollars over PayPal.

And while twelve hundred dollars is a lot of money,

Rosanne Corcoran (18:46)
Mm-hmm.

Patrick (18:47)
I think it shows that that would have been a huge score for them, which makes you kind of realize how cheap and easy it was for them to put together a very realistic kidnapping scenario.

Rosanne Corcoran (18:59)
And that's that's a question here, Patrick, because how do they do that? I mean, I realize it's probably in somebody's mind that I don't know, but how do you how do

Patrick (19:07)
Yeah. Yeah. Yeah.

Rosanne Corcoran (19:09)
What do you do? Are these the are these the the lists that you buy that do you

know what I mean? And then you can put everybody together? Are they going on Facebook and checking? Like how do they do this?

Patrick (19:21)
Yeah, I'm the the reality is we have especially in the context of of caregiving and aging parents, w there's there's decades of information out there on the internet about who we are, where we live, what we do, what we've bought, what we've signed up for, what how we communicate. And in many ways it's an impossible problem to stop.

I advocate for you know doing your best to keep data off the dark web, but having spent two years on the darker side of the boom, I'm convinced that if a scammer wants to get your information, they can get it at this point. There's very little that you can do about that. And so

Again, part of the point here of the book is we need to educate ourselves differently, we need to protect ourselves differently in this new era because it's too easy to put together the information. This data is available on darker corners of the web. You can buy information about me, my social security number, my phone number, my next of kin, so my family, who I'm related to, where they live, what their phone numbers are what their what their email addresses are. And that's exactly what it's for for pennies on the dollar. You can buy this information. And then what AI is incredibly able to do is say, great, just like if you've ever used these tools yourselves for good, you know, you could put that into an AI model and say, what's the perfect scam for this
data? How do I run the perfect scam against Beth Coughlin? Here's some data that I have about her.

And it doesn't take long to get to something that looks like what was run against my mom.

Rosanne Corcoran (21:11)
Oi Gosh, Patrick. That's just

Patrick (21:15)
Yeah, it's it's crazy this is this is this is the the it's it's a dark topic,

Rosanne Corcoran (21:22)
Yeah.

Patrick (21:23)
but it's not like we're hopeless. We have tools to protect against this, we can do better, but right now digital fraud is the fastest growing crime in the country.

And older Americans in particular are getting taken to the cleaners, but it's not just older Americans. I mean, I think about your audience, Rosanne. One in five parents who've got a kid between the ages of seven and seventeen reports that their kid has been scammed as well on a gaming platform, on a social platform. As you get a little bit older, on dating platforms, I mean, so much of our lives in the digital world now are inundated with spam and scam content. I mean, we feel it.

Research shows you the average American receives 20 scam attempts or 20 scam encounters a week via text, email, social media. So these are coming at us from a million different directions. And yes, you gotta be right 100% of the time, but a scammer only needs to be right once. And and so this is a new era.

And we have to up-level the conversation. We need different rituals in the family. We need different policies, smarter policies at the regulatory level. And we need better technology for the consumer so that we can meet the technology that the bad guys are using and do a better, better job of defending ourselves and our families.

Rosanne Corcoran (23:01)
Yeah. Absolutely agree. I I wanna get to the tools, but I I would be remiss if I didn't bring up the story of Eva Rothman, who handed

Patrick (23:10)
Yeah. Yeah.

Rosanne Corcoran (23:12)
Over seven hundred thousand dollars in gold bars. Can you

Patrick (23:16)
Yeah.

Rosanne Corcoran (23:17)
I mean, how do you get from a phone call to a shoebox full of, you know, cash on the curb? How how does

Patrick (23:24)
Yeah.

Rosanne Corcoran (23:24)
How does that happen?

