

Crimes and Scams Against the Elderly

COMMON SCAMS THAT TARGET SENIORS AND TRUSTING PEOPLE

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Goals for today's session

Define Elder Fraud and discuss why it's so profitable to victimize Seniors

Discuss some of the more prevalent fraud crimes and scams impacting Seniors

Explore a variety of reporting mechanisms, methods to protect Seniors, and mitigate damages to your agency

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What is Elder Fraud?

Elder abuse is the intentional or negligent act of any individual that causes harm or serious risk of harm to an older adult, including

FINANCIAL EXPLOITATION AND FRAUD.

FBI Office of the Internet Criminal Complaint Center is responsible for Elder Fraud complaints.

- United States Department of Justice

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Profitable?

Americans lost \$16.6 billion to scams over 2024

Cybercrimes cost people over 60 years old \$4.8 billion in 2024 alone

There has been a 43% increase in losses in seniors since 2023

The FBI reports there were over 147,000 senior victims of fraud in 2024
- Internet Crime Complaint Center (IC3)

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Why target senior citizens?

- Trusting
- Have had time to accumulate wealth
- Often without family or friend support
- Independent and proud

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Top Scams



Romance



Special Delivery



Grandparent



Home Repair



Technology Support



IRS Scams



Family / Caregiver

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Romance Scams

CONFIDENCE FRAUD

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Golden Years

WHAT THEY ALWAYS HOPE FOR

WHERE THEY MAY FIND OURSELVES



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How it happens

- Often begins with online conversations
 - Social media apps (Facebook, Instagram, etc)
- Suitor has amazing photos and profile
- Generally, makes first contact, wants to move chat off the site (email, text)
- Builds trust through talking and promises to meet
 - Many times far away (business travel, military)

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How it happens

- Sets up meeting then finds an excuse not to meet
- Emergency contact for money
 - Health emergency
 - Travel costs to get to you
 - Deal of a lifetime
- Pours on guilt if refusal to help
 - Threatens to stop contact

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How not to get scammed

- Ask lots of questions and watch for inconsistencies
- Talk to family and friends about possible new romantic partners and listen to their concerns
- Do a Google Image Search of their photos (This works with text too)
- Don't share intimate pictures online
- Never send money to someone you've only met online!!! Especially gift cards!

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What to do if you think it's a scam?

Discontinue all contact immediately and tell a family member or friend!

Talk to your client's family and notify police

If contact was made on a dating site, notify the site so that others won't be scammed as well

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Grandparent Scam

I NEED YOUR HELP

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How it happens



- Panicked call from "grandchild"
 - Bad connection or rushed speech
 - Most common involves needing bail money to get out of jail
 - Directs victim to wire the money & ignore questions from the bank
 - May add another person as their attorney to increase believability
- Federal Bureau of Investigation

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Technology Scams

LET US FIX YOUR COMPUTER, TABLET, PHONE...

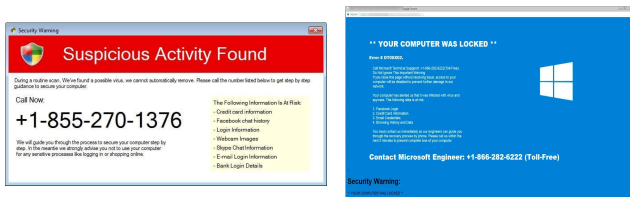
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How it happens

- Contact made saying your computer is broken, has a virus, etc
 - Often by email or text, but also by phone
- Offer to repair the issue for inexpensive cost
- Requests remote access to computer
 - They'll walk you through it

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What it could look like?



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Or even like this



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What happens next

Once they have remote access, they have access to EVERYTHING on the device. This includes:

- Bank applications that have been bookmarked with logins
- Files containing personal info
- The ability to lock the device and now demand payment to release it

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How to avoid the scam



- Never use a person or company to repair a device that you did not approach with the concern
- Do not give remote access to your device to someone you do not know
- Do not save your logins as bookmarks
- Do not provide your login and password to anyone
- Monitor your client's technology & keep family informed

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What to do if you're scammed

- Take your device to a trusted technology expert
- Make a police report
- Notify your bank and close accounts
- Notify credit reporting agencies

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Special Delivery

WE CAN'T GET YOUR PACKAGE TO YOU

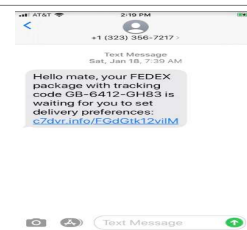
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How it works

- You receive a text or email with a link for updated info on your package
- The link requests you "sign in" with login / password
- You provide other personal information
- Orders now made with payment method you have supplied

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What can this look like?



