



Top 10 Scams Targeting Seniors



The *National Council on Aging* reports over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Listed below are the top 10 Scams Targeting Seniors:

1. Deception Burglary Scam

- A team of at least 2 perpetrators impersonate utility/contracted workers and request access to victim's home to conduct a safety check of water, electricity or gas. Criminals primarily target the elderly. Once in the victim's home, one criminal distracts the victim while the other steals valuable property.
 - Remember you have the right to verify a utility worker's employment before allowing them into your home.

2. Health Care/Medicare/Health Insurance Fraud

- In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information. They will provide non-legitimate services for elderly people at makeshift mobile clinics. They then use the personal information to submit a bill Medicare and pocket the money.

3. Counterfeit Prescription Drugs

- Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

4. Asian Evil Spirit Scam

- Perpetrators trick elderly Asian community members into giving them cash and jewelry for blessings. Perpetrators claim this will protect victims from an evil spirit that will cause harm to the victims' family.

5. Telemarketing

- With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is

then shared with similar schemers looking for easy targets, sometimes defrauding the same person repeatedly.

- **“Charity Scams”**

- Money is solicited for fake charities over the telephone. This often occurs after natural disasters.

6. Police Foundation Donation Scam

- This scam involves phone solicitors who claim to be representing a Police Foundation and are accepting “donations” under false pretenses. Remember: Police Foundations never solicit money over the phone.

7. Investment Schemes

- From pyramid schemes like Bernie Madoff’s (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complex financial products that many economists don’t even understand, investment schemes have long been a successful way to take advantage of older people.

8. Homeowner/Reverse Mortgage Scams

- As opposed to official refinancing schemes, unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property.

9. Sweepstakes & Lottery Scams

- Scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected.

10. The Grandparent Scam

- Scammers will place a call to an older person and when the mark picks up, they will say something along the lines of: “Hi Grandma, do you know who this is?” When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity without having done a lick of background research. The scam artist will beg the grandparent “please don’t tell my parents, they would kill me.”

“Police and Community Working Together”