Patrick (23:26)
Yeah, I mean the the part of the the blessing and the curse of of working in this is you get to see so many human stories and and to really understand crisis and challenge and then ultimately hopefully overcoming and recovery at at the human level. But but it but it is tough to hear some of these stories. And and while the book allows you to kind of look over the shoulder of scam victims and see the scams that they're happening, we you know through through stories that we tell, we also use very real stories. And Eva Rothman's is is is one of the of the is a very real story. She's from from Queens.

An older woman from Queens, and it was a government imposter scam where she essentially gets a voicemail.

Lot of this content sort of hides in our voicemails as well. You may you may do the right thing by not taking the call or missing the call, but then you get this voicemail and it w sounded like an FTC official who who told her that her identity had been compromised and that she needed to call back immediately. Criminals were about ready to drain her life savings. and the only way she could protect hersel was by cooperating with an investigation. Perfect

Rosanne Corcoran (24:48)
Mm-hmm.

Patrick (24:48)
script. Of course, she calls back.

And then over the course of two months, this scam went on for two months. In plain sight of the people that she loved, she thinks, because of what the scammers have told her and proved to her, with I mean, she talked to multiple different people, all following the perfectly same script, using names that actually were real names of officials, so that if she ever did look somebody up, she would see them. she she thought she was saving her family.

but she couldn't tell them about it because if she did, she would implicate them in the investigation and they would get roped into this. And

Rosanne Corcoran (25:26)
Right.

Patrick (25:26)
so she is in a secret way going on these missions to take money out of the account and give it to these government officials so that they can safeguard it. but there's the as you get deeper and deeper into the lie and into the deception.

you're so caught up in it that it's impossible for you to step out and say, Hold on, why am I giving gold bars to somebody in an unmarked Toyota, you know, outside my house?

Rosanne Corcoran (25:52)
Right.

Patrick (25:55)
But people don't do this because they're trying to give money to a criminal. They do it because they think they're doing the right thing. And scammers have come become incredible at convincing people over a long period of time that that

They're caught up in this in this scheme and that they have to do these crazy actions that from the outside seem completely incomprehensible. But when you look over the shoulder of Eva, you realize this is an a very capable person who simply is trying to protect their family and thinks they're doing the right thing. And so over the course of two months,

Its by the time the jig was up, she had handed over almost $700,000, almost the entirety of her life savings. But in her mind, it was heroic. In her mind, she was doing the right thing. And she thought she was standing between herself and her family and financial disaster by doing that.

Rosanne Corcoran (26:52)
Mm-hmm.

Patrick (26:54)
So yeah, it's it's it's a brutal, it's a brutal scam.

And it's important that people know the power of these imposter scams so that when you think about somebody that you're caring for, we we talk about these things, we share these stories not to scare people, but be so that we can make them okay to talk about. Because too

Rosanne Corcoran (27:18)
Right.

Patrick (27:18)
often, especially in caregiving relationships, there's the question of what aren't they telling me?

Rosanne Corcoran (27:25)
Mm-hmm. Mm-hmm.

Patrick (27:27)
How do I get them to talk to me about what is actually happening? You show up at the house and and you know there's something going on, but you don't know how to sort of get it out of there. And so if this book does anything, I hope that it gets people to start to talk about this this new threat that is very real, very present, and not getting any better in our society today.

Rosanne Corcoran (27:50)
What is the recourse for that, Patrick? Here's seven hundred thousand dollars out the door. Is there a way to get any of that back?

Patrick (27:58)
the recovery is is a huge problem in in this type of fraud and you know, especially something that has gone over gone on for such a long time. The

the you know you can you can reverse a wire within forty eight hours if you if you can sort of get in that window. But the scammers know that. that's why the gold bars, that's why they they sent Eva into her local bank. And by the way, when the tellers tried to sort of say, well hold on, this doesn't seem right at Eva. You've been coming here for a long time. This is way too much money. and the tellers have been increasingly trained to try to ask questions, but the scammers were one step ahead, right? They've already coached Eva that

That she's going to get these questions, and they've already said, Well, I'm investing in, you know, tell tell them I'm investing in a new Airbnb or something. They've given her the script because they're already anticipating how.

controls in the system are gonna try to to stop Eva from making these decisions. and and recovery is a huge challenge and and it's because once this data is gone, it just sort of percolates through the ecosystem. It's moved across multiple different wallets and accounts and in different countries and then rallying law enforcement from multiple different countries to try to track that down and recover it

Rosanne Corcoran (29:20)
Yeah.

