



DATCP is Your Partner in the Fight Against Senior Fraud

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A commentary from Brad Pfaff, DATCP Secretary-designee

MADISON – Sweepstakes scams. Tech support scams. Grandparent scams.

When we see news stories about fraudulent schemes that target seniors, we can't help but worry about our older friends and family members. We worry that we won't be there to protect them from making potentially costly decisions. We know that some seniors are easily confused. Some may be overly trusting or lonely and willing to have a chat with a caller. Others may be enticed by too-good-to-be-true offers and prize scams that promise riches that they can share with their family members.

We are right to be concerned. While recent nationwide statistics tell us that seniors actually report falling victim to scammers less often than younger consumers, seniors tend to report losing significantly more money. Seniors between the ages of 70-79 who fell for scams in 2018 had a median loss of more than \$700, and consumers aged 80 and over lost \$1,700 – four times more money than victims in their twenties (\$400 loss).¹

So, what can we do to help protect the seniors in our lives? Education.

June 15th is World Elder Abuse Awareness Day. This global event gives us all a chance to consider the risks that the seniors in our lives face and to take steps to help them stay protected from fraudsters and identity thieves. Recognizing that education is the key to avoiding fraud, the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is proud to offer a number of free resources for seniors and their caregivers.

One of DATCP's best resources for the public is our Consumer Protection Hotline (800-422-7128; datcphotline@wi.gov). The hotline team is available during business hours to address your consumer questions and to help Wisconsinites make sense of potential scam attempts. Did you receive a threatening phone call and want to know if you are at risk? Contact our hotline team. Are you thinking about hiring a contractor for a project but want to see if there are complaints on file against the business? Give the hotline a call. They are here to provide information and help you find resources regarding your issue.

Another excellent resource for older Wisconsin residents is DATCP's Senior Guide. This 50+ page booklet addresses financial elder abuse head on by providing tips on a wide range of scams and consumer protection issues. Get a free copy of the guide for yourself or a loved one by downloading the PDF version from the DATCP website (datcp.wi.gov), or you can request a printed copy by contacting the Consumer Protection Hotline.



*Brad Pfaff
DATCP Secretary-designee*

¹ Federal Trade Commission. Published April 8, 2019.

<https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudReports/AgeFraudLosses>

Content for the Senior Guide is sourced from the hundreds of free consumer protection and identity theft fact sheets on the DATCP website (datcp.wi.gov; under “Publications” in the main menu). If you have a consumer question, there is likely an answer in these documents.

With even a quick review of these resources, you and your loved ones should be able to spot the common scams that target seniors and know what actions to take to avoid being victimized. For example:

If you receive a call that claims you have won a major prize despite having never entered a sweepstakes or other contest, you will know that scammers often target seniors with phony prize winnings pitches. The scammer wants you to pay for “taxes and fees” on the nonexistent prize, and you will know to hang up and disregard the pitch.

If a caller claims to be with Microsoft, Apple, or a tech support business and tells you that your computer has a virus, you would recognize this is a standard tech support scam pitch and would know to hang up immediately. You will never get a call from a legitimate business telling you that there is a problem with your computer or web-connected device.

If a caller claims to be a relative in trouble, needs money immediately, and asks you to keep the call a secret, you would know that this request is likely part of a grandparent scam. You would know to hang up and call the relative in question (or another close relative) to check into the story.

If you continue to face a difficult consumer protection issue after reviewing a DATCP publication or speaking with our hotline staff, please file a consumer complaint with our agency so that we can help mediate the issue. You can file a complaint online on the DATCP website. If you would like to file your complaint by mail, you can download a complaint form from our website or call the Consumer Protection Hotline and request a form by mail.

We know the challenges that seniors face in warding off scam attempts, and we want every Wisconsinite to be able to recognize a fraud attempt and to take active steps to stay protected. If you or your loved ones are being targeted by scammers or identity thieves, please know that there is help available to you. Contact DATCP and let us provide our expertise. Your financial stability and peace of mind may depend on it.

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