According to Jeffrey Tamburo, LMSW, Training and Content Development Associate, Yang-Tan Institute on Employment and Disability at Cornell University and a Contributing Blogger for the American Society on Aging, “often times it is assumed that with aging comes a host of health problems and limitations.” Yet, according to the National Center for Health Statistics (2014), less than one quarter of U.S. adults over the age of 65 identified as having only “fair” or “poor” health.

A Valuable Resource

Although some will experience health declines with age, in many ways older workers are among the most skilled and productive employees, as evidenced by a survey of 2,500 human resource managers. The survey identified the top advantages of older workers as having greater work experience, knowledge and skills; greater maturity and professionalism; a stronger work ethic; being more reliable and loyal; and experiencing less turnover (SHRM, 2002).

The Silver Tsunami

The 78 million Baby Boomers born between 1946 and 1964 comprise such a large group that there are more workers in their fifties and sixties on the job than ever before (Silverstein, 2008). As a result of what has been called a Silver Tsunami, the number of workers ages 55 and older is projected to nearly double during the time period 2000–2020. Consequently, 1 out of 4 workers are projected to be over age 55 by the year 2020, a striking demographic shift in the labor force (Toossi, 2012). Given that disability prevalence increases with age, and that the incidence of disability doubles between the ages 40-55 (American Community Survey, 2010), there are and will continue to be more people in the workforce living with a disability.

The “Caucus Corner” newsletter is published monthly. The newsletter is intended to convey real-time information about issues pertaining to senior health, housing, employment, and other areas of interest. We welcome your contributions. Submissions should be sent to Angie Boddie at aboddie@ncba-aging.org.
**Why is the Workforce Aging?**

A confluence of factors has contributed to the aging of the American workforce:

- **Financial Need:** A 2015 U.S. Government Accountability Office analysis found that among households with members aged 55 or older, nearly 29% have neither retirement savings nor a traditional pension plan. These individuals have not had a significant increase in wages, some have student loans and other debt, and many continue to struggle financially.

  Due to the downturn in the economy a few years ago, many older workers who were expecting to retire found themselves unable to do so because of an insufficient retirement nest egg. In addition, skyrocketing health care costs further complicate the issue, forcing many people to work just to keep health insurance. Moreover, research by the Government Accountability Office consistently shows that people aged 55 to 64 are less confident about their retirement and plan to work longer to afford retirement.

- **Increased Longevity and Function:** Another reason behind this emerging trend of an older workforce is increased longevity and function. Case in point—in 1960 the life expectancy for US women was 73, and for men it was 66. A 2016 report by the Centers for Disease Control and Prevention found life expectancy for females is 81 years; and 76 years for males, (Kochanek, Arias and Bastian, 2016). Thus, people are living longer, and are healthier than ever before.

- **A Talent Shortage:** As Baby Boomers age at work and then leave for retirement, they are followed by a substantially smaller younger generation, the Baby Bust of 1965–1976. Consequently, older workers increasingly are being asked to stay on the job, either to fill a skills gap, or to mentor younger workers.

- **Enjoy Work and Productivity:** Simply put, many people state that they enjoy the social benefits of work and the feeling of being productive (SHRM, 2014 Survey).

**Employment Laws Related to Older Workers**

All older workers, whether or not they have a disability, need to be familiar with the Age Discrimination in Employment Act (ADEA) of 1967. This law forbids age discrimination against people who are age 40 or older in a number of key areas of employment.

Older workers with disabilities should also be aware of the Americans with Disabilities Act (ADA). The ADA, which was signed into law in 1990, is one of the most comprehensive pieces of U.S. civil rights legislation. It prohibits discrimination and guarantees that people with disabilities, of all ages, have the same opportunities as everyone else to participate in the mainstream of American life. Title I of the ADA covers employment.

To receive protections under the ADA, one must be a . This means at least one of the following criteria must be met:

- Has a physical or mental impairment that substantially limits one or more major life activity;
- Has a record of an impairment, or;
- Is regarded as having an impairment.

Society often maintains a particular image of what disability “looks like.” A Google search of the keyword “disability” brings up images of people in wheelchairs, of accessibility signage, and of other visible, or obvious, disabilities. Yet the truth is that many disabilities are not obvious. For example, chronic diseases such as arthritis, cardiovascular disease, cancer, diabetes, epilepsy, and obesity disproportionately affect older adults and are associated with disability, diminished quality of life, and increased costs for health care and long-term care.

**About 80 percent of adults over age 65 have at least one chronic condition, and 50% have at least two (CDC, 2009).**

In addition, the CDC estimates that 20% of people aged 55 years or older experience some type of mental health issue, with the most common conditions being anxiety, severe cognitive impairment, and mood disorders such as depression or bipolar disorder. Most of these disabilities are “invisible”, and often individuals with these types of conditions do not realize that they may qualify for protections under the ADA.
An increasing number of charges filed under the ADA are filed by older workers. In 1993, 14% of all ADA charges were filed by individuals aged 55 and over; in 2010 that number increased to 29 percent of total ADA charges.

Although this likely is reflective of the changing demographics—with an increase in older workers one would expect a corresponding increase in the number of ADA charges filed—it is important to note that there is also an increase in ADA charges citing failure to provide reasonable accommodation (Yang-Tan Institute on Employment and Disability, calculation based on EEOC IMS data). Since reasonable accommodation is one of the hallmarks of the ADA, an increase in cases about reasonable accommodation suggests that employers may not be doing enough to provide workplace accommodations for older workers.

**Reasonable Accommodation and Older Americans**

A reasonable accommodation is any change in the work environment or in the way things are customarily done that enables an individual with a disability to enjoy equal employment opportunities. The ADA requires employers to offer reasonable accommodations to qualified individuals by engaging in an interactive process with the job seeker or employee upon disclosure of a qualifying disability.

Accommodations may be requested and/or needed during any phase the employment process, from the application/interview phase to allowing for equal benefit and privileges of employment, once hired. For older workers with disabilities, reasonable, and often inexpensive and simple, workplace accommodations can promote job retention.

Examples of reasonable accommodations for older workers may include:

- Accessible parking spaces
- Screen magnification software
- Flexible scheduling due to stamina issues or the effects of medications
- Periodic rest breaks away from the workstation
- Implementation of text messaging for communication
- Part-time work schedules
- Sit-stand desk
- Time off for medical treatment

Beyond aiding an individual employee, workplace accommodations contribute to an inclusive workforce by enabling workers with disabilities to perform essential job functions. Organizations can further promote disability inclusiveness through activities such as providing training to managers, building strategies and support systems for providing accommodations, reaching out to local resources for assistance in making accommodations, and ensuring that job descriptions are accurate and properly identify essential functions of a position.

There is an increasing number of older workers, with and without disabilities, in the U.S. workforce. They continue to work for a myriad of reasons, and they will represent an important resource as employers seek to fill jobs in the years ahead. Employers who create inclusive workplaces that consider the needs of older workers will be able to attract and retain the best workers.

**A Losing Proposition: Drawing Social Security Early to Get Benefits**

According to Brandy Bauer Communications Manager for Economic Security at the National Council on Aging (NCOA) if you have you ever had a client come in looking to add a little extra to their monthly budget and discovered something that might help, only to find out there was a major pitfall that could derail them from receiving the benefit—you’re not alone. Meet George.

George is 65 years old and still working, but struggling to make ends meet on his current income. After talking with the counselor at his local aging office, they discovered that George was potentially eligible for a program to pay his Medicare Part B premium—the Medicare Savings Program (MSP). But when he applied, his state Medicaid agency (which administers the program) denied the benefit. The reason? George is not taking his Social Security retirement benefits yet, and thus is not pursuing all sources of income available to him before requesting help from the state.

**The Pitfalls of Early Social Security**

Anyone who has enough work credits paid into Social Security can begin drawing retirement benefits as early as age 62. However, taking Social Security early reduces the amount of money the individual receives for the rest of their life, while waiting until later than the full retirement age increases the benefit amount.
Last year, the Consumer Financial Protection Bureau released an online Planning for Retirement Tool which helps consumers calculate how much money they’ll lose or gain depending on the age they first take Social Security retirement benefits.

Here’s what it shows for someone like George:

Let’s assume George’s highest ever annual income was $45,000, though he earns less than half that amount now (In Connecticut, a person can qualify for MSP with annual income up to $29K).

If George takes Social Security today at age 65, he will receive a monthly benefit of $1,167, or 4% less than what his benefit would be if he waited until his full retirement age of 66. That difference of $54 each month may not seem like a lot now, but if George lives 20 more years, that’s a loss of nearly $13,000 in total lifetime benefits.

Can clients be forced to take early Social Security?

Medicare Savings Programs are administered by state Medicaid agencies, which have some flexibility in setting MSP eligibility requirements. Some states, like Connecticut, eliminate the asset/resource test and/or raise the income threshold to higher than the federal levels. Federal law (42 CFR 435.608) mandates that:

“As a condition of eligibility, the [Medicaid] agency must require applicants and beneficiaries to take all necessary steps to obtain any annuities, pensions, retirement, and disability benefits to which they are entitled, unless they can show good cause for not doing so.”

However, what demonstrates “good cause” is open to interpretation by the state. Forcing a person to take early retirement and thereby endangering their long-term economic security may/may not be considered good cause. Some states may not be clear on the rules. Others, like New York, have issued special guidance stating that Medicaid applicants who are still working and have not reached full retirement age cannot be forced to take early Social Security.