Patrick (29:21)
is is such a complex challenge.

And even if we have the resources in the US as one of the richest countries in the world, we then have to go to these other countries where it may not be a priority. And frankly, they don't have the resources to go and track it down. So the

Rosanne Corcoran (29:37)
Right, right.

Patrick (29:38)
recovery numbers on scam losses are devastatingly low. But there is, there, there are some amazing stories. I tell the story in the book about the woman in Vermont.

who and this is why we do say to report it, not only so that we can help get our arms around the problem, but if there is a chance that you can recover. you will not recover if you do not report it. and that's how the system works is is you file the complaint with the FBI.

with the FTC. And then as these complaints come in, and as law enforcement is tracking certain syndicates and organizations, if they do manage to take one down and they see, you know, victim funds that were associated with that group, that's how recovery works. But you don't get a chance to recover if you don't report. And this

Rosanne Corcoran (30:26)
Gotcha.

Patrick (30:27)
woman in Vermont, over five years, she had lost you know, hundreds of thousands of dollars, almost a million dollars. And she reported it.

But then over five years, just sort of had thrown up her hands and said, This is gone. And was dealing with all the fallout with the IRS to try to like she was getting tax bills that that that that weren't fair because of the loss, dealt with all of that, had reworked her life on fixed income to to survive. And then one Christmas Eve morning, she wakes up and sees a million dollars in her bank account.

Rosanne Corcoran (30:59)
Holy mackerel.

Patrick (31:00)
The FBI with interest that would just return with no other communication other than they just are the money to her. And so there are.

Amazing stories here about recovery, but we don't like to give people false hope, because

Rosanne Corcoran (31:14)
Right.

Patrick (31:15)
it's actually something that scammers love to prey on too. Recovery scams are a huge and devastating way where scammers

will then go after people who've been scammed and say, We can get your money back. but it just requires a you know, an upfront fee, or it requires retention with this law firm that isn't real.

So it's it's a rough story and it's a complex problem, but that's why I think we as consumers, we as a community, we as a society have to do more to protect ourselves.

Rosanne Corcoran (31:47)
Well, and it's like there's always an the next scam. You know, there's

Patrick (31:50)
Yeah. Yeah.

Rosanne Corcoran (31:52)
the I'm gonna take your money scam and then there's the but we can recover, but that's gonna be a scam. So

Patrick (31:57)
Yeah.

Rosanne Corcoran (31:58)
i it's it's you're chasing your tail the entire time.

Patrick (32:02)
Yeah, it's it's a it's so I spent my career in in national security and and doing work for the government and then

Pivoted to enterprise security, doing work for large corporations, building products for for Starbucks or IBM to protect them from sophisticated cybersecurity threats. And what you see at those levels is it's a cat and mouse game where

Rosanne Corcoran (32:19)
Yeah. Yep.

Patrick (32:20)
you're constantly trying to keep up as the bad guys sort of maneuver and pivot and come up with new tactics and new technology. As defenders, you're doing the same.

And and you're that's that's the nature of cybersecurity is a cat and mouse game. I'm not sure which one we are in this scenario. I think we're probably the mouse.

Rosanne Corcoran (32:41)
I think so, I think so.

Patrick (32:43)
But we the the challenge with consumers today is is so much money, innovation, and investment has gone into protecting governments and and the enterprise over the last couple decades that the consumer's been left behind. And

Rosanne Corcoran (32:54)
Right.

Patrick (32:55)
so if we're the mouse, the mouse is getting taken to the cleaners. And we we got

a lot more to do for the consumer to to to sort of even out the playing field and to make that attacker defender dynamic.

