How to Protect Seniors Against Cybercrimes and Scams

From the desk of
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Many of the crimes that occur in real life happen on the internet too. Credit card fraud, identity theft, embezzlement, and more, all can be and are being done online.

Seniors and the elderly are often targeted for these cybercrimes. They tend to be more trusting than younger people and usually have better credit, and more wealth. This makes them more attractive to scammers.

Seniors are considered easy targets by criminals because they might not know how to report cybercrimes against them. In some cases, seniors can experience shame and guilt over the scam. They may also fear that their families will lose trust in their ability to continue to manage their own finances.

Cybercrimes Targeting Seniors

Here are some common cyber scams used against senior citizens and how to avoid them:

- **Tech support scam:** Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers can gain remote access to victims' devices and their stored sensitive information.
- **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide payments.
- **Financial scam:** Criminals target potential victims using illegitimate credentials from legitimate services, such as reverse mortgages or credit repair.
- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites, particularly targeting women and those who are recently widowed.

A new twist is to use the romance scam to recruit victims for other illegal activity. This could include using the victim's bank account to launder illegally obtained money or apply for benefits in another person's name. Institutions may become suspicious, especially if these transactions are out of character. They may close the victim's account, or even refer the account for prosecution, putting the senior citizen at risk for legal action.

Tips to Protect Seniors Against Cybercrimes

Here are some tips on how to protect yourself or someone you love from cybercrimes:

- If you use social media, limit the amount of personal information you post and only add people that you know.

- Resist the scammer's urge for you to act quickly. Scammers are very skilled at manipulating emotions and will fabricate an emergency to persuade a victim to act without thinking.
- Search for information about the proposed offer and any contact information given by the scammer. There are people and agencies online or in your community who can tell you if an individual or business is a scam. Never be afraid to ask other people for help.
- Never send money or personally identifiable information to unverified people or businesses. Be suspicious about anyone who demands gift cards as payment.
- Use reputable antivirus software and firewalls and make sure you regularly update them. If possible, configure your device to automatically download and install updates.
- Disconnect from the internet and shut down your device if you see unusual pop-ups or get a locked screen. Pop-ups are often used by criminals to spread malicious software.
- Be cautious what you download. Never open email attachments from someone you don't know.

What to Do if You're Targeted by a Scammer

If you think you are being targeted by a scammer:

- Never share financial account information, and do not allow anyone access to your accounts.
- Monitor your accounts and credit for unusual activity, such as large sums of money that you did not deposit or loans that you did not apply for.
- Contact your local law enforcement agency to file a report and notify your financial institutions.

Sources

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