How to Help

If you have clients like George, it’s important to do two things:

- **Clarify your state’s Medicaid rules.** Find out whether the state has issued any guidance about whether applicants who are pre-retirement can be forced to draw down their Social Security benefits early, and advocate for clarification of the “good cause” clause.

- **Examine each client’s case individually.** Weigh the financial gains and losses together so that the client can make the decision that is best for him/her over time.

In George’s case, this means reviewing two possible scenarios with him:

- George might decide the value of getting MSP to pay his Part B premium (valued at $134/month in 2017) is worth losing an extra $54/month in Social Security.

- He may also consider whether it makes sense to apply for MSP after he reaches his full retirement age and collects Social Security then. George would be responsible for paying his Part B premiums in full until that time, but might weigh the loss worth the eventual lifetime gain of a higher benefit.
Were you Born in 1954? A Complete Guide to Enrolling in Medicare

According to Margie Johnson Ware, Aging and Health Specialist with the National Council on Aging, “you know you’re getting old when your so-called ‘baby brother’ is suddenly eligible for Medicare.” So, in the mold of big sisters everywhere, she decided to write up a checklist of all the things her brother needs to keep in mind as he considers his options and enrolls into Medicare.

1. When and how should I apply to Medicare?

- You sign up for Medicare for the first time during your initial enrollment period. The Initial Enrollment Period is the seven months surrounding your birth month (the three months before your birth month, your birth month, and the three months after your birth month). For example, if you were born in February 1952, you are eligible to enroll starting November 2016 (because November is three months before February) and can still enroll through the end of May 2017 (the three months after February).

- If you are already receiving Social Security benefits at age 65, you will be automatically enrolled in Medicare and should be receiving a Medicare card in the mail approximately three months before you turn 65. If the card has not arrived 30 days prior to your birth month, call the Social Security Administration. If you are not already receiving Social Security benefits, you will need to sign up yourself.

- To sign up for Medicare benefits, visit www.medicare.gov and apply online. If the information that you give matches the records that Medicare has, there is no reason to have to produce a birth certificate or other forms of documentation. If you were born outside the US or there are discrepancies in the records, you may have to apply over the phone or in person and provide said documentation.

2. Which parts of Medicare should I sign up for?

If you are still working at age 65 (or your spouse is still working), you may want to delay enrolling in some of the parts of Medicare until you retire. This is because Medicare is not free, and you might save some money by using just your employer insurance for the time being.

If you are not working and/or do not have any form of health insurance at age 65, you should definitely enroll in Medicare. You have two main options to choose from: Original Medicare (with Part D and Medigap potentially added on) and Medicare Advantage.

Option one is Original Medicare (i.e. Medicare Part A and Medicare Part B). Original Medicare covers basics like hospital services (Part A) and doctor’s visits (Part B). It is called Original Medicare because it was the first type of Medicare program created by the federal government in 1965.

- You can add an optional Part D plan to your Original Medicare to get your prescription drugs covered, and you can also add a Medigap plan (aka supplemental coverage) to cover the cost gaps in Original Medicare.

- If you choose Original Medicare, it is strongly recommended that you add both Part D (to get prescription drug coverage) and Medigap (to help pay the costs of Original Medicare). Without these two additions, it can be very difficult to afford prescriptions and other medical expenses.

Option two is the Medicare Advantage (MA) plan. MA is a privately managed alternative to Original Medicare (which is run by the federal government). An MA plan covers all of the services of Original Medicare, and usually includes Part D (drug coverage). An MA plan may even offer additional services that Original Medicare does not cover—such as dental, hearing or vision coverage.

3. Where can I find trustworthy, expert advice?

It’s important to look before you leap when choosing your Medicare plan. You can get free Medicare Counseling by visiting www.mymedicare.gov or by calling YOUR local State Health Insurance Assistance Program (SHIP) Counselor to receive free assistance.
Protecting Affordable Health Insurance for Older Adults: The Affordable Care Act’s Limit on Age Rating

How the ACA Protects Affordable Premiums for Older Adults

The Affordable Care Act (ACA) established a 3:1 limit on age rating of health insurance premiums, meaning that insurance companies cannot charge older adults more than three times the amount younger adults are charged for the same coverage. This limit is a critical consumer protection that ensures older adults—specifically those ages 50 to 64 who are not yet eligible for Medicare—have access to affordable health insurance coverage.

Background: Why the ACA Limit Is an Important Consumer Protection

The ACA’s limit on age-related premiums is part of a set of ACA market reforms that protect consumers from discriminatory insurance company practices in the individual (non-group) and small group health insurance markets. The reforms, which include protections for people with preexisting conditions, ensure that insurance companies cannot charge significantly higher premiums or deny coverage based on a person’s health or age.

Before the ACA, Older Adults Faced Trouble Obtaining Affordable Coverage

Prior to enactment of the ACA, many older adults ages 50–64 who were not old enough to be eligible for Medicare but who did not have coverage through an employer had difficulty obtaining health insurance coverage on their own in the individual market. If coverage was available, older adults were often charged much higher premiums due to their age or a preexisting condition, making it unaffordable and out of reach.

While a small number of states limited the insurer practice of age rating—which is the practice of varying premiums based on age—prior to the ACA, most states did not restrict this practice. Consequently, insurance companies routinely charged older people much higher amounts than younger people for the same coverage in the individual health insurance market.

Prior to the ACA, average out-of-pocket premium and health care costs for older adults were found to be two and a half times higher in the individual market than for employer coverage in which premiums do not vary by age.3 Differing age-rating policies from state to state resulted in wide variations in consumers’ access to affordable coverage.

The 3:1 Limit on Age Rating Ensures Older Adults Can Access Coverage

The ACA’s limit on age rating is one of the ACA consumer protections intended to prohibit discriminatory pricing of premiums. Insurance company practices that commonly charged older adults significantly higher amounts are no longer permitted. The 3:1 limit on age rating means that a 64-year-old adult who is not yet eligible for Medicare cannot be charged any more than three times the premium of a 21-year-old adult for the same plan. States are permitted to enact rules that are even more protective of the consumer and require narrower age-rating limits.

Concerns about Potential Changes to the Current Limit on Age Rating

Some recent health reform proposals weaken age rating protections by either allowing insurers to vary premiums by a looser ratio of 5:1 instead of the current 3:1 limit, or by eliminating this federal consumer protection altogether. Proponents argue these actions would lower costs for younger age groups and thereby encourage greater enrollment by younger adults. However, there are significant concerns associated with such changes.

Weaker Limits Will Increase Premiums for Older Adults

Weakening or eliminating the ACA’s 3:1 limit on age rating will increase premiums for older adults, making coverage often unaffordable for this age group. Meanwhile, such a change would only marginally lower costs for younger people.6 Estimates show that changing the age-rating limit to 5:1 would increase yearly premiums for an average 64-year-old for a silver plan by $2,100 (from $8,500 to $10,600), while reducing premiums for a 21-year-old by only $700 (from $2,800 to $2,100).
**Weaker Limits Will Increase Financial Burdens on Older Consumers**

Premiums are only part of the costs for health coverage. Older adults face higher out-of-pocket medical costs for cost sharing and deductibles. Even under a 3:1 age-rating ratio, average medical spending for older adults who don’t qualify for subsidies was estimated by the Urban Institute to be $15,620 annually, compared with $5,820 for younger adults.

Costs for older families are even higher: $28,410 annually compared with $12,900 for younger families. Older adults are not necessarily better able to afford these costs than younger adults. Analysis of income data prior to adoption of the ACA found that average family income for uninsured older adults was only marginally greater than that of younger uninsured adults.

**Weaker Limits Will Cause Older Adults to Lose Coverage and Higher Federal Spending**

Looser age-rating limits will have a harmful impact on coverage for older adults. Changing the current 3:1 limit to 5:1 would raise costs for older adults so much that an estimated 400,000 older adults would no longer be able to afford to purchase a health plan and would lose their coverage, according to a Commonwealth Fund study.

Furthermore, the study found that such a policy change would increase federal spending by $9.3 billion, due primarily to the increased number of older adults becoming eligible for greater federal financial assistance.

**Conclusion**

The ACA’s limit on age rating of health insurance premiums is critical to ensuring that millions of older adults can afford health coverage so they receive care when they need it. Changes to weaken the current 3:1 limit on age rating to 5:1, or changes to eliminate this federal protection should be strongly opposed due to their harmful impact on older adults.

The ACA’s federal age rating protection should be maintained and strengthened—not weakened or eliminated.

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**Sickle Cell Trait in Blacks Can Skew Diabetes Test Results**

According to the National Institutes of Health, US. National Library of Medicine, Medline Plus, Healthy Day News-- a blood test commonly used to diagnose and treat diabetes may be less accurate in black people who have the sickle cell anemia trait, a new study says. The test is called hemoglobin A1C (HbA1C).

An A1C reading of 5.7 or more indicates prediabetes or diabetes; below 5.7 is normal, says the American Diabetes Association. But, the current study found that for blacks with a trait for sickle cell anemia, the A1C test may come back lower than it should. This discrepancy could lead to delays in diagnosis and treatment of diabetes, and it might also affect the management of known diabetes.