More in the defender's favor.

Rosanne Corcoran (33:12)
Right, right, right, right. Well, and it's it's also and it's everywhere you turn I mean it's even on Facebook. You know, it's like Brad Pitt is not messaging you and he doesn't need your money, like for real.

Patrick (33:23)
I know, I know. I know.

Rosanne Corcoran (33:25)
It's all of that. But I mean how as caregivers, how can we have these conversations with our parents? Because remember, it's it then becomes well I'm not stupid, I know, but it's like these things are so

theatrical now. There's so like you said, they know the strings to pull. So how do we have those conversations?

Patrick (33:48)
So I would say I think a few things have changed. If you if you if you go back ten years, this was not as

Present of a threat in the community for seniors as it is today. I mean, things like elder fraud have always been an issue, older people being taken advantage of by by con artists and scammers and fraudsters. But the scale of this means I think you would be hard pressed to find anybody in this country over the age of 60 who doesn't have a story themselves or doesn't know somebody who has a story. And so I think in some ways we are pushing.

a little bit more on an open door than we were 10 years ago in raising this conversation because it's more front of mind, it's more present. That's thing one. Still, these are difficult conversations. Autonomy and agency with with with those who are being taken care of is and and are aging parents is a huge issue. And so how do you make this something that isn't you need this because

You're older because you're vulnerable, because

Rosanne Corcoran (34:57)
Right. Right.

Patrick (35:00)
you've lost a step. the reality is seniors are a target in this country, as I said before, not because they are more vulnerable. They're a target because they have over 50% of the wealth in this country, and the scammers know it. They have the savings in this country. And so scammers are saving their more sophisticated attacks for the more.

Vulnerable in our population to the extent of they're older or they are they're in need of care. But it has nothing to do with their mental state. it has more to do with the fact that they just have more savings in the bank typically than somebody who's younger. And so coming at it from the perspective of wow, look at this. I need this, my kids need this.

I'm doing the I'm looking at this because I think this is a real problem for me and my family. Not because you need it. Not

Rosanne Corcoran (35:59)
Right.

Patrick (35:59)
Because you're a problem. It's look at look at the problem. Look at how look at how good these scammers have got in their at their job.

Let's talk about some of these scenarios that we're seeing, these news stories that we're seeing. The stories in the book about about real everyday people, young and old, who've been who've been manipulated in in crazy ways to hand over their hard earned money. I think there's easier ways for us to bring this up that has nothing to do with taking away the agency or the autonomy of of older citizens in this country.

Rosanne Corcoran (36:36)
Fully agree. I fully agree. And to make it easy to say if it feels off to you, let's talk about

Patrick (36:44)
That's right. One of the things we talk about in the book, and so we've we spend a lot of the book looking at the problem, going deep on who these scammer organizations are. I talk about the the the five families of fraud to try to pull back the veil on on who's actually doing these scams. And we kind of travel around the world and we look at the different scam organizations.

We look out into the future of where this threat is going over the next couple of years to try to paint a picture of how technology will continue to evolve the attacks and the tactics that we're seeing. But I do get to a place of what I hope is is a little bit more hopeful at the end, where we talk about how how we can how we can do better. And one of the things that we lead with, I mean, thing one is remove the shame.

Stop thinking about this from the perspective of how could you fall for that? Start thinking about this from the perspective of, wow, these scammers have gotten good at their jobs. I'm so sorry that happened to you. But the next thing is we got to create some new rituals and

Rosanne Corcoran (37:44)
Yes.

Patrick (37:44)
how we behave.

And and new rituals in our families. And a lot of that has to do with talking about the threat. This went just in the span of my career from the last 20 years. This went from a national security issue where these kinds of attacks were targeting three-letter government agencies to a big corporate enterprise issue and a board-level issue for the Fortune 500 cybersecurity and these types of attacks to now what I think is a kitchen table and a living room issue for everyday American families. And so talking.

