

# Top 10 Scams Against Older Adults in 2017

By the GWAAR Legal Services Team (for reprint)

The United States Senate Special Committee on Aging recently reported the top ten scams against older adults from 2017.

Rank	Type of Scam	# of Complaints
1	IRS Impersonation Scams	381
2	Robocalls / Unsolicited Phone Calls	166
3	Sweepstakes / Jamaican Lottery Scam	111
4	"Can you hear me?" Scam	97
5	Grandparent Scam	87
6	Computer Scam	79
7	Romance Scam	64
8	Elder Financial Abuse	51
9	Identity Theft	40
10	Government Grant Scam	37

Figure 1. Top 10 Scams Reported To Aging Committee Fraud Hotline from January 1, 2017, to December 31, 2017.

**1. IRS Impersonation Scams.** In these scams, callers accuse the older person of owing back taxes and fines. The caller threatens that, without immediate payment, they may be arrested, deported, or their home foreclosed upon. The callers asked for payment in all forms - certified check, credit card, electronic wire transfer, prepaid debit card, or even gift cards for stores such as iTunes.

**2. Robocalls/Unsolicited Phone Calls.** "Robocalling" is when machines, rather than humans, dial phone numbers in a sequence. These robocalls usually originate overseas, however, the scammers are able to mask the number they are calling from to look like it's from the government or another legitimate agency, or sometimes even the person's home state or local area code. Scammers use robocalls for many types of scams, and can usually get around the Do-Not-Call registry.

**3. Sweepstakes/Jamaican Lottery Scam.** Sweepstakes scammers convince victims that they have won a lottery and only need to take a few actions to obtain their winnings. The scammers usually contact victims by phone or through the mail to tell them that they have won or have been entered to win a prize. Scammers then require the victims to pay a fee to either collect their supposed winnings or improve their odds of winning the prize. Sweepstakes scams often come from a number beginning with "876" - the country code for Jamaica.

**4. "Can you hear me?" Scam.** In this scam, individuals receive a call where the caller simply asks "Are you there?" or "Can you hear me?" in order to prompt the recipient to say "yes." After

responding “yes,” the call immediately drops or gets disconnected. Scammers record the consumer’s voice to obtain a voice signature, and use the recording to authorize unwanted charges on items like utility bills, phone bills, or even stolen credit cards.

**5. Grandparent Scam.** In this scam, callers either pretend to be the victim’s grandchild and/or claim to be holding the victims’ grandchild. The scammers claim the grandchild is in trouble and needs money to help with an emergency such as getting out of jail, paying a hospital bill, or leaving a foreign country. Scammers play on victims’ emotions and trick concerned grandparents into wiring money to them. Sometimes the scammer pretends to be an arresting police officer, a lawyer, or a doctor. It is also common for the scammer to impersonate the victims’ grandchildren to talk briefly with the grandparent and then hand the phone over to an accomplice impersonating an authority figure. This gives the scammers’ stories more credibility and reduces the chance that the victim will recognize that the voice on the phone does not belong to their grandchild.

**6. Computer Scam.** In this scam, callers pretend to be associated with a technology company such as Microsoft, Apple, or Dell. They falsely claim that the victims’ computers have been infected with a virus. The scammers convince victims to give them remote access to their computers, personal information, and credit card and bank account numbers so that victims can be “billed” for fraudulent services to fix the virus. In a related scam, individuals surfing the Internet may see a pop-up window on their computer instructing them to contact a tech-support agent. Sometimes scammers use the pop-up window to hack into victims’ computers, lock them out, and require victims to pay a ransom to regain control of their computers.

**7. Romance Scam.** Scammers may contact older adults online through chatrooms, dating sites, social media sites, or email. Scammers often create elaborate profile pages, which gives their fabricated story more credibility. Scammers may call and chat on the phone to prove that they are real. These conversations can take place over weeks and even months as the scammers build trust with their victims. In some instances, scammers have even promised to marry their victims. Inevitably, scammers will ask their victims for money, such as travel expenses so they can visit the victims in the United States. They may also make up stories about needing emergency money for hospital bills for a child or other relative, visas or other official documents, or losses from a temporary financial setback.

**8. Elder Financial Abuse.** Financial abuse against older adults is often committed by family members; paid home care workers; those with fiduciary responsibilities, such as financial advisors or legal guardians; or strangers who defraud older adults through mail, telephone, or Internet scams. Unfortunately, money that is stolen is rarely recovered, which then makes it difficult for the

victim to support or care for themselves.

**9. Identity Theft.** Scammers can often access an existing customer's account simply by entering that individual's username, e-mail address, or name and correctly guessing the password. This is often referred to as an "account takeover." The scammer can use this method to access an existing account or use stolen personal information to create a new account. Or, a scammer can steal personal information – an individual's name, SSN, or health insurance claim number (HICN) – to obtain medical care, buy prescription drugs, or submit fake billings to Medicare. Some scammers even use stolen personal information to obtain medical care for themselves or others, putting lives at risk if the theft is not detected and the wrong information ends up in the victims' medical files.

**10. Government Grant Scam.** In this scam, older adults receive an unsolicited phone call from scammers claiming that they are from the "Federal Grants Administration," or the "Federal Grants Department" – agencies that do not exist. In another version, scammers place advertisements in the classified section of local newspapers offering "free grants," and request that victims wire money for processing fees or taxes before the money can be sent to them.

**Tips from the United States Senate Special Committee on Aging for  
Avoiding Scams**

- ✦ Con artists force you to make decisions fast and may threaten you.
- ✦ Con artists disguise their real numbers, using fake caller IDs.
- ✦ Con artists sometimes pretend to be the government (e.g. IRS).
- ✦ Con artists try to get you to provide them personal information like your Social Security number or account numbers.
- ✦ Before giving out your credit card number or money, please ask a friend or family member about it.
- ✦ Beware of offers of free travel!

**If you receive a suspicious call, hang up and please call the U.S. Senate  
Special Committee on Aging's Fraud Hotline at 1-855-303-9470**

For more information, see

<https://www.aging.senate.gov/imo/media/doc/2018%20Fraud%20Book.pdf> □