When the researchers compared the results of A1C tests to other measures that check blood sugar levels, they showed that when A1C readings were expected to be 6 percent, they only registered 5.7 percent for blacks with sickle cell trait. "We want to make clinicians aware that things like race and hemoglobin traits can have an effect on A1C. If the A1C numbers don't jibe with blood glucose monitor numbers, this could potentially be a part of that," said Tamara Darsow.

Darsow, who wasn’t involved in the study, is senior vice president of research and community programs with the American Diabetes Association. The test measures the percentage of red blood cells that have become "glycated" over a two- to three-month period. Glycated essentially means the red blood cells have sugar attached to them. That can happen when blood sugar levels are too high (hyperglycemia). In Sickle cell anemia is an inherited disorder that affects the hemoglobin in red blood cells. Hemoglobin is the substance that carries oxygen to the body through the blood. Sickle cell disease causes the hemoglobin to form in a sickle shape instead of the normal rounded disc shape, according to the U.S. National Heart, Lung, and Blood Institute.

For people with sickle cell disease, red blood cells live 10 to 20 days instead of the normal 90 to 120 days. However, someone with sickle cell trait doesn’t have sickle cell disease. To get sickle cell disease, you must inherit the gene from both parents. If you only inherit the sickle cell gene from one parent, you have the sickle cell trait. People with sickle cell trait usually don’t have any symptoms of the disease, according to the U.S. Centers for Disease Control and Prevention.
As many as 10 percent of black people in the United States have sickle cell trait, the study authors said. People from Mediterranean and Middle Eastern countries and other parts of the world can also have the trait or the disease, the study's researchers said. The current study's focus was on blacks. "We found that in people with the sickle cell trait, A1C levels were significantly lower than in people without the sickle cell trait," said the study's lead author, Mary Lacy. She's a doctoral candidate at Brown University School of Public Health in Providence, R.I.

"Hemoglobin A1C is influenced by sugar levels, but also by how old the red blood cells are. Our hypothesis is that people with a sickle cell trait might have red blood cells that live a shorter period of time," Lacy explained. The current study included more than 4,600 people -- about 1,600 from a study called CARDIA, and about 3,000 from the Jackson Heart Study. Their average age was 52. Both groups had their blood sugar levels measured with A1C, and also with fasting blood sugar tests. In addition, the CARDIA group was given two-hour oral glucose tolerance tests.

When the researchers only used A1C to diagnose diabetes, they saw a major difference -- 29 percent of blacks with a sickle cell trait were diagnosed with prediabetes versus 49 percent of blacks without the sickle cell trait. Dr. Joel Zonszein is director of the clinical diabetes center at Montefiore Medical Center in New York City. He wasn't surprised by the study's results. "The hemoglobin A1C is not a perfect test. Results vary, but it's still a very good test. Patients like it because it doesn't matter if they're fasting or not," he said.

Zonszein added that other blood disorders, such as iron deficiency anemia, kidney failure and late pregnancy can affect the results of an A1C test. "We're using a tool that's practical, but not 100 percent reliable," he said. Darsow said there was already evidence of this discrepancy from smaller studies. Also, the diabetes association addresses the difference in its Standards of Medical Care in Diabetes -- 2017.

"We don't have good evidence to make screening or treatment guidelines right now, but it's important to understand it can be a potential interference," Darsow said. "We highlight individualized care in our standards, and this is one of the potential things that could impact diabetes management."

The study was published Feb. 7 in the Journal of the American Medical Association.
Identity theft was the fifth most common scam reported to the Fraud Hotline. This wide-ranging category includes calls about actual theft of a wallet or mail, online impersonation, or other illegal efforts to obtain a person’s identifiable information. On October 7, 2015, the Aging Committee held a hearing to assess the federal government’s progress in complying with a new law to remove seniors’ Social Security numbers from their Medicare cards, which will help prevent identity theft.

Grandparent scams, the focus of a July 16, 2014, hearing, were next on the list. In these scams, fraudsters call a senior pretending to be a family member, often a grandchild, and claim to be in urgent need of money to cover an emergency, medical care, or a legal problem.

Elder financial abuse was seventh on the list and the topic of a February 4, 2015, hearing. The calls focused on the illegal or improper use of an older adult’s funds, property, or assets. Chairman Susan Collins and Ranking Member Claire McCaskill introduced the Senior$afe Act of 2015, which would allow trained financial services employees to report suspected cases of financial exploitation to the proper authorities without concern that they would be sued for doing so.

The eighth most common scam reported to the Fraud Hotline was grant scams. In these scams, thieves call victims and pretend to be from a fictitious “Government Grants Department.” The con artists then tell the victims that they must pay a fee before receiving the grant.

Romance scams were next on the list. These calls are from scammers who typically create a fake online dating profile to attract victims. Once a scammer has gained a victim’s trust over weeks or months, the scammer requests money to pay for an unexpected bill, an emergency, or another alleged expense or to come visit the victim, a trip that will not occur.

Home improvement scams rounded out the top 10 scams reported to the Fraud Hotline in 2015. Seniors are common targets of these scams, in which fraudsters contact homeowners and offer to do home maintenance or yard work. The fraudsters charge the homeowners but either do not provide the service or do substandard work.

1. IRS Impersonator Scams

The Treasury Inspector General for Tax Administration (TIGTA) has called the Internal Revenue Service (IRS) impersonation scam “the largest, most pervasive impersonation scam in the history of the IRS.”1 According to TIGTA, nearly 900,000 Americans have been targeted by scammers impersonating IRS officials, with 12,000 to 13,000 people submitting complaints on this scam every week as of December 2015.2 Additionally, 30 to 50 people a week reported that they lost money to the scam; more than 5,000 Americans have lost a total of at least $26 million via this scam.3 The IRS impersonation scam was the most frequent scam reported to the Fraud Hotline in 2015.

In response to the influx of calls to the Fraud Hotline, the Committee held a hearing on April 15, 2015, titled, “Catch Me If You Can: The IRS Impersonation Scam and the Government’s Response,” that examined how the scam works, steps seniors can take to protect themselves, law enforcement’s response, and what more can be done to combat this scam.4 Since the hearing, the IRS has released several lists with tips to spot these scams and what people should do if they receive a call.5

TIGTA reports that increased awareness has made a difference, as it now takes scammers roughly 300 calls to find a victim as opposed to 50 calls prior to the Committee’s hearing.6 TIGTA reports, however, that the scam has morphed and evolved in response to guidance the IRS has issued.7 For example, one of the IRS’ anti-fraud tips advises consumers that the agency will not call about taxes owed without first mailing a bill.8 Recent fraud calls have revealed to investigators that some scam artists now claim that they are following up on letters that the IRS previously sent to the victims.
Caller-ID spoofing is a tactic used by scammers to disguise their true telephone numbers and/or names on the victims’ caller-ID displays to conceal their identity and convince the victims that they are calling from a certain organization or entity.

While there are multiple variations of the IRS impersonation scam, criminals generally accuse victims of owing back taxes and penalties. They then threaten retaliation, such as home foreclosure, arrest, and, in some cases, deportation, if immediate payment is not by a certified check, credit card, electronic wire-transfer, or pre-paid debit card. Victims are told that if they immediately pay the amount that is allegedly owed, the issue with the IRS will be resolved and the arrest warrant, or other adverse action, will be cancelled. Once victims make an initial payment, they will often be told that further review of their tax records has indicated another discrepancy and that they must pay an additional sum of money to resolve that difference or else face arrest or other adverse action. Scammers will often take victims through this process multiple times.

As long as the victims remain hooked, the scammers will tell them they owe more money. These scam calls most often involve a disguised, or “spoofed,” caller identification (caller ID) number to make the victims believe that the call is coming from the “202” area code, the area code for Washington, D.C., where the U.S. Department of the Treasury and the IRS are headquartered. In a recent variation of this scam, calls also appear to be coming from the “509,” “206,” and “306” area codes, all Washington State area codes.

Scammers have also been known to “spoof” their phone numbers to make it appear as though they are calling from a local law enforcement agency. When the unsuspecting victims see the “Internal Revenue Service” or the name of the local police department appear on their caller IDs, they are understandably concerned and are often willing to follow the supposed government official’s instructions in order to resolve the alleged tax issue.

As of December 31, 2015, the Department of Justice had only prosecuted three individuals for their roles in the IRS impersonation scams. Two of these individuals were prosecuted in Florida, and the other individual was prosecuted in New York. In July 2015, the New York perpetrator was sentenced to more than 14 years in prison and ordered to forfeit $1 million for crimes that stretched from December 2011 until his December 2013 arrest.9

The IRS released the following tips to help taxpayers identify suspicious calls that may be associated with the IRS imposter scam:

- The IRS will never call a taxpayer to demand immediate payment, nor will the agency call about taxes owed without first having mailed a bill to the taxpayer.
- The IRS will never demand that a taxpayer pay taxes without giving him or her the opportunity to question or appeal the amount claimed to be owed.
- The IRS will never ask for a credit or debit card number over the phone.
- The IRS will never threaten to send local police or other law enforcement to have a taxpayer arrested.
- The IRS will never require a taxpayer to use a specific payment method for taxes, such as a prepaid debit card.