Talking about these types of scenarios, these types of attacks at the kitchen table is important. And then saying, let's let's do things like let's create a family password. A password that is known for our family, or or a memory that we all share as a family, and know that if we ever are in a situation where we need to verify.

Who we're talking to, we can use this. And then practice it. Talk about scenarios where you might use that.

Rosanne Corcoran (38:42)
Mm-hmm.

Patrick (38:43)
And and and do do it make it fun if you have to, but but go around the table and and and sort of try to drive that behavior almost in a training perspective into how we operate. But the goal is ultimately to get folks to pause and to

Do more verification as a ritual in how we communicate, especially when we are in hot zone moments, in these moments where we feel our emotions starting to override our logical thinking, fear, urgency.

There they're every scam that we profile in the book, and the ones that are the most devastating right now involves some sort of urgency, some sort of act now. You have to do this. And so when you feel you're in those in those moments, we have to find a way to pause and do a second channel check. And while my mom didn't know she was doing that at the time, when she grabbed her iPhone and texted my brother-in-law and said, Where's Courtney? That was a second channel check.

Rosanne Corcoran (39:44)
Right.

Patrick (39:44)
And and whether you you you you think you're talking to the bank and you hang

up and call the number back on the back of your card, or somebody calls and says they're from the IRS and you owe money, you hang up and you call the taxpayer assistance line.

Rosanne Corcoran (39:56)
Right.

Patrick (39:57)
there are ways to do a second-channel check, even if it's just turning to a neighbor, a friend, a spouse, a partner, a family member, and saying,

This is something that's happening. Does this sound real to you? Or or does this look real to you? Because often when we're able to sort of step out of the scenario, it's enough to break this gammer spell.

Rosanne Corcoran (40:22)
Right. Right. And you make a good point. Don't call the number that's on the the mail that they sent you. Don't click

Patrick (40:28)
That's right.

Rosanne Corcoran (40:29)
On the link that looks like it came from an organization in your email. Don't click on that link.

Patrick (40:35)
That's right.

Rosanne Corcoran (40:36)
Come out and try it from a different angle. It's it's very important because that's that's where all the trouble happens, right? That's

using

Patrick (40:43)

That's right.

Rosanne Corcoran (40:43)
their information.

Patrick (40:45)
That's right. And and you know, this is not I don't want this to sound like a a product plug, but it's one of the reasons why my brother and I created this tool called Scamwise, which is available at Scamwise dot com. It's it's a website and you can submit a picture of a text message, screenshot, you can submit a picture of physical mail, a Medicare bill.

Jury duty summons. You can forward an email to it that looks like it's coming from AARP or Microsoft, but it's asking for something that looks sounds like there's money involved or credentials. And it gives you back a very quick second opinion on the that content in particular, and then recommends different second channel checks that you can do to verify. And we created that because.

We wanted to have a very easy and seamless way for all of us, but especially older Americans, to do a second channel check who may be alone in the moment. And what we found is we hear from a lot of caregivers that it's it's helped take a little bit of the burden off of them because this is a product that

older Americans can use. And we built it in such a way. We've thought about things like font size and simplicity of engagement when we built it and simple language instead of using like heavy cybersecurity speak. That that, you know, my mom uses it all the time now. And and

Rosanne Corcoran (42:19)
Sure.

Patrick (42:20)
And instead of having to come to me or me hoping she does come to me, it's a tool that they can have. And then they start to build a little bit of agency. They start to build a little confidence in their in their ability to to to maneuver in the digital world now. And that's exactly what we want.

Rosanne Corcoran (42:36)
Patrick, it's one of those things, again, that has come out of caregiving where you see the you see the issue, you you want to try to fix it, you wanna try to help, and then you wanna look around and say, you know what, I know my mom's not the only person. And how can I make this better for everybody else? So I I applaud

Patrick (42:54)
Yes.

Rosanne Corcoran (42:55)
you for that. the fact that it's free is fantastic.

Patrick (42:58)
Yeah.