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Or like this...

From: UPS Quantum View Inc [mailto:ups@usps.com]
Sent: Thursday, September 28, 2017 11:03 AM
Subject: Delivery status change

Dear customer,

Your courier has attempted to deliver your parcel today, but you could not be contacted at the address or on the phone.

Because nobody could sign for the parcel, we have deposited it at our local office, leaving you a notice in your mailbox.

To claim your package, please visit our office with a printed copy of the delivery notice. A scanned copy of the UPS Missed Delivery Notice can also be found by [clicking here](#).

Shipping Service: UPS Next Day Air
Date: Tue, 26 Sep 2017 11:03:24 -0700
Tracking #: 1Z [REDACTED] 355426
Mail: [REDACTED] **Not a valid UPS link**

Thank you for shipping with us.
©2017 UPS. All rights reserved.

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How to avoid the scam

- Know what you've ordered and are expecting
- Never use the link provided. Go directly to the source website
- Gift cards.... Or a credit card
- Use gift cards to make online purchases instead of a debit card

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Home Repair

HIGH PRESSURE SALES

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How it happens

- Door to Door Sales
- Takes advantage of ignorance of construction / repairs
- High Pressure
- Down Payments / Deposits
- Rarely leaves paperwork
- Poor work



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How to avoid the scam

- Use caution with door-to-door salespeople
- Don't let them into the house if you are alone
- Get other estimates from companies you located yourself
- Always get a written copy of the estimate – Do not let them email it to you later
- Use a credit card for any payments, if possible

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IRS Scams

YOU OWE TAXES.....

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How it happens

- Contacted by a "government official" who says taxes are overdue
- Demands payment or you will be arrested
- Payment must be made immediately
- A lot of information is provided



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What to watch out for

- The IRS makes contact by written letters ONLY
- The IRS is a Federal agency with Federal jurisdiction
 - Local, County, or State law enforcement do not issue tax fraud warrants
- At no time will a government agency, of any level or jurisdiction, request or demand payment by gift card

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How to avoid a scam

- NEVER use a gift card for a demand for immediate payment
- Talk to family and friends before sending a payment of any type
- Ask what office they are out of and request a call back number. Then contact the IRS on your own utilizing a different contact number than that provided
- Know your current tax status

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What to do if you've been scammed?

- Make a police report where you live
- If you used a bank account, stop payment and report to the bank
 - Consider closing the account and opening a new one
- Complete the IRS Fraud form (often provided at the police department)
- Monitor credit reports, ask to flag for suspicious activity
 - Consider a credit monitoring company




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Family / Caregiver

THOSE WE LOVE AND TRUST THE MOST

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How it happens

- Frequent or unexplained withdrawals from bank account
- Suspicious checks 
- Family member coerces change in legal paperwork (wills, deed, insurance) 
- Forging signatures 
- Family member bills in senior's name

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What to do if you suspect family?

- Hardest to identify
- Most difficult to address
- Speak with your supervisors
- Contact information for other family?
- Make the Report



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Overall, how to prevent your client from becoming a victim

- Be aware that scams exist and be on the look out
- Educate your clients
- Ask questions
- Be suspicious of links and emails
- Advise against the use of companies, contractors, or people that the senior did not reach out to or that someone you or they trust referred
- Have honest discussions with family

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Where to Report Elder Fraud

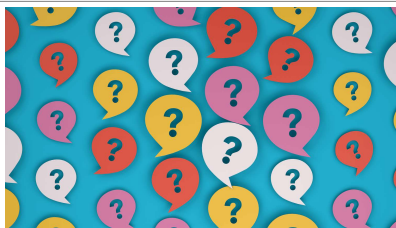
- Local police
- FBI & Internet Crime Complaint Center (IC3) <https://complaint.ic3.gov/>
- National Elder Fraud Hotline: 1-833-FRAUD-11 (833-372-8311)
- Michigan Attorney General's Office - <https://secure.ag.state.mi.us/complaints/patient-abuse.aspx>

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How to Protect Yourself & Your Agency

- Have a policy regarding your agency's process for handling suspected Elder Fraud that has been reviewed by legal counsel
- Maintain complete records with the contact information for members of the client's family
- Provide training to staff on what to look for and how to report suspected Elder Fraud
- Keep up to date on latest trends and changes in Elder Fraud scams and Elder Abuse

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Resources

AARP

<https://www.aarp.org/money/scams-fraud/>

Internet Crime Complaint Center

<https://www.ic3.gov/Home/Index>

National Council on Aging

<https://www.ncoa.org/article/top-5-financial-scams-targeting-older-adults>

US Department of Justice – Office for Victims of Crime

<https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>

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