Source: https://www.irs.gov/uac/Five-Easy-Ways-to-Spot-a-Scam-Phone-Call

2. Sweepstakes Scams

Sweepstakes scams continue to claim senior victims who believe they have won a lottery and only need to take a few actions to obtain their winnings. Scammers will generally contact victims by phone or through the mail to tell them that they have won or have been entered to win a prize. Scammers then require the victims to pay a fee to either collect their supposed winnings or improve their odds of winning the prize.10

According to the Federal Trade Commission (FTC) the number of sweepstakes scams increased by 5.68 percent between 2013 and 2014.11 Early last Congress, the Aging Committee launched an investigation of the Jamaican lottery scam, one of the most pervasive sweepstakes scams.12

At its peak, law enforcement and FairPoint Communications estimated that sophisticated Jamaican con artists placed
approximately 30,000 phone calls to the United States per day and stole $300 million per year from tens of thousands of seniors. Since the Committee began investigating this issue, the Jamaican government passed new laws enabling extradition of the criminals to the United States for trial, leading to the extradition of one scammer for prosecution in the United States.

Several arrests have been made in connection with this scam. In November 2015, a 25-year-old Jamaican national living in the United States was sentenced to 20 years in prison after being found guilty of selling lists of potential victims, referred to as “lead lists.”

Sweepstakes scams start with a simple phone call, usually from a number beginning with “876,” the country code for Jamaica.

Lead Lists are lists of victims and potential victims. Scammers buy and sell these lists and use them to target consumers in future scams.

At first glance, this country code looks similar to a call coming from a toll free American number. Scammers tell the victims that they have won the Jamaican lottery or a brand new car and that they must wire a few hundred dollars for upfront processing fees or taxes for their winnings to be delivered. Often, the criminals will instruct their victims not to share the good news with anyone so that it will be a “surprise” when their families find out. Scammers tell victims to send the money in a variety of ways, including prepaid debit cards, electronic wire transfers, money orders, and even cash.

Of course delivered, and the “winners” get nothing but more phone calls, sometimes 50 to 100 calls per day, from scammers demanding additional money. Behind these calls is an organized and sophisticated criminal enterprise, overseeing boiler room operations in Jamaica. Indeed, money scammed from victims helps fund organized crime in that island nation.

Criminals once involved in narcotics trafficking have found these scams to be safer and more lucrative. Expensive “lead lists” identify potential victims. Satellite maps are used to locate and describe victims’ homes to make the callers appear familiar with the community. Elaborate networks for the transfer of funds are established to evade the antifraud systems of financial institutions. Should victims move or change their phone numbers, the con artists use all of the technology at their disposal to find them and re-establish contact.

The con artists adopt a variety of identities to keep the money coming in ever-increasing amounts. Some spend hours on the phone convincing seniors that they care deeply for them. Victims who resist their entreaties begin receiving calls from Jamaicans posing as American government officials, including local law enforcement, the Federal Bureau of Investigation (FBI), the Social Security Administration, and the Department of Homeland Security (DHS), asking for personal data and bank account numbers so that they can “solve” the crime.

In 2003, Congress passed legislation creating the national Do-Not-Call registry with the goal of putting an end to the plague of telemarketers who were interrupting Americans at all hours of the day with unwanted calls. Unfortunately, 12 years after the registry was implemented, Americans are still being disturbed by telemarketers and scammers who ignore the Do-Not-Call registry and increasingly use robocall technology. Robodialers can be used to distribute pre-recorded messages or to connect the person who answers the call with a live person.

Robocalling is the process of using equipment to mechanically, as opposed to manually, dial phone numbers in sequence.

Robocalls often originate offshore. Con artists usually spoof the number from which they are calling to either mask their true identity or take on a new identity. As described in the previous section on Internal Revenue Service (IRS) impersonation scams, fraudsters spoof their numbers to make victims believe they are calling from the government or another legitimate entity. In addition, scammers will often spoof numbers to appear as if they are calling from the victims’ home states or local area codes.
Robocalls have become an increasing nuisance to consumers in recent years due to advances in technology. Phone calls used to be routed through equipment that was costly and complicated to operate, which made high-volume calling from international locations difficult and expensive. This traditional, or legacy, equipment sent calls in analog format over a copper wire network and could not easily spoof a caller ID. Today, phone calls can be digitized and routed from anywhere in the world at practically no cost. This is done using Voice over Internet Protocol (VoIP) technology, which sends voice communications over the Internet. Robocalling allows scammers to maximize the number of individuals and households they can reach.

Many companies now offer third-party spoofing and robodialing services. Thirdparty spoofing companies provide an easyto-use computer interface or cell phone app that allows calls to be spoofed at a negligible cost. To demonstrate how accessible this technology is, an Aging Committee staff member spoofed two separate calls to Chairman Susan Collins during a Committee hearing on June 10, 2015, titled “Ringing Off the Hook: Examining the Proliferation of Unwanted Calls.” By using an inexpensive smartphone app, the staff member was able to make it appear that the calls were from the IRS and the Department of Justice, respectively.

Voice over Internet Protocol (VoIP) is a technology that allows a caller to make voice calls using a broadband Internet connection instead of a traditional (or analog) phone connection. Some VoIP services may only allow a user to call other people using the same service, but others may allow users to call anyone who has a telephone number, including local, long distance, mobile, and international numbers.

The hearing examined why so many Americans are constantly receiving unsolicited calls even though they are on the national Do-Not-Call registry, discussed how advances in telephone technology makes it easier for scammers to cast a wide net and increase the number of potential victims they can reach, and highlighted possible technological solutions to this menace.

In response to the high volume of robocalls that are made in violation of the national Do-Not-Call registry, the Federal Trade Commission (FTC) launched a contest in October 2012 to identify innovative solutions to protect consumers from these calls. In April 2013, the FTC announced that Nomorobo, a free service that screens and blocks robocalls made to VoIP phone numbers, was one of two winners of the their Robocall Challenge.

Once a consumer registers his or her phone number, Nomorobo reroutes all incoming phone calls to a server that instantly checks the caller against a whitelist of legitimate callers and a blacklist of spammers. If the caller is on the whitelist, the phone continues to ring, but if the number is on the blacklist, the call will disconnect after one ring. Aging Committee Fraud Hotline investigators have referred callers who contact the Hotline regarding robocalls to the Nomorobo website and have received positive feedback from callers who chose to register for the service.

In the spring of 2015, the FTC announced that it was launching two new robocall contests challenging the public to develop a crowd-sourced “honeypot” and to better analyze data from an existing honeypot. In this context, a honeypot is an information system that attracts robocalls so that researchers can analyze them and develop preventive techniques. In August 2015, the FTC announced that RoboKiller, a mobile app that blocks and forwards robocalls to a crowdsourced honeypot, was selected as the winner of the Robocalls: Humanity Strikes Back contest. Champion RoboSleuth, which analyzes data from an existing robocall honeypot and develops algorithms that identify likely robocalls, was selected as the winner of the FTC’s DetectaRobo challenge.

The Federal Communications Commission (FCC) has published the following tips for consumers to avoid being deceived by caller-ID spoofing:

- Do not give out personal information in response to an incoming call. Identity thieves are clever: they often pose as representatives of banks, credit card companies, creditors, or government agencies to convince victims to reveal their account numbers, Social Security numbers, mothers’ maiden names, passwords, and other identifying information.
- If you receive an inquiry from a company or government agency seeking personal information, do not provide it. Instead, hang up and call the phone number on your account statement, in the phonebook, or on the company’s or government agency’s website to find out if the entity that supposedly called you actually needs the requested information from you.

The Aging Committee saw an increase in the frequency and severity of computer-based scams in 2015. Private industry has seen a similar increase in the prevalence of this scam: Microsoft reported receiving more than 180,000 consumer complaints of computer-based fraud between May 2014 and October 2015. The company estimated that 3.3 million Americans are victims of technical support scams annually, with losses of roughly $1.5 billion per year.

Unlike other victim-assisted frauds, where the scammers are successful in just one out of a hundred-plus attempts, it appears that computer-based scams have a very high success rate. In addition, in 2014, the Internet Crime Complaint Center (IC3), a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center, received 269,492 computer fraud complaints with a loss of $800,492,073. Americans age 60 and older accounted for 16.57 percent of these complaints.

In response to the increase in complaints to the Fraud Hotline, the Committee held a hearing on October 21, 2015, titled “Virtual Victims: When Computer Tech Support Becomes a Scam.” The hearing featured representatives from Microsoft and the Federal Trade Commission (FTC) who spoke about the challenges in combating this fraud given its many variations and constant changes.

The basic scam involves con artists trying to gain victims’ trust by pretending to be associated with a well-known technology company, such as Microsoft, Apple, or Dell. They then falsely claim that the victims’ computers have been infected with a virus. Con artists convince victims to give them remote access to their computers, personal information, and credit card and bank account numbers so that victims can be “billed” for fraudulent services to fix the virus.

In a related scam, individuals surfing the Internet may see a pop-up window on their computer instructing them to contact a tech-support agent. Sometimes, scammers have used the pop-up window to hack into victims’ computers, lock them out, and require victims to pay a ransom to regain control of their computers.

Below are several of the most common variations of this scam:

- **Scammers Contact Victims.** In the most prevalent variation of this scam, con artists randomly call potential victims and offer to clean their computers and/or sell them a long-term or technical support “service.” The con artists usually direct victims’ computers to display benign error messages that appear on every computer to convince victims that their computers are malfunctioning. Scammers generally charge victims between $150 and $800 and may install free programs or trial versions of antivirus programs to give the illusion that they are repairing victims’ computers. If victims express concern about the price, the con artists will often entice victims to pay by offering a “senior citizen discount.”

- **Victims Unknowingly Contact Scammers.** Some consumers unknowingly call a fraudulent tech support number after viewing the phone number online. Consumers who search for tech support online may see the number for the scammer at the top of their “sponsored results.” The FTC found that a network of scammers paid Google more than one million dollars since 2010 for advertisements and for certain key search terms. Some key search terms included: “virus removal,” “how to get rid of a computer virus,” “McAfee Customer Support,” and “Norton Support.” These search terms are cleverly chosen to confuse the consumer into thinking the fraudsters are associated with well-known companies. Other fraudsters use pop-up messages on consumers’ computer screens that direct potential victims to call them.

- **Ransomware.** Scammers use malware or spyware to infect victims’ computers with a virus or encrypt the computers so they cannot be used until a fee is paid. If victims refuse to pay, scammers will render the computer useless, prompting the appearance of a blue screen that can only be removed with a password known by the scammers. The Fraud Hotline has received reports that scammers sometimes admit to victims that it is a scam and refuse to unlock the victims’ computers unless a “ransom” payment is made.
Fraudulent Refund. Scammers contact victims stating they are owed a refund for prior services. The scammers generally convince victims to provide them with access to their computers to process an online wire transfer. Instead of refunding the money, however, the fraudsters use the victims’ account information to charge the consumers. The FTC has responded to computer-based scams through law enforcement actions and ongoing investigations. In 2014, the agency brought action against six firms based primarily in India that were responsible for stealing more than $100 million from thousands of victims.35

Tips from the FTC to help consumers avoid becoming a victim of a computer-based scam:

- Do not give control of your computer to a third party that calls you out of the blue.

- Do not rely on caller ID to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company or a local number when they are not even in the same country as you.

- If you want to contact tech support, look for a company’s contact information on its software package or on your receipt.

- Never provide your credit card or financial information to someone who calls and claims to be from tech support.

- If a caller pressures you to buy a computer security product or says there is a subscription fee associated with the call, hang up. If you’re concerned about your computer, call your security software company directly and ask for help.

- Make sure you have updated all of your computer’s anti-virus software, firewalls, and popup blockers.

Source: http://www.consumer.ftc.gov/articles/0346-tech-support-scams

5. Identity Theft Scams

Identity theft has been the Federal Trade Commission’s (FTC) most common consumer complaint for the past 15 years, with 212,698 Americans reporting being victimized in 2014 alone.36 Nearly 40 percent of the identity theft complaints that the FTC received in 2014 were reported by consumers age 50 and older.37

Identity thieves not only disrupt the lives of individuals by draining bank accounts, making unauthorized credit card charges, and damaging credit reports, but they also often defraud the government and taxpayers by using stolen personal information to submit fraudulent billings to Medicare or Medicaid or apply for and receive Social Security benefits to which they are not entitled. Fraudsters also use stolen personal information, including Social Security numbers (SSN), to commit tax fraud or to fraudulently apply for jobs and earn wages. According to the FTC, government documents/benefits fraud was the most common type of identity theft reported by consumers in 2014, comprising 38.7 percent of all identity theft complaints.38

Tax-related identity theft continues to disrupt the lives of Americans. The growing use of commercial tax filing software and online tax filing services has led to opportunities for thieves to commit fraud without stealing SSNs. In some cases, thieves can illegally access an existing customer’s account simply by entering that individual’s username, e-mail address, or name and correctly guessing the password. This is often referred to as an “account takeover.”

Whether the thief uses this method to access an existing account or uses stolen personal information to create a new account, the end result is often the same: early in the tax filing season, the thief files a false tax return using a victim’s identity and directs the refund to his own mailing address or bank account. The victim only discovers this theft when he files his own return and the Internal Revenue Service (IRS) refuses to accept it because a refund has already been issued.
In November 2015, the IRS reversed a long-standing policy and now will provide victims with copies of the fake returns upon written request. The documents will provide victims with details to help them discover how much of their personal information was stolen.

Medical identity theft occurs when someone steals personal information—an individual’s name, SSN, or health insurance claim number (HICN)—to obtain medical care, buy prescription drugs, or submit fake billings to Medicare. Medical identity theft can disrupt lives, damage credit ratings, and waste taxpayer dollars.

Some identity thieves even use stolen personal information to obtain medical care for themselves or others, putting lives at risk if the theft is not detected and the wrong information ends up in the victims’ medical files. Claims for services or items obtained with stolen HICNs might be included in the beneficiary’s Medicare billing history and could delay or prevent the beneficiary from receiving needed services until the discrepancy is resolved. In April 2015, President Obama signed a law that requires the Centers for Medicare & Medicaid Services (CMS) to remove SSNs from Medicare cards by 2019.

On October 7, 2015, the Aging Committee held a hearing titled, “Protecting Seniors from Identity Theft: Is the Federal Government Doing Enough?” The Committee heard testimony from the CMS official in charge of implementing the Medicare card replacement process and from the Health and Human Services Office of Inspector General about investigative efforts to combat medical identity theft.

What to Do if You Suspect You are a Victim of Identity Theft

1. Call the companies where you know the fraud occurred.
2. Place a fraud alert with a credit reporting agency and get your credit report from one of the three national credit bureaus.
3. Report identity theft to the FTC.
4. File a report with your local police department.

What to Do Next

1. Close new accounts opened in your name.
2. Remove bogus charges from your accounts.
3. Correct your credit report.
4. Consider adding an extended fraud alert or credit freeze.

Grandparent Scams

A common scam that deliberately targets older Americans is the “grandparent scam.” In this scam, imposters either pretend to be the victim’s grandchild and/or claim to be holding the victim’s grandchild. The fraudsters claim the grandchild is in trouble and needs money to help with an emergency, such as getting out of jail, paying a hospital bill, or leaving a foreign country. Scammers play on victims’ emotions and trick concerned grandparents into wiring money to them. Once the money is wired, it is difficult to trace.

The Fraud Hotline has received frequent reports of con artists telling victims that they were pulled over by the police and arrested after drugs were found in the car. The scammer who is pretending to be the victim’s grandchild will often tell the victim to refrain from alerting the grandchild’s parents. The scammer then asks the victim to help by sending money in the fastest way possible. This typically requires the victim to go to a local retailer and send an electronic wire transfer of several thousand dollars. After payment has been made, the fraudster will more likely than not call the victim back, claiming that more money is needed. Often, scammers claim that there was another legal fee they were not initially aware of. The second call is typically what alerts the victims that they have been scammed. Victims have told Fraud Hotline investigators that, once they realized they had been duped, they wished they had asked the con artists some simple questions that only their true grandchild would know how to answer.

In another version of the scam, instead of the “grandchild” making the phone call, the con artist pretends to be an arresting police officer, a lawyer, or a doctor. It is also common for con artists impersonating victims’ grandchildren to talk briefly with the victims and then hand the phone over to an accomplice impersonating an authority figure.
This gives the scammers’ stories more credibility and reduces the chance that the victims will recognize that the voice on the phone does not belong to their grandchild. In 2014, the FTC received 14,521 complaints of individuals impersonating friends and family members, up from 11,793 in 2012.\textsuperscript{43} Between January 1, 2012, and May 31, 2014, individuals reported more than $42 million in losses to the FTC from scams involving the impersonation of family members and friends.\textsuperscript{44}

\section*{7. Elder Financial Fraud}

Financial exploitation of older Americans is the illegal or improper use of an older adult’s funds, property, or assets. According to MetLife’s Mature Market Institute, in 2010 seniors lost an estimated $2.9 billion because of financial exploitation, $300 million more than the year before, although these numbers are likely substantially underreported.\textsuperscript{45} One study found that, for every case of financial fraud that is reported, as many as 14 go unreported.\textsuperscript{46}

A 2011 Government Accountability Office (GAO) study found that approximately 14.1 percent of adults age 60 and older experienced physical, psychological, or sexual abuse; potential neglect; or financial exploitation in the past year.\textsuperscript{47} The Fraud Hotline documents complaints of elder abuse and refers callers to Adult Protective Services (APS) for further action. APS employees receive reports of alleged abuse, investigate these allegations, determine whether or not the alleged abuse can be substantiated, and arrange for services to ensure victims’ well-being.\textsuperscript{48} APS can also refer cases to law enforcement agencies or district attorneys for criminal investigation and prosecution.\textsuperscript{49}

APS workers ideally coordinate with local law enforcement and prosecutors to take legal action, but the effectiveness of this relationship can vary significantly from state to state. As of 2015, every state has an elder abuse statute.\textsuperscript{50} Older Americans are particularly vulnerable to financial exploitation because financial decision-making ability can decrease with age.

study found that women are almost twice as likely to be victims of financial abuse.\textsuperscript{51} Most victims are between the ages of 80 and 89, live alone, and require support with daily activities.\textsuperscript{52} Perpetrators include family members; paid home care workers; those with fiduciary responsibilities, such as financial advisors or legal guardians; or strangers who defraud older adults through mail, telephone, or Internet scams.\textsuperscript{53} Victims whose assets have been taken by family members typically do not want their relatives to be criminally prosecuted, leaving civil action as the only mechanism to recover stolen assets.\textsuperscript{54}

