

2025 Regular Session

HOUSE CONCURRENT RESOLUTION NO. 53

BY REPRESENTATIVE CARVER

A CONCURRENT RESOLUTION

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

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

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

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

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

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

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

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

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

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

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

- (1) The governor or his designee.
- (2) The attorney general or her designee.
- (3) The director of AARP Louisiana or his designee.
- (4) The AARP director of fraud prevention or his designee.
- (5) The executive director of the Louisiana Sheriffs' Association or his designee.
- (6) One designee appointed by the Better Business Bureau of South Central Louisiana.
- (7) One designee appointed by the Federal Bureau of Investigation, Criminal Investigation Division.
- (8) One designee appointed by the United States Attorney's Office, Middle District of Louisiana.
- (9) The commissioner of the Louisiana Office of Financial Institutions or his designee.
- (10) The executive director of the Louisiana Association of Chiefs of Police or his designee.

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

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

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

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

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

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE