

MANHATTAN DISTRICT ATTORNEY'S OFFICE



CHIEF OF THE ELDER ABUSE UNIT
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WHO ARE SCAMMERS TARGETING?

EVERY ONE
BUT

OLDER ADULTS

- MAY HAVE RETIREMENT INCOME
- MAY HAVE SAVINGS
- PROBABLY HAVE SOCIAL SECURITY
- PROBABLY HAVE CREDIT AVAILABLE
- ARE PERCEIVED AS VULNERABLE



SCOPE OF THE PROBLEM

- NCOA estimates that Americans over the age of 60 lost \$3.4 billion as reported to the FBI in 2023
- Up 11% from 2022
- Over 101,000 victims reported to FBI
- 400,000 fraud reports were made to the FTC with losses of more than \$1.9 billion.

These numbers are grossly underreported





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WHY SCAMS WORK

- They strike when people are not expecting it
- In a place where you feel safe (apt., cell, comp.)
- They appeal to strong emotion – different part of your brain
- Scammers are willing to invest significant amounts of time building relationships with older adults
- It can feel like a real relationship
- They are skilled at developing trust and inciting fear
- They are relentless, confusing and exhausting
- Once someone starts paying, that person feels tremendous pressure to recoup – think of slot machines



BAD ACTORS TRY TO



CREATE
URGENCY



REQUEST
SECRECY



REINFORCE ANY
FEELING OF
LONELINESS
CREATE A SENSE
OF ISOLATION



OVERWHELM
WITH CHARM



FOSTER
DEPENDENCY
CAN CALL OR
TEXT
RELENTLESSLY



FRIGHTEN OR
BE
INTIMIDATING.

NEVER UNDERESTIMATE THE SCAMMER

Anyone can be taken in by a scammer

Best case scenario – you will teach them what didn't work

Worst case scenario – they will talk you into something you don't want to do.

Disconnect

Hang Up

Block them

Expect them to come back



REASONS PEOPLE DON'T REPORT

- Feel like they have a relationship with the person taking money
- Embarrassment/Shame/don't want to be judged
- Don't want to be alone
- Worry about losing control of their affairs because they have been victimized
- Fear about being injured by Scammers
- Think nothing will happen if they report
- Don't want to be involved in a long process
- Think that people will not listen or care
- Don't know who to call



WHAT A SCAMMER WANTS

- Money

Cash/giftcards/bitcoins/wires

- Access to money

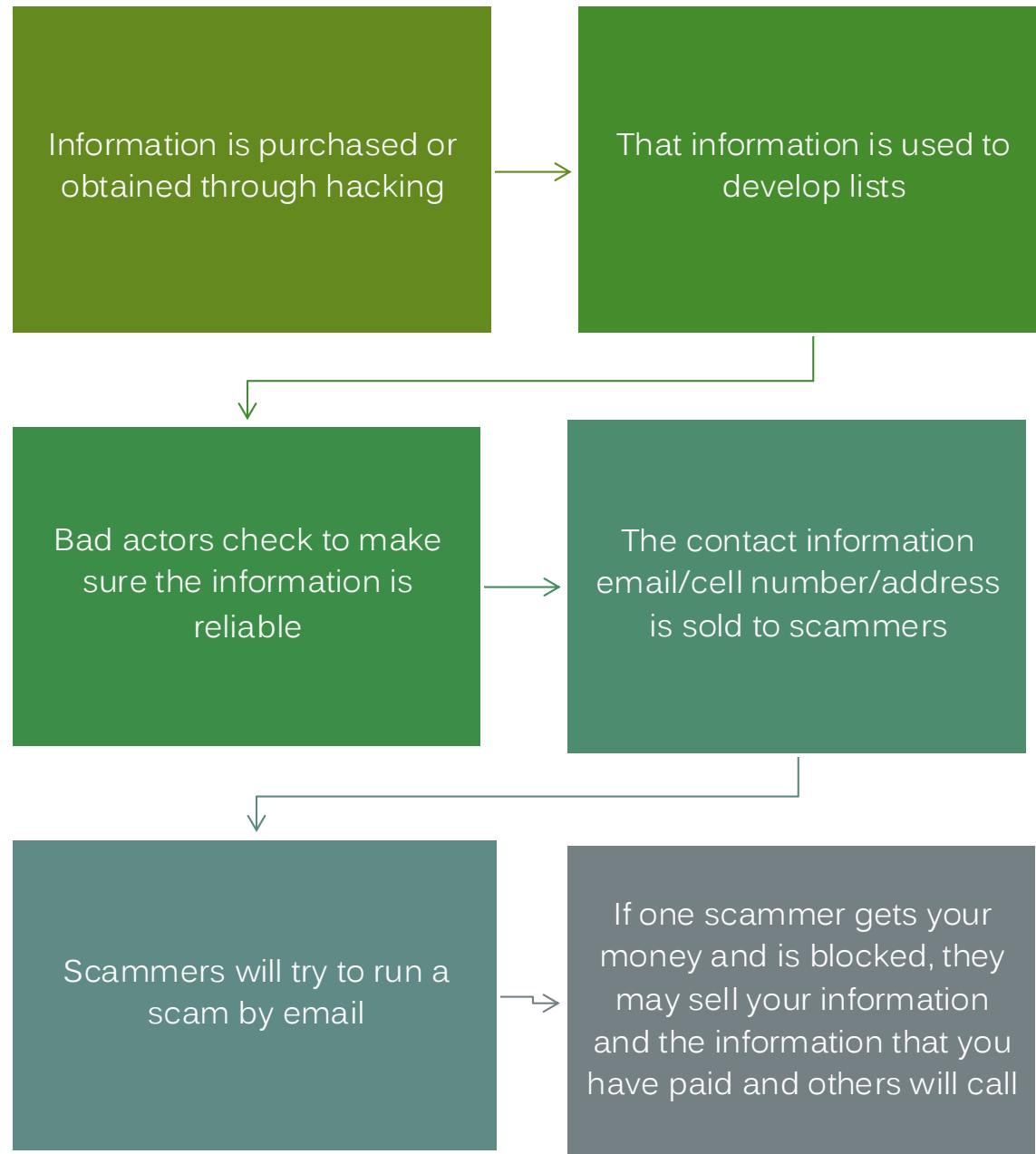
Your bankcard/your account numbers/credit or EBT cards

- Information

The correct spelling of your first name, last name, address, phone number and social security number



HOW DOES THE INFORMATION BECOME MONEY?



SCAMMERS CAN ALSO BE LOCAL

Can be:

- The wonderful person you met online, by text, by phone, by email
- Someone who claims to be law enforcement/banks

Also can be:

- The loving spouse, children or grandchildren
- The indispensable home health aide
- The trusted attorney or banker
- Someone who claims to be law enforcement/banks
- The incredibly helpful neighbor



WHAT KIND OF SCAM CAN A PERSON YOU MEET LIVE RUN?

- Business investments
- Lottery
- Bail money pick up
- Check washing
- Any problem that can be solved with money

Just because someone will meet you, doesn't mean they are trustworthy



SLOW EVERYTHING DOWN

- Verify the information
- Talk to someone you trust
- Beware of anything that feels too good to be true
- Don't call them back on their numbers
- Check your emotions