Few civil attorneys, however, are trained in issues related to older victims and financial exploitation.\textsuperscript{55} Money that is stolen is rarely recovered, which can undermine victims’ ability to support or care for themselves. Consequently, the burden of caring for exploited older adults may fall to various state and federal programs.\textsuperscript{56} One of the provisions of the Elder Justice Act of 2009, which was enacted in 2010, seeks to improve the federal response to this issue.\textsuperscript{57}

The law formed the Elder Justice Coordinating Council, which first convened on October 11, 2012, and is tasked with increasing cooperation among federal agencies.\textsuperscript{58} Experts agree that multidisciplinary teams that bring together professionals from various fields such as social work, medicine, law, nursing, and the financial industry can expedite and resolve complex cases, identify systemic problems, and raise awareness about emerging scams.\textsuperscript{59}

While some states have laws that require financial professionals to report suspected financial exploitation of seniors to the appropriate local or state authorities, there currently is no federal requirement to do so. Some financial professionals may fail to report suspected financial exploitation due to a lack of training or fear of repercussions for violating privacy laws. In October 2015, Aging Committee Chairman Susan Collins and Ranking Member Claire McCaskill introduced the Senior$afe Act of 2015, which would provide certain individuals with immunity for disclosing suspected financial exploitation of senior citizens.\textsuperscript{60}

The Financial Industry Regulatory Authority is simultaneously pursuing rulemaking that would empower financial professionals to protect their senior clients from financial abuse.\textsuperscript{61} In the private sector, Wells Fargo has established internal training programs for its employees so that they are better equipped to detect and prevent financial abuse before it occurs.\textsuperscript{62}
Some localities with large senior populations have established special units to address elder abuse, including elder financial abuse. In October 2015, prosecutors in Montgomery County, Maryland, successfully brought charges against an individual who, over several years, embezzled more than $400,000 before one of the victim’s bankers discovered suspicious activity in his account and alerted APS. The fraudster had convinced the victim to give her power of attorney and control over his finances. She was sentenced to five years in jail for financial exploitation of a vulnerable adult, theft, and embezzlement. The Aging Committee has brought to light many schemes that have defrauded seniors out of their hard-earned retirement savings. It is deeply troubling when a senior falls victim to one of these schemes, but it is even more egregious when the perpetrator is a family member, caregiver, or trusted financial adviser.

At the Aging Committee’s first hearing of the 114th Congress, “Broken Trust: Combating Financial Exploitation of Vulnerable Seniors,” Philip Marshall, the grandson of well-known philanthropist Brooke Astor, testified that his father, Anthony Marshall, mistreated his mother and mismanaged her assets while she suffered from Alzheimer’s disease. In 2009, after a six-month criminal trial, Mr. Marshall’s father was found guilty on 13 of the 14 counts against him.

The Federal Trade Commission (FTC) defines grant scams as, “[d]eceptive practices by businesses or individuals marketing either government grant opportunities or financial aid assistance services; problems with student loan processors, debt collectors collecting on defaulted student loans, diploma mills, and other unaccredited educational institutions; etc.” According to FTC data, the frequency of Americans reporting grant scams has dropped over the past three years. In 2014, the FTC received 8,032 complaints, which was about a 10 percent decrease from the prior year.

The National Consumers League has published the following tips for consumers to avoid falling victim to a federal grant scam:

- Do not give out your bank account information to anyone you do not know. Scammers pressure people to divulge their bank account information so that they can steal the money in the account.
- Do not share bank account information unless you are familiar with the company and know why the information is necessary.
- Government grants are made for specific purposes, not just because someone is a good taxpayer. They also require an application process; they are not simply given over the phone. Most government grants are awarded to states, cities, schools, and nonprofit organizations to help provide services or fund research projects. Grants to individuals are typically for things like college expenses or disaster relief.
- Government grants never require fees of any kind. You might have to provide financial information to prove that you qualify for a government grant, but you never have to pay to get one.

Source: http://www.fraud.org/scams/telemarketing/government-grants

8. Grant Scams

Grant scams, of which there are multiple variations, are frequently reported to the Aging Committee’s Fraud Hotline. In the most common version of this scam, consumers receive an unsolicited phone call from con artists claiming that they are from the “Federal Grants Administration” or the “Federal Grants Department”—agencies that do not exist. In another version of this scam, scammers place advertisements in the classified section of local newspapers offering “free grants.” Scammers will request that victims wire money for processing fees or taxes before the money can be sent to them.
had used online dating services, and online dating is now a $2 billion industry. As Americans increasingly turn to online dating to find love, con artists are following suit, not for love, but for money. In 2014, the Aging Committee’s Fraud Hotline began receiving reports from individuals regarding romance scams. Sometimes these reports were not just from seniors, but also from friends and family members whose loved ones were deeply involved in a fictitious cyber-relationship. This is one of the most heartbreaking scams because con artists exploit seniors’ loneliness and vulnerability.

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<th>Age Range</th>
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In a related scam known as confidence fraud, con artists gain the trust of victims by assuming the identities of U.S. soldiers. Victims believe they are corresponding with an American soldier who is serving overseas who claims to need financial assistance. Scammers will often take the true rank and name of a U.S. soldier who is honorably serving his or her country somewhere in the world, or has previously served and been honorably discharged. In addition, the con artists will even use real photos of that soldier in their profile pages, giving their fabricated story more credibility. Typically, scammers contact victims online, either through a chatroom, dating site, social media site, or email. According to the Federal Bureau of Investigation’s (FBI) Internet Crime Complaint Center (IC3), 12 percent of the complaints submitted in 2014 contained a social media aspect. Con artists have been known to create elaborate profile pages, giving their fabricated story more credibility. Con artists often call and chat on the phone to prove that they are real.

These conversations can take place over weeks and even months as the con artists build trust with their victims. In some instances, con artists have even promised to marry their victims. Inevitably, con artists in these scams will ask their victims for money for a variety of things.

Often the con artists will ask for travel expenses so they can visit the victims in the United States. In other cases, they claim to need money for medical emergencies, hotel bills, hospital bills for a child or other relative, visas or other official documents, or losses from a temporary financial setback. Unfortunately, in spite of telling their victims they will never ask for any more money, something always comes up resulting in the con artists requesting more money. Con artists may send checks for victims to cash under the guise that they are outside the country and cannot cash the checks themselves, or they may ask victims to forward the scammer a package.

The FBI warns that, in addition to losing money to these con artists, victims may also have unknowingly taken part in money laundering schemes or shipped stolen merchandise. In 2014, the FBI’s IC3 received more than 5,883 complaints about romance and confidence scams that cost victims $86.7 million dollars. Nearly half of these victims were age 50 or older, and this group accounted for approximately 70 percent of the money lost to this scam last year. Romance and confidence scams disproportionately target women, usually between the ages of 30 and 55 years old. Unfortunately, both the amount of financial loss and the number of complaints for this crime have increased in recent years.

Tips from the FBI’s IC3 to help prevent victims from falling victim to romance scams:

- Be cautious of individuals who claim the romance was destiny or fate, or that you are meant to be together.
- Be cautious if an individual tells you he or she is in love with you and cannot live without you but needs you to send money to fund a visit.
- Fraudsters typically claim to be originally from the United States (or your local region), but are currently overseas, or going overseas, for business or family matters.

The last of the top 10 scams reported to the Fraud Hotline in 2015 were home improvement scams. There are several variations of this scam in which scammers show up at victims’ doors and offer to perform a service for a price that seems fair. These service jobs frequently involve, but are not limited to, repairing a roof, repaving a driveway, repainting a house or room, or installing a home security system. The contractors usually ask for immediate payment in advance but then do substandard work, or no work at all. Seniors, those who live alone, individuals with disabilities, and victims of weather-related disasters are common targets.

Home improvement scams occur frequently during a change of season. Con artists will often take advantage of the warmer weather, or approaching cooler weather, and use it as an opportunity to convince victims that it is the perfect time to get home improvement jobs done. In 2014, the Federal Trade Commission (FTC) received 8,327 complaints about home repair, improvement, and product scams. Scammers will also frequently target individuals who have been affected by a recent weather-related disaster.

Con artists may appear after a storm, promising to help with immediate clean-up and debris removal. For instance, after a flood, these scammers may tell victims that they can restore their appliances or haul away damaged items for a fee. Scammers then demand immediate payment for work that they will never do. In a new variation of this scam, con artists knock on victims’ doors and claim that they are there to upgrade the home security system. In November 2015, the FTC warned that scammers may purport to work for a home security company the victim already uses, but instead install a new system without asking and convince the victim to sign a new contract. Most people do not know that they have been scammed until their original home security company notifies them that their system is not responding, or they start receiving bills from two different alarm companies.

**FTC’s Tips on How Tell if a Contractor Might Not be Reputable**

- Claims that “the deal is good for today only.” Often, con artists will pressure you for an immediate decision by telling you that, if you wait even another day, they cannot guarantee the same price.
- Lacks professionalism. Ask if the person has a business card, or check to see if the person’s vehicle is marked with a company logo or information.
- Only accepts cash; asks you to pay everything, or a sizeable deposit, upfront; or tells you to borrow money from a lender the contractor knows.
- Is not licensed. Many states, but not all, require contractors to be licensed and/or bonded. Check with your local building department or consumer protection agency to learn about licensing requirements in your area.
- States that he “just happens to have materials left over from a previous job” or “just happens to be in the area.”

