

2025 Regular Session

HOUSE CONCURRENT RESOLUTION NO. 53

BY REPRESENTATIVE CARVER

## ELDERLY: Creates a Senior Task Force on Fraud Prevention

## 1 A CONCURRENT RESOLUTION

2 To create a task force to study the occurrence and effect of fraud committed against elderly  
3 persons in Louisiana.

4           WHEREAS, as technology and automation evolves, a growing fraud industry is  
5   stealing billions from consumers each year; and

6 WHEREAS, over eighty-four thousand Louisianans were victims of fraud and scams  
7 resulting in eighty-nine million four hundred thousand dollars in losses in 2024; and

8       WHEREAS, every two seconds, a Louisianan becomes a victim of identity theft,  
9       exemplifying the urgent and pervasive nature of this crime; and

10 WHEREAS, older adults are often prime targets for scammers due to factors such  
11 as accumulated savings, limited familiarity with digital technology, and increased social  
12 isolation, which can heighten their vulnerability to financial exploitation and identity theft;  
13 and

14 WHEREAS, according to a recent AARP Fraud Watch Network report, over one  
15 hundred forty-one million adults, representing forty-two percent of the United States  
16 population, have had money or sensitive information stolen through fraud; and

17 WHEREAS, data from the Federal Trade Commission indicates that while younger  
18 adults aged twenty to twenty-nine report losing money to fraud in forty-four percent of  
19 cases, older adults aged seventy to seventy-nine report financial losses in only twenty-four  
20 percent of cases, and those aged eighty and older experience the highest median losses of  
21 any age group; and

1 WHEREAS, although older adults may report fraud less frequently than younger  
2 individuals, the financial impact of these crimes is often far more devastating for seniors,  
3 with significantly higher median losses among those aged seventy and above.

4 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby  
5 recognize this growing issue affecting Louisianans and establishes the Senior Task Force on  
6 Fraud Prevention.

7 BE IT FURTHER RESOLVED that this task force shall submit a written report of  
8 findings, conclusions, and recommendations to the Louisiana legislature, the office of the  
9 governor, and the office of the attorney general no later than February 1, 2026.

10 BE IT FURTHER RESOLVED that the task force shall be comprised of ten members  
11 as follows:

12 (1) The governor or his designee.

13 (2) The attorney general or her designee.

14 (3) The director of AARP Louisiana or his designee.

15 (4) The AARP director of fraud prevention or his designee.

16 (5) The executive director of the Louisiana Sheriffs' Association or his designee.

17 (6) One designee appointed by the Better Business Bureau of South Central  
18 Louisiana.

19 (7) One designee appointed by the Federal Bureau of Investigation, Criminal  
20 Investigation Division.

21 (8) One designee appointed by the United States Attorney's Office, Middle District  
22 of Louisiana.

23 (9) The commissioner of the Louisiana Office of Financial Institutions or his  
24 designee.

25 (10) The executive director of the Louisiana Association of Chiefs of Police or his  
26 designee.

27 BE IT FURTHER RESOLVED that the task force shall review existing practices in  
28 Louisiana and the national landscape in terms of responses in other states to this growing  
29 issue.

1 BE IT FURTHER RESOLVED that the task force shall determine the economic and  
2 human impact of fraud in this state.

3 BE IT FURTHER RESOLVED that members shall serve without compensation  
4 except for per diem or expenses to which they may be entitled as members of their  
5 organizations.

6 BE IT FURTHER RESOLVED that a majority of the total membership shall  
7 constitute a quorum of the task force, and any official action taken by the task force shall  
8 require an affirmative vote of the majority of the quorum present and voting.

9 BE IT FURTHER RESOLVED that AARP of Louisiana shall call an organizational  
10 meeting of the task force by August 1, 2025, at which the task force shall elect a chairman  
11 and any other officers deemed necessary from among the membership.

12 BE IT FURTHER RESOLVED that the office of the attorney general of Louisiana  
13 shall provide staff support to the task force if needed.

14 BE IT FURTHER RESOLVED that the task force established pursuant to this  
15 Resolution shall submit one print copy and one electronic copy of any report produced  
16 pursuant to this Resolution to the David R. Poynter Legislative Research Library in  
17 accordance with R.S. 24:772 and to the House Committee on Commerce and the Senate  
18 Committee on Commerce, Consumer Protection, and International Affairs.

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#### DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HCR 53 Engrossed

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Creates the Senior Task Force on Fraud Prevention and requires the task force to submit a report to the state legislature, the office of the governor, and the office of the attorney general by Feb. 1, 2026.

#### Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Commerce to the original bill:

1. Make technical changes.
2. Provide that copies of the task force report shall be issued to the House Committee on Commerce and the Senate Committee on Commerce, Consumer Protection, and International Affairs.