

Preventing Senior Fraud

Many legitimate companies and charities solicit consumers by phone and consider it an effective way to raise money or increase company business. Unfortunately, others are simply up to no good. We at the National Crime Prevention Council believe seniors can prevent telemarketing fraud by being educated consumers.

According to the FTC, nearly 25 million Americans are victims of consumer fraud each year. Senior citizens continue to be a rapidly increasing segment of the population, and that makes them a prime target for con artists and thieves. Americans who are 65 or older represent about 13 percent of our country's population, and their population will only continue to grow as the Baby Boomer generation begins to enter that age range.

Studies have shown that senior citizens are more at risk to be targeted by telemarketing scams than other age groups, and fraudulent telemarketers direct anywhere from 56 to 80 percent of their calls at older Americans. These con artists believe that senior citizens are vulnerable and more susceptible to their tricks. However, NCPCC is helping many seniors to be shrewd and savvy citizens by keeping these tips in mind:

- Offers too good to be true usually are. Ask to receive the “unbelievable deal” or the “amazing prize offer” in writing so you can read it carefully before making a commitment.
- Never give out your personal information over the phone or Internet unless you have initiated the contact. Legitimate business callers will never ask you for this information over the phone.
- If a caller asks you to pay for an offer in advance or asks for your credit card number or Social Security number, tell the person you don't give out personal information over the telephone.
- Remember that legitimate telemarketers won't be turned off if you use these techniques. They will appreciate dealing with an educated consumer. It's not rude – it's shrewd!

Seniors and Telemarketing Fraud 101 As another part of this initiative, NCPCC has published *Seniors and Telemarketing Fraud 101* to supplement the PSA. This booklet helps reinforce the message of the PSA, and helps senior citizens sort through telemarketing offers so they can tell the difference between those, which are legitimate, and those, which are not. You can download it or order a copy by calling 1-800-WE-PREVENT.

The information from this article was taken from the National Crime Prevention Council website. NCPCC has released a new public service advertising campaign for radio and television nationwide in order to reach senior citizen audiences. The PSA features McGruff the Crime Dog teaching senior citizens how to protect themselves against telemarketing fraud. It will help senior citizens learn valuable tips for dealing with telemarketers, and provide a behind-the-scenes look at how scammers work to take advantage of the elderly.