Source: [https://www.consumer.ftc.gov/blog/home-improvement-scams-are-no-laughing-matter](https://www.consumer.ftc.gov/blog/home-improvement-scams-are-no-laughing-matter)

### Conclusion

One of the Senate Special Committee on Aging’s top priorities in the 114th Congress has been to combat fraud targeting seniors. The Fraud Hotline has been instrumental in this fight, providing more than 1,100 callers in 2015 with information on common scams and offering tips on how to avoid becoming victims of fraud. In addition, Fraud Hotline investigators have encouraged victims to report fraud to the appropriate law enforcement agencies to improve the government’s data as well as its ability to prosecute the
perpetrators of these scams. Committee investigators have even helped some victims recover thousands of dollars of their hard-earned retirement savings.

The Aging Committee held hearings on five of the top 10 scams reported to the Fraud Hotline in 2015. The Committee’s hearings have helped to raise public awareness to prevent seniors from falling victim to these scams, as well as to provide valuable oversight of the federal government’s effort to combat these frauds and protect consumers. Chairman Susan Collins and Ranking Member Claire McCaskill have pressed federal law enforcement agencies to combat fraud and put the criminals who prey on our nation’s seniors behind bars.

While tangible progress has been made in countering a number of consumer scams, it is evident that more work remains to be done. As the Aging Committee enters its second year of the 114th Congress, Chairman Collins and Ranking Member McCaskill intend to maintain the Committee’s focus on frauds targeting seniors. In order to encourage a more effective federal response to these scams, the Chairman and Ranking Member will continue to work with their Senate colleagues to ensure that law enforcement has the tools it needs to pursue these criminals.

This report is designed to serve as a resource for seniors and others who wish to learn more about common scams and ways to avoid them. For further assistance, please do not hesitate to call the Fraud Hotline at 1-855-303-9470. For more information on this report, visit https://www.aging.senate.gov/imo/media/doc/217925%20Fraud%20Book%20Final.pdf

Soul Food
Cultural Lifestyle or Disease Trap?

Photo: Olean McCaskill in her celebrated soul-food eatery, Olean’s.

TALLAHASSEE, Fla.—The roots of soul food run deep within the annals of African American living. The South reigns as king of soul food cuisine. Its origins can be traced back to slavery when plantation owners allowed enslaved Africans to cook and eat only what known as the hog’s undesirable leftovers, the ears, feet, tail, stomach and the intestinal tract known as chitterlings or in the Southern vernacular, simply “chitlins.”

African Americans exhibited resourcefulness and took what was deemed scraps – along with plants native to or domesticated in West Africa, such as okra, yams, black-eyed peas and rice – and created a menu of delicacies that would become soul food staples. Pork parts were cooked down for hours and seasoned with salt, onion and garlic. Chicken and fish were deep fried in vegetable oil, and collard-green leaves as big as elephant ears were cleaned, cut and seasoned with smoked meats. Yams were candied with generous amounts of brown sugar and butter, while macaroni and cheese was prepared with abundant portions of eggs and butter.

The Cooking Gene

“When, in the history of humankind, has an enslaved people revolutionized how the people who enslaved them ate, drank, believed the way Africans did in America,” ask culinary historian Michael W. Twitty? Twitty is the author of the forthcoming book, The Cooking Gene: A Journey Through African American Culinary History in the Old South, his memoir of Southern cuisine and food culture. It traces his ancestry through food from Africa to America and from slavery to freedom.

For all of its delectable glory, though, eating soul food comes with a price. The sodium, sugar, and fat in traditional dishes are also the catalysts for debilitating diseases. Many African American elders do not enjoy their golden years because of ailments caused by poor eating. Some, especially black men, never reach the age 60.

According to the U.S. Administration on Community Living [http://tinyurl.com/hjg8ole] which include the Administration on Aging, older people have at least one chronic illness and many have multiple conditions. Some of the most frequent occurring conditions among African Americans age 65 or older: hypertension (85 percent); diagnosed arthritis (5 percent); all types of heart disease (27 percent); diagnose diabetes (39 percent); and cancer (17 percent).

Oxtails and “Chitlins”

In Tallahassee, soul food aficionados can find Olean’s, a 22-year community legacy that is owned and operated by its petite namesake, Olean McCaskill, and her husband Johnny.
A quaint establishment with just 10 tables and brick walls covered with autographed photos of both famous patrons and everyday customers looking for a home cooked meal.

If long lines are a sign, McCaskill, 66, is pleasing a whole lot of folks with diverse southern offerings of southern. From oxtails and chitlins on Wednesday and Thursdays, Olean’s also offers an array of sides including black-eyed peas, cabbage, green beans and her specialty -- collard greens. “I season my collards with bacon,” said McCaskill. “I used to use ham hocks and learned that from my mama and my grandmother, but over time I just started using bacon cause it made them taste better. And you know you have to pour a little of that good ‘ole grease in there too,” she mused.

Older customers are regulars at Olean’s, as well as college students from neighboring Florida A&M University. They all know the specials say McCaskill. Her Black History Month special includes fried chicken (leg and thigh), a choice of two sides, corn muffin, and a 16 oz. fountain soda for $5.99. No substitutions!

Mindful of the health pitfalls associated with southern cooking, McCaskill notes that she cooks a case of chicken per week, baking some, but frying most. McCaskill says she puts no meat in her vegetables to accommodate customers who do not eat pork. “If you eat something you know you are not supposed to then you know tomorrow and the next day--and the next day you’re going to have to do something different,” McCaskill advised. “I cook to make people feel loved and happy, and if it’s good, it makes them feel good,” she added. McCaskill said she eats at home whatever she cooks at Olean’s. “I don’t go home to do anything. I go home to sit down,” McCaskill quipped and noted that neither she nor Johnny has had any health problems. She praises the Lord for that.

**Research Reveals the—Yum—Risks**

Some active seniors like McCaskill boast no debilitating ailments. However, other aging African Americans are not as lucky. AARP reported that University of Alabama researchers identified why: all that fried chicken, bacon, ham, pies and sweet tea. The researchers, who presented their results at a 2013 International Stroke Conference, found that those who ate typical Southern food six times a week had a 41 percent increased risk of stroke over those who indulged only once a month.

Participants in the same study who ate a very non-Southern diet also had a lower risk of stroke. People whose diets were high in fruits, vegetables, whole grains and fish (but not fried fish) had a 29 percent lower stroke risk.

Lead researcher Suzanne Judd, PhD, a nutritional epidemiologist at the university, said the study is the first large-scale effort to look at stroke and the typical Southern diet. The high amount of salt in deep-fried food raises blood pressure, a known stroke risk factor, Judd said. And sweetened drinks can contribute to diabetes.

Willie James Cousar says he was “raised on the hog.” The Jacksonville native, age 68, is a Vietnam veteran whose mother birthed 14 children: seven boys and seven girls. Money was scarce, meals were stretched, and pork was plentiful. The children never complained. “We ate the food that white folks didn’t want, said Cousar, who has been an avid fisherman since age 14, and a proficient hunter who can kill, skin, and grill any raccoon. “I caught fresh fish that we would eat and it was always fried,” he added.

Following his honorable Air Force discharge in 1972, Cousar returned to Florida. He was gainfully employed, but every day he drank a fifth of gin and a copious amount of Schlitz Malt Liquor. While his drinking days ceased in 1998, he continued to drink sodas and devoured sweets, including his homemade pound cake and special-recipe cookies.

“A recent visit to the doctor really alarmed me,” Cousar said. “My glucose levels were elevated and I was overweight. I stand 5’11” and have weighed as much as 225 pounds, so I’ve stopped drinking soda, stopped eating fried chicken and fried pork chops and cut back on portions. I also try not to eat after 7 p.m. unless it’s something light like a salad.”

**Diabetes and Strokes**

The federal Administration on Aging reports that in 2014, there were 46.2 million Americans 65 and older and 6.2 million aged 85-plus. African Americans made up nine percent of the older population, and by 2060, the percentage of black seniors is projected to grow to 12 percent.

And according to WebMD:

- **Diabetes is 60 percent** more common in black Americans than in whites. Blacks are up to 2.5 times more likely to suffer a limb amputation and up to 5.6 times more apt to suffer kidney disease than other people with diabetes.

- **Strokes kill four times more blacks Americans ages 35-54** than whites. Blacks have nearly twice the first-time stroke risk of whites.
• **Blacks develop high blood pressure earlier in life** -- and with much higher blood pressure levels -- than whites. About four African Americans in 10 ages 20 and older have high blood pressure.

• **Cancer treatment** is equally successful for all races. Yet black men have a 40 percent higher cancer death rate than white men. African American women have a 20 percent higher cancer death rate than white women.

Cousar, a divorced father of three, currently visits the gym every day with his companion, Annie Fason. He currently weighs 200 pounds, and if he continues his 90-hour a week fitness regime, he’ll reach his goal weight of 180 pounds. “I have to check my glucose every day,” said Cousar. “My work at BAE Systems -- a ship building and repair company -- is very physical, but I’m not trying to body build. I mostly do cardio on the treadmill and stationary cycles. I just want to be in good shape and live long.”