Rosanne Corcoran (42:59)
And to be able

Patrick (42:59)
Yeah.

Rosanne Corcoran (43:00)
to access that is is wonderful. So thank you for for producing something so vital.

Patrick (43:03)
Yeah.

It's it's it's important. And look, I I will say this. I think there's a lot of debate in this country and a lot of debate in different communities about the role of of AI in our future. And

Rosanne Corcoran (43:18)
Yeah.

Patrick (43:19)

and whether you think AI will will will save us, will destroy us, or disappoint us. There's a reality that's happening right now, which is there are

Bad guys, as my five-year-old son would say, bad guys who are using AI to come after everyday people. And so we believe that we need AI for good. And I think what we're we've built with ScamWise is a great example of how we can use AI to help protect people more. and we do it in a way that is privacy preserving. So we don't even ask you for an email address. I don't even want people using.

that to be have to think for a second of where what are they going to sell my data to some advertise like so so

Rosanne Corcoran (44:00)
Right. Right.

Patrick (44:03)
there's no there's no sign up required it's completely free we have the privacy policy that lays out how we protect the data but we don't even ask for who you are because we want to make it as easy as possible in those moments that matter to get that quick second opinion

Rosanne Corcoran (44:22)
yep. No, it's fantastic. Now, when you also talk about building in that nine seconds, that nine second pause. how can we talk to our care partners about, you know, take a minute, take take these nine seconds and just think about it. How did how does that work?

Patrick (44:41)
Yeah, I I there's actually there's a great organization that was started by Craig Newmark, who is the founder of Craigslist. And he's a fascinating, fascinating man who's done incredible work in philanthropy for security and privacy on the internet. And he created this organization called Take Nine, which is all about

How do we start to change some of this behavior around? Like nine seconds, as he says, sounds like less than 10. And so it seems something like that you can do. but it it's it's really it's really about recognizing, I think, first these hot zone moments, recognizing the tactics and the emotions that scammers intentionally try to trigger and know that when those moments happen,

Complying sort of without question and in the moment is never the right answer.

If your bank sees fraud, if there's a real government institution, I promise you they can take nine seconds to deal with it. The scammers can't. The scammers don't want that. They do they don't want to break the spell for a single second. And so, you know, the it you can do it in simple ways. Like in my family, we have a rule: nobody in the family sends money or credentials based on a call, a single call, a text, or an email.

hang up and we verify. And then if my mom hangs up on me because she's not sure it's me, we celebrate it. know, we we

we we we say that's great. We don't get frustrated and annoyed. And so

Rosanne Corcoran (46:14)
Right.

Patrick (46:17)
I think a lot of it is modeling the behavior.

showing that this is a a threat that we feel concerned about for ourselves in the sandwich generation, for our children who are younger than us. And then so of course for the people who are older than us and for the seniors and those who need care. It's not a problem just for them, because they're a problem.

And and and if we start that conversation from the perspective of this is about us, this is about our family, and of course you are an important part of that family, it becomes something that people are willing to engage in rather than feeling like they're the burden.

Rosanne Corcoran (46:56)
Yep. Yep. We're all suffering with this. We're all a target for this. Yes. Yes.

Patrick (46:59)
Yes. Yes, I like that.

Rosanne Corcoran (47:02)
Well, and it's it's scary too when if you've ever gotten that call of your credit card is being used by somebody else. And

Patrick (47:09)
Yeah.

Rosanne Corcoran (47:09)
then you're like, Okay, is this real? And

you call back and you're waiting and then they're asking you for your social security number. And and there's that moment, Patrick, where you're like, Am I really talking to Citibank?

Patrick (47:21)
Yeah. you know, we all have a little bit, I mean, I've I've worked in cybersecurity my entire career. In those moments, I also feel that way. Like I I I I I eat, sleep, and breathe scams and fraud all day, every day.

And and I get caught up in these moments too. And I tell a story in the book about how close I came to getting scammed while writing a book on scams. And so so we we

Rosanne Corcoran (47:48)
Great. Yep.

