

There are a few key factors that make older adults more prone to being the focus of internet scammers.



Finances. After years of planning for retirement, many seniors have significant amounts of accessible money saved away. Ultimately, scammers are looking for financial gain, and see an opportunity in these pools of cash.



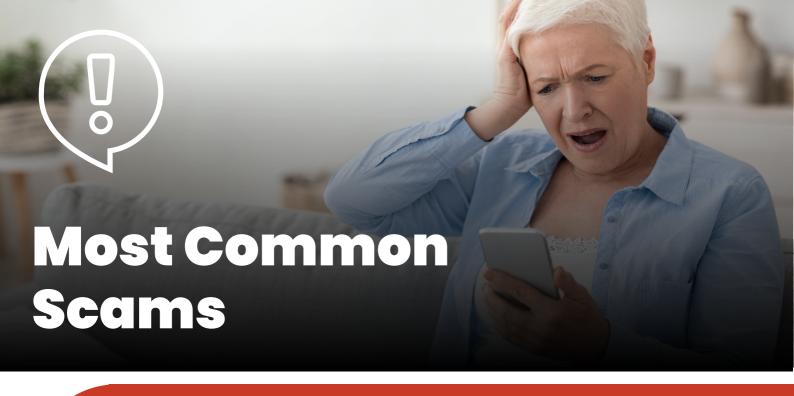
Benefits. In addition to retirement accounts, seniors are eligible to receive government benefits such as Medicare and Social Security. This regular flow of payments opens up additional sources for scammers to target.

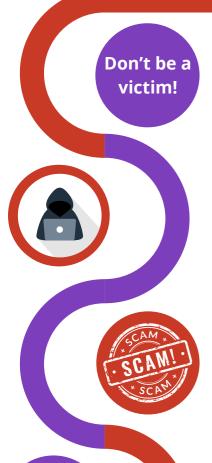


Extended Family. Older adults often have large extended families, and it can be hard to have close connections with everyone, despite how much you care for them. Scammers will try to exploit these connections, posing as family members in need of assistance.









Government Impersonation Scams

Scammers call unsuspecting older adults and pretend to be from the IRS, Social Security Administration, or Medicare. They may say the victim has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the victim doesn't provide personal identifying information. This information can then be used to commit identity theft.

Robo Call Scams

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.

Grandparent Scams

Scammers call a would-be grandparent and say something along the lines of: "Hi, Grandma, do you know who this is?" When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust.