Penny Dickerson wrote this article for the Florida Courier supported by a journalism fellowship from New America Media, the Gerontological Society of America

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**Soul Food**
**Cultural Lifestyle or Disease Trap?**

**Photo:** Chef Amadeus, a celebrity chef from Jacksonville and host of the podcast radio show, The Southern Passion Lounge.

TALLAHASSEE, Fla.-- Soul food has taken center stage in the millennium as both a Southern indulgence and palate pleaser.

Restaurants boasting the original recipe of elderly relatives have opened throughout the Southeastern region of the country, and the ubiquitous food genre is even the focus of the reality television show, *Welcome to Sweetie Pie’s*.

“Traditional [soul food] places are having a generational moment. The people who started them are retiring, or dying off, but the kids in the family and other employees are still interested in the business,” said Adrian Miller, author of the James Beard cookbook award winner, *Soul Food: The Surprising Story of an American Cuisine, One Plate at a Time* (University of North Carolina Press, 2013).

**Soul or Southern?**

Originated by the resourcefulness of enslaved African Americans, soul food remains controversial for its heritage and its high sodium, fried foods and bountiful sugar content, which contributes to debilitating diseases. Included are hypertension, diagnosed arthritis and diabetes, all types of heart disease and cancer. “Southern food is the mother cuisine that soul food claims heritage to, but soul food is distinct unto itself,” Miller said. “Part of the confusion surrounding soul food is that it stems from cultural stiff-arming that occurred. “Around this time, African-Americans start distancing our food from others, claiming it as our own. So you get this gulf between Southern and soul food and we’re still living with that legacy today,” Miller added.

Demonstrating the good sense to cut back on salt and sugar while embracing new cooking methods [and diets] has proven to be a game changer for elderly African Americans, many of whom have helped keep both the soul food legacy and themselves alive.

The U.S. Administration on Aging reports that along with general trends for America’s population growth, the black population is living longer. In 2014, there were 8,582 African Americans age 100 years and over (1,558 men and 7,024 women). They comprised 12 percent of all centenarians. “I eat collard or turnip greens at least once a week,” said Lillie May Turner, 82. “I used to cook ‘em slow until all the meat fell off my smoked neckbones. “After my husband died of heart trouble, I started cooking different. I bought me a pressure cooker that can cook up a bunch of greens with rutabagas in one hour and they taste great,” added Taylor, who said she remains in good health save for a set of dentures that alleviates her ability to chew most meat.

**Chef’s Advice**

Chef Amadeus is best known for winning the title of “Extreme Chef” on the Food Network’s “Mexican Showdown,” in 2011. The Jacksonville native outwitted the competition by ultimately preparing skirt steak with dulce de leche. He seared it to create a textured crust and then served his required “one-bite” to the judges on a spoon spread with a ground mustard base. That single serving won him $10,000.
“Some African American’s culture consists of cooking the way generations before them have always done. They are accustomed to using salt pork, cooking the nutrients out of veggies, frying food, using seasoning salts, and then eating big portions,” said Chef Amadeus. He added. “Soul food can be prepared in a healthy manner. I encourage people to never overcook their vegetables—substitute olive oil for butter, and when cooking greens add carrots or yams for sweetness versus sugar. Greens should be green when they are done.”

He also endorses baking chicken on a rack vs. frying. “Baking on a rack will allow the fat to drain away, so your chicken will not be sitting in those oils during the cooking process,” said Chef Amadeus, who further advised to bake or steam fish and prepare gravy using oatmeal flour instead of all-purpose flour.

**Heart and Healthy Souls**

The New England Journal of Medicine (NEJM) reports that the rate of heart failure among African Americans is much higher than among whites and other races. Heart failure means that the heart rate declines and the organ becomes unable to pump blood as it should. Before age 50, the heart-failure level for African Americans is 20 times higher than for whites, according to the NEJM. This is for several reasons, but a key one is that African Americans receive less quality health care, such as visiting a primary care physician without seeing a cardiologist.

“I have a few health issues, so cutting down on salt is a very big part of my lifestyle,” stated Chef Amadeus. “I do a lot of cooking at home instead of going out, and when I do go out to eat I go to restaurants that have chefs or restaurants that don’t use processed foods,” he added with the suggestion to learn to make your favorite dish at home—that way you know what you are eating.

Soul food and salt have survived a complicated relationship for as long as each has existed. According to an AARP report [http://tinyurl.com/j7qvqtd], Americans aren’t even quite sure how to cut back on the salty stuff. A 2010 survey showed that more than half think that using less salt at the table is an effective way to reduce sodium, even though the salt we add while cooking or eating represents only 10 percent of our daily intake.

AARP notes this is particularly troublesome for people who are salt-sensitive, especially older Americans, African Americans and those with high blood pressure. An abundance of salt forces the body to excessively retain fluid and additionally causes blood pressure to rise and increases the risk of heart attack and stroke.

Chef Amadeus found a solution by creating his own no-salt, special blend spices:

- **Chino 5 (Asian cinnamon flavored. Great for lamb, steak and dessert.)**
- **Lil’ Bump (All-purpose Cajun blend).**
- **Dos Maria (Curry powder named for his mother and grandmother).**

“When I really got into cooking, I wanted to have my clients taste what food really taste like versus being masked with salt,” said Chef Amadeus. “I use my spices and other herbs, spices, roots and citrus to flavor my cooking, which is fusion cooking with emphasis on Japanese, Southern, Puerto Rican and Caribbean cuisine using traditional spices like scotch bonnet peppers, coconut milk and, of course, my own spices,” he added. White rice is a soul food staple, but Chef Amadeus reminds that it has little flavor, so you can add whatever flavor you desire, such as cumin, star anise, Sofrito, ginger or citrus in the boiling water or broth.

“If you insist upon salt, use kosher salt, sea salt or Himalayan salt as a finishing salt. It’s all about the flavor,” said Chef Amadeus. “Also, the more colored veggies you have on the plate the better. Cook the rainbow.”

**Top 10 Things People Want You to Know as They Age**

Kurt Kazanowski is author of A Son’s Journey: Taking Care of Mom and Dad. He has more than 30 years of experience in senior and hospice care. He says that what someone truly wants later in life can vary from person to person, but in general, there are many similarities he’s noticed from all the patients he has worked with.

Kurt’s top 10 list of what people want you to know as they get older:

1. **We don’t want you to baby us:** While it’s true that as we age many of us need some help with things like climbing steps or bending down to pick things up, our independence is very important to us. You don’t need to do every little thing for us. We will ask for help when we need it.
2. We want you to spend more time with us: We remember what it was like to be young, active and out exploring the world with friends, but we want you to come visit us frequently and spend time with us, too. We thrive on hearing about your adventures, successes and failures. Whether we can get out for a short walk or meal, or simply sit and spend time with you, it’s all meaningful and appreciated.

3. We thrive on memories: We love to recount the good old days. Looking back at old photos and sharing memories touches our hearts, invigorates our spirit and puts a smile on our face. When you take the time to listen to our stories no matter how many times you’ve heard them before, it makes us feel good.

4. Please respect our wishes: As we get older and perhaps have to face more medical challenges, please respect our wishes. We are always open to your thoughts and opinions, but it’s our life, our body and we want you to always respect our decision even if you disagree.

5. We are not invisible: Occasionally, people act as if we’re not present. Just because our physical ability might be limited in some cases, many of us are as with it as we’ve ever been upstairs. We are fully aware of what’s going on. We hear what people say. We have not lost our mental abilities. Please include us in things and not separate us from what’s going on.

6. We want nothing but happiness for you: As we get up there in years, we realize that happiness really is everything. Money, material possessions and having a high-ranking job are all superficial. The only thing that matters in this life is being happy as much as you can.

7. We want you to know that laughter is the best medicine: We don’t like to see you stressed out or upset, and by now, we’ve learned to roll with the punches. Sometimes you can’t control the world around you, but you can control your response to it. We want you to stop taking things so seriously and have a good laugh at your own expense from time to time.

8. We prefer to spend our final days at home: When the end is near, we don’t want to be laid up in a hospital bed hooked up to machines. We are most comfortable in our own home and bed surrounded by the people who are nearest and dearest to us.

9. We don’t want our passing to sadden you or make things more difficult: Keep us deep in your hearts and honor our memory. Share stories about us with younger generations and pass down the traditions we passed down to you. We don’t want you to fight over inheritance or anything else.

10. Don’t ever say ‘I wish I had:’ Live the life that’s in front of you to the fullest. Regrets and lost opportunities will never reappear. So when the opportunity comes knocking, walk through the door even if you feel scared, intimidated, unsure and confused by what awaits you.

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May 2017
Older Americans Month

The Administration on Aging, part of the Administration for Community Living, is pleased to announce the theme for Older American’s Month 2017. The theme, Age Out Loud, is intended to give aging a new voice—one that reflects what today’s older adults have to say about aging.

The 2017 theme gives us an opportunity to shine a light on many important issues and trends. More than ever before, older Americans are working longer, trying new things, and engaging in their communities. Older Americans are taking charge, striving for wellness, focusing on independence, and advocating for themselves and others. They expect to continue to live their lives to the fullest, and they’re insisting on changes that make that possible.

What it means to age has changed, and Older Americans Month 2017 is a perfect opportunity to recognize and celebrate what getting older looks like today.

Stay tuned for more information and materials coming soon!