Patrick (47:49)
all are suffering from this. And and

Rosanne Corcoran (47:51)
Right.

Patrick (47:52)

and the scammers know that we all feel a little bit insecure about our passwords. Like, God, did I do something stupid?

It's often what goes through our mind. When you get that call from your bank, you're like, God, what did I do? That's what goes through your mind. It's

Rosanne Corcoran (48:07)
Yes.

Patrick (48:07)
not, it's not, who is this? This can't be right. It's too often, I must have done something wrong. And and the scammers take that shame, they take that fear, that self-blame, and they turn it into a weapon against us that that too often leads to us doing things against our own interest.

Rosanne Corcoran (48:27)
Yeah. and as you said, you turn your card around and you call that number. You look

Patrick (48:31)
Yeah.

Rosanne Corcoran (48:31)
for the actual number, you don't do anything like that. my goodness.

Patrick (48:34)
Yeah. Yeah. That's I mean that's that's

the key. And and you know, when in doubt, ask for help. Make it easy for make try to make it easy for people to ask for help.

lean on tools, whether it's scam-wise or anything else that may be out there to try to get that second opinion or get a recommendation or to or to help you figure out whether what you're looking at is real. But these these with with with the acceleration in the in the capability of the technology, with how good these models are becoming at generating realistic images, videos, audio.

We are in for what I c what the book calls a a deep fake decade here where where how we think about identity verification is going to need to evolve very quickly in order to keep up with the the way the technology is progressing. And that's

that's scary in some

Rosanne Corcoran (49:35)
Yes.

Patrick (49:36)
ways, but

It doesn't help just sitting here being scared about it. Engaging in the conversation is is the way that we can sort of move our families, move our communities, and ultimately I think move our society forward so that we are better protected and able to engage with the promise and the upside of technology.

The promise of being digitally connected. I mean, without FaceTime, I live in Los Angeles now, my mom lives in Kansas City. Like things like FaceTime are incredible for what they've done for the my relationship with my mom, my son's relationship with his Nana, as he calls

Rosanne Corcoran (50:11)
Mm-hmm.

Patrick (50:12)
her. So there is power in technology. There's there's connectivity and communication and yes, entertainment and everything else.

If we're going to continue to sort of unlock the upside of technology, we have to do more to mitigate the downsides too. We just

Rosanne Corcoran (50:28)

Yes.

Patrick (50:29)
have to, we have to recognize that. And it's a game that we have to play. And I think one of the most important games on the field right now is digital fraud, because it it has gotten away from us and we have to do more to sort of write it back in.

Rosanne Corcoran (50:43)
Fully agree. And you know, it's not like this is new, right? This has been happening and we've been hearing for so long that the laws haven't caught up yet. Well, when are they going to catch up? Do you have any ideas of

Patrick (50:55)
Yeah.

Rosanne Corcoran (50:56)
where they stand and where they're heading or

Patrick (50:58)
I'll give you the the dark side then the bright side. But

one of the challenges right now is if you think about AI, there's there's almost fifteen hundred bills moving through different state legislators in this country around AI.

The problem with that is that's going to create a patchwork of regulation that scammers love. They thrive in sort of the gaps of regulation. And so we need more holistic federal and really international cooperation to make a dent, to have a real impact in the way the scams are operating today. And so the good news on that front is there is progress.

which is sometimes hard to believe, but there is progress in in the in on Capitol Hill around some legislation that that will start to put guardrails around technology, that will start to make it harder for the scammers to do their jobs. and I think we as citizens, and part of the point I make in the book is

We can sort of wave our finger at policymakers all the time, but if we don't make it an issue that we care about, then we can't be surprised that they don't, you know? So I you

Rosanne Corcoran (52:07)
Abs absolutely. Yep. Yep.

