

# Senior Scene



## Common financial scams that target seniors

Financial scams are as old as the concept of currency. But consumers' vulnerability to scams has seemingly increased in the twenty-first century, when the Internet and devices like smartphones have enabled scammers to gain access to potential victims' financial information and even gain virtual entry into their homes.

Seniors are targeted by financial scammers with such frequency that the term "elder fraud" has entered the English lexicon and is now widely recognized as a notable threat to individuals age 60 and older. In recognition of that threat, the Elder Justice Initiative aims to support and coordinate U.S. Department of Justice efforts to combat financial fraud that targets older adults. Those efforts are ongoing and include a number of initiatives to educate older adults about elder fraud, including warning seniors about some notable scams that criminals use to target older adults.

- **Social Security Impostor Scam:** When perpetrating this scam, criminals typically contact prospective victims via telephone and falsely claim that suspicious activity has prompted the suspension of their Social Security number. Scammers may also indicate money must be withdrawn from a potential victim's bank and

stored on gift cards for security's sake. It's important to note caller ID spoofing is often utilized when perpetrating this scam so an incoming call appears to be coming from the Social Security Administration.

- **Tech Support Scam:** This scam involves criminals claiming to be representatives from widely recognized companies who are calling to inform seniors that viruses or malware have been detected on their devices. Some also may claim a target's computer has been hacked. The Federal Trade Commission notes perpetrators of this scam pretend to be tech support and request victims enable them to remotely access their devices or computer. Granting such access provides an avenue to view sensitive information, but scammers also may diagnose non-existent problems and charge a fee. But the scam does not always stop there. Some call back later and offer a refund to account for services that can no longer be rendered or to correct an overcharge. The scammers then request victims' specific banking details under the guise of "correcting" these alleged oversights.

- **Lottery Scam:** The lottery scam involves scammers calling potential victims and informing them they have won a foreign lottery or sweepstakes. Perpetrators

of this scam typically identify themselves as lawyers, customs officials or lottery representatives. The telemarketers behind this scam may be based in Jamaica, but the U.S. Embassy in Jamaica warns that those behind the scam will ask winners

to pay various fees, including shipping and customs duties, until victims' funds are exhausted.

- **Romance Scam:** The FTC warns that wildly popular dating sites, social networking platforms and chat rooms provide opportunities for scammers

to identify and exploit potential victims. The aim of these scams, which many victims are too ashamed to report even after they realize they've been victimized, is to convince targets to send money in the name of love. But the EJI warns that online love

interests who ask for money are almost certainly scam artists.

These are just a handful of the many ways that modern scammers target seniors. More information about these and other scams is available at [justice.gov/elderjustice](http://justice.gov/elderjustice).

## How seniors can cultivate a new hobby

Retirement is often characterized as a carefree time in life when adults who spent years in the workforce get to enjoy the fruits of their labors. But upon retiring, many retirees find themselves fighting boredom. A recent study from Indeed found that, as of March 2022, 3.2 percent of workers who retired a year earlier had already reentered the workforce. No two retirees are the same, and a host of variables, boredom among them, likely compelled recently retired professionals to go back to work.

Retirees who like the freedom of not working but are confronting a good bit of boredom can consider these tips to cultivate a new hobby that can help them pass the time in a rewarding and engaging way.

- **Identify new (or old) interests.** Many retirees dis-

cover new passions in retirement, while others turn back the clock and revisit favorite hobbies from their youth. A good way to begin cultivating a new hobby is to jot down a list of activities you always found interesting but never had the time to learn or became too busy to fully invest in. Some seniors hit the links for the first time in retirement, while others return to school to study subjects they find interesting but did not engage with during their college years. The options are endless, and jotting down a list of new or old interests is a great way to get the ball rolling.

- **Embrace new ways to engage a passion.** Virtual resources like online courses and book clubs conducted over Zoom with fellow readers across the nation

and possibly even the globe are a great way to cultivate a new hobby in retirement. Virtual resources can be especially beneficial for seniors with mobility issues.

- **Consider locally based resources.** Community parks departments and libraries may offer an array of free or affordable opportunities for seniors to engage with a new hobby. Parks departments may offer anything from cross country skiing tutorials to age-based hiking excursions, while libraries may offer weekly crafting sessions or wellness programs to local residents. In addition to providing fun ways to discover and cultivate a new hobby, programs offered through parks departments and

local libraries are great ways to meet fellow retirees.

- **Put your experience to use.** Retirees with years in their field don't have to go back to work to make use of their professional expertise. Contact local youth organizations or outreach programs sponsored by churches, libraries or local law enforcement agencies and offer to share your expertise with young people. Such opportunities allow retirees to continue to engage with their professions and help a younger generation of aspiring professionals gain valuable insight into fields they're interested in.

There's no shortage of ways for seniors to overcome retirement boredom and cultivate rewarding hobbies.

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