



# GRANDPARENT SCAM STEALS FROM SENIOR TEXANS

by Texas Attorney General Greg Abbott

MANY SCAMS ARE DESIGNED TO PREY ON the elderly, one of which is the family emergency scam – often known as the grandparent scam. Although variations of this scam have been around for a long time, it has become more sophisticated with the proliferation of information online. To add credibility to their calls and emails, con artists are often using personal information gleaned from family blogs, genealogy websites, social networking sites and online newspapers.

The “original” grandparent scam has claimed many victims by taking advantage of a grandparent’s natural desire to protect a grandchild. According to complaints received by the Attorney General’s Office, Texas retirees and senior citizens typically receive a call from an individual claiming to be their grandchild and then asked for money because the supposed grandchild is in trouble in a foreign country.

To set up the ruse, the caller begins by saying something like “Hi, grandma,” or “Hey, it’s your favorite grandson.” The caller typically claims that he or she has been in an accident, was arrested, is stranded or is in similar trouble and needs money immediately. The “grandchild” also insists that the victim not tell anyone else, including the “grandchild’s” parents –

which increases the odds that the fraud will be successful.

If all goes according to the con artist’s plan, the senior citizen will wire money to the “grandchild.” By the time the senior realizes that the call was fraudulent, the money is long gone and most likely not recoverable.

Senior citizens have become wise to the scam in recent years, so scammers are adapting to make the scheme even more difficult to detect. Scammers have turned to the Internet and social media to research their victims and the loved ones they’re impersonating – making their act even more believable. They’ve also resorted to emails as well as phone calls, and are targeting a wider range of individuals claiming to be the target’s niece, nephew or other family member.

Sometimes the callers even claim to be a law enforcement officer or lawyer representing a senior citizen’s loved one and ask for the money to be wired to them on the loved one’s behalf. Yet another ruse designed to lend credibility to the bogus call is for scammers to team up and call potential victims together. One scammer impersonates a law enforcement officer or lawyer and states that the loved one is in trouble and needs financial assistance, then hands the phone to a second scammer

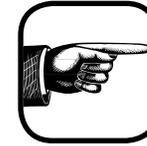
that impersonates a crying and very upset loved one.

Telephone calls or emails that urgently request money and insist upon secrecy are red flags that a scam is underway. Other signs of detection are callers who claim to be relatives that are currently in Canada, Mexico or another foreign location; callers with unfamiliar voices who claim to be loved ones; and callers who are vague or elusive and get personal details wrong.

To protect themselves from falling victim to the grandparent scam or any other fraud, senior Texans should always exercise some skepticism when they receive telephone calls urgently requesting money. Retirees and senior citizens who receive a telephone call or email from a relative who urgently requests money should verify the caller’s identity by asking personal questions a stranger would not be able to answer. Seniors should never “fill in the blanks” for callers. Instead, they should ask callers to identify themselves. Senior Texans may also consider calling back the supposed “relative” using a telephone number they know to be genuine – or simply ignore the caller’s wishes and verify the story first with another family member.

– September 2013

## POINTS TO REMEMBER



### GRANDPARENT SCAM

Texas retirees and senior citizens should watch out for these red flags of a scam underway:

- Calls or emails that urgently request money;
- Callers claiming to be in Canada, Mexico or another foreign location;
- Calls or emails that insist upon secrecy;
- Callers with unfamiliar voices;
- Calls or emails that request money be sent by wire transfer (because those funds are hard to track and almost impossible to recover); and/or
- Vague or elusive calls from someone who gets personal details wrong.

Texans who believe they have been the target of a scam should contact the Office of the Attorney General at (800) 252-8011 or online at [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov).

Complaints about potential telephone or email scams may also be directed to any of the following resources:

PhoneBusters - Canadian Anti-Fraud Call Centre  
(888) 495-8501  
[www.phonebusters.com](http://www.phonebusters.com)

Federal Trade Commission  
(877) FTC-HELP  
[www.ftc.gov](http://www.ftc.gov)

Better Business Bureau  
[www.bbb.org](http://www.bbb.org)



ATTORNEY GENERAL OF TEXAS  
GREG ABBOTT