Patrick (52:10)
know, I would love to see digital fraud become a political issue that, by the way, I think both sides of the aisle can get behind. This is a problem that isn't that that isn't sort of confined to any political group. we all feel this as citizens.

And so doing things like watermarking AI generated images.

Mandatory watermarks so that we can detect this content, watermarking AI-generated audio so it's detectable by the platforms that then move it around, by the social

media companies and the telecommunication companies. And then having a way to sort of signal to consumers there's AI involved here will help trigger that hot zone moment and will help that help people say, Well, okay, hold on, let me just take a pause here and verify this. And

Rosanne Corcoran (53:00)
Right.

Patrick (53:00)
so there's legislation.

We

we as citizens need to support that. We need to support politicians that are advocating for it. and we can do more from a regulatory perspective to try to clamp down on this.

Rosanne Corcoran (53:12)
Okay.

So there's so there's some hope there. Right. Yeah.

Patrick (53:16)
There's hope. There's hope. And I think we just need

to channel it in the in the right places, you know? And now we need to fo we need to focus. I I think a lot of politicians recognize this as a problem, but now there's a lot of activity that's happening in a very uncoordinated way that will not make the problem better and may make it worse. And so

You know, in this next phase of this decade, we need to we need to sort of zero in on how do we want to start to chip away at this problem from a regulation perspective. And then we got to do our own things in our families and our communities to build better rituals. And we've got to build better technology so that we can play that cat and mouse game in a way that doesn't make us such a defenseless defenseless little mouse.

Rosanne Corcoran (53:54)
You're right. Absolutely right. Now, if a caregiver finishes listening to this and can only do one thing this week to better protect their parent.

What'd you tell them to do?

Patrick (54:07)
I would say have a 15-minute conversation about digital fraud. ask them, do they know anybody that's had it, like any of their friends or anybody in their community, have they heard of anything like this? Make this something that they start to talk about instead of just talking at them about it. And then ask them about what happened. What do they know about what happened?

I promise you, nine times out of ten, and unfortunately, there's a story in these communities, and people know of somebody where something happened and they may not know all the details, but something happened. And then use that as a wedge to talk about the themes in the book around imposter scams and how you're concerned about it.

For you, for your family, not just for them, but for you, for society, for your kids. and then talk about the second channel, you know, you could talk about verification. Make the rule that in this family we don't send money or give our credentials to somebody just because of a text or an email that we got or a phone call in the moment without doing it. And and

You know, I mean, I think it's a great tool, but I'll introduce Scamwise. Say there's this thing, show them how to use it. Scamwise.com. It's easy. It builds muscle. It's a leave behind that they can play with. And and you know, if you want more peace of mind, you want to learn more about what we're doing at Savvy Security, you can visit visit us there and see some other tools that we're building. But it starts with a conversation. And and every caregiver who listens to this can have that conversation, can initiate that conversation. And and it if if we got that far, that would be progress.

Rosanne Corcoran (55:53)
A big thank you to Patrick Coughlin for being my guest today. You can learn more about his work at SavvySecurity.com. Try his free scam assessment tool at Scamwise.com. And find his book, Dark Side of the Boom, wherever books are sold.

I hope you enjoyed today's episode and found something helpful, whether it was information, inspiration, or even just a little company. You'll find the full transcript and links to resources mentioned today@daughterhood.org in the podcast section. While you're there, explore more of what Daughterhood offers. We're more than a podcast, we're a nonprofit community providing free services and support for caregivers, including nationwide virtual support groups we call circles. On our website, you can register for a circle, sign up for our newsletter, and read our founders blog. Don't forget to subscribe and review us on Apple Podcasts or wherever you listen. Your reviews help other caregivers discover the support they need. Follow us on Facebook and Instagram at Daughterhood to stay connected, and if you know someone else who may benefit from Daughterhood, share it with them. Also, a very special thank you to Susan Rowe for our theme music, Mama's Eyes. This is Rosanne Corcoran. I'm so grateful you spent your time with me, and I look forward to being with you again next time here in Daughterhood.