



**SENIOR
SHIELD**

a Program of Elder Law & Advocacy

Presents

**BLOW the WHISTLE
on ELDER ABUSE**

Prevention is the Best Solution

www.seniorscamscreen.org

PRODUCED BY
Elder Law & Advocacy

*With special thanks to the Gary and Mary West Foundation
for its commitment to the prevention of financial elder abuse.*

PROGRAM FUNDING
Gary & Mary West Foundation

BOOKLET FUNDING



AGING & INDEPENDENCE SERVICES
COUNTY OF SAN DIEGO HEALTH AND HUMAN SERVICES AGENCY

and

**San Diego County Board of Supervisors
Supervisor Bill Horn**

COVER & BOOKLET DESIGN
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www.CoyotePressGraphics.com

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SENIORS ARE MOST VULNERABLE

Seniors are one of the groups most vulnerable to being scammed. Many seniors have a large nest egg to get them through their non-working years and possibly, to leave some assets for their loved ones when they are gone. They are also more likely than younger people to have excellent credit scores. Scammers know this and therefore specifically target seniors. They are also drawn to seniors as targets because they tend to be more trusting and many are isolated, making it difficult for the senior to consult with anyone before acting on an offer.

Seniors are most vulnerable to scammers because of their isolation. This can be due to medical issues, lack of close family or loss of social networks. When seniors feel isolated, they will reach out to anyone who offers to listen and give them the human connection they seek. Scammers know this and will put time and effort into building a rapport with a lonely senior. They work to convince them that they are their friend and that they can be trusted.

People born in the “Baby Boom” generation and those generations prior were raised to be trusting. Their parents taught that people are generally good, and that a person’s word was his honor. They also believed that a handshake and verbal agreement were just as good as a written contract. Unfortunately, today’s world is more complicated than that. Scammers know that people of these generations are more trusting and use that to their advantage. Con artists excel at winning trust by playing on the ideals seniors were taught to look for in a trustworthy individual.



ISOLATION

Isolation creates easy victims:

- there is no one to talk things over with;
- high-pressure sellers find easy marks;
- loneliness creates a willingness to listen to a sales pitch or read emails or other offers.



TRUST ISSUES

Many seniors were taught to be trusting – your word is your honor. Con artists excel at winning over trust.

Studies show that elderly victims of financial abuse have a higher mortality rate, are more likely to be prematurely institutionalized and are more dependant on public welfare than those seniors who are not victimized. Additionally, senior victims of financial abuse take much longer to recover from their loss than a younger person.

It is imperative that elder financial abuse be stopped in its tracks.

III WHAT TO BE AWARE OF

If an offer sounds too good to be true, it probably is. Very few things in life are free and if you are offered something for free, take a moment to consider if this is indeed too good to be true.

If you must pay for a “free prize,” even for shipping or advance taxes, that prize is not free. Instead, you are likely to overpay for something cheap and worthless, or worse, never receive the item you supposedly won.

Beware of high-pressure sales. A legitimate business offer is not available “today only.” If you are being pressured to buy today or miss out forever, let it go. Real opportunities don’t disappear overnight. You should have time to think it over and discuss it with loved ones or a trusted professional advisor like an attorney or financial planner. Leaping into something due to a high-pressure sales tactic often leads to more difficulties than gain.

When it comes to business deals, make sure you have all of your questions answered before you agree to proceed. Be suspicious of people who talk in circles, use jargon you don’t understand or who refuses to explain so that you can understand. It is likely they are doing this for one of two reasons:



WHEN TO BE SUSPICIOUS

When a caller is fast-talking and

- won’t answer your questions,
- won’t explain things so you can understand them,
- pressures you to act now.