



LONG ISLAND / LI LIFE

Senior scams on Long Island are on the rise. Learn how to stay safe



Marion Salgado chats with Suffolk County Police Department Det. Thomas Gabriele following a presentation on financial fraud and cybercrime prevention for members of the Peconic Landing community in Greenport. Credit: Gregory A. Shemitz

By Jill Webb

[Special to Newsday](#)

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When Suffolk County District Attorney Ray Tierney's daughter was away at college, his father-in-law received a frantic call in the middle of the night.

"Poppy, this is Kaitlin," the caller said, according to Tierney. "A friend of mine died suddenly. There was a wake in Pittsburgh. I went, I didn't tell Mom and Dad. I took the car . . . I wrecked the car."

Believing his granddaughter was in police custody, Tierney said his father-in-law rushed to Best Buy to purchase gift cards — the caller's requested form of payment to cover the car's impound fees.

After the caller demanded more money, a store manager noticed the man's distress and persuaded him to call his daughter, at which point he realized his granddaughter had never been in a car accident and that it wasn't her he'd been talking to. The scam was stopped in its tracks but, said Tierney, his father-in-law still wound up losing about \$3,000.

He isn't alone. Tierney and other law enforcement officials on Long Island say scams targeting senior citizens have become more common in recent years.

As of July, Suffolk County officials said they had received more than 500 scam reports — nearly half from residents 63 and older. Of that older cohort, 53 individuals — about 20% — reported losing money.

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Nassau County police said that as of July 11, they have received 216 reports of senior scams, an 83% increase from a year ago.

"I had maybe 10 a year back in the year 2000," Nassau Police Commissioner Patrick Ryder said. "Now, I'm getting — at the end of the year — three, four hundred cases."

Law offices are seeing an uptick, too. Ten years ago, a senior scam case would come across attorney Ken Kern's desk rarely.

"Now, it's once a week — at least," said Kern, of Cona Elder Law in Melville.

Phone calls to 'grandpa'

Det. Thomas Gabriele, who works in Suffolk County's financial crimes unit, attributed the rising number of scams to technological advancements that allow perpetrators to target larger pools of people.

Tierney said that fraudsters can buy phone numbers belonging to seniors in bulk, allowing them to procure large lists of potential victims. He said advancements in artificial intelligence also give scammers more leverage, as it has become easier to clone voices and deepfake photos and videos, making some schemes appear more believable.

In addition to the grandparent phone call scam that Tierney's father-in-law fell victim to, Gabriele said that IRS impersonators are also a big issue, especially around tax season.

"[Victims] get a phone call from someone that says, 'Your Social Security number has been detected in a drug smuggling ring at the southern border and due to the fact that \$5 million was trafficked in illegal narcotics, you now owe the IRS x-amount of dollars,'" Gabriele said.

Long Island seniors also need to be wary of sweepstakes and lottery fraud, as well as phishing pop-ups – which encourage victims to click on a link that could lead to their computers becoming infected with a virus.

Romance scams

In 2021, U.S. adults over age 60 reported losing more than \$213 million to romance scams, according to the Federal Trade Commission. That's a 54% increase from the prior year.

The agency noted that monetary losses from romance scams have been on the rise in recent years.

"Someone will cull a lot of information off of social media, contact the individual ... and then start an online romance," Gabriele said.

Once the fraudsters lure victims into virtual relationships, they attempt to drain their bank accounts.

There are serious long-term effects of being conned out of one's livelihood. Monumental losses force seniors to rethink their end-of-life plans.

"We had one situation where an elderly woman in her 70s was going back into the workforce because she couldn't support herself any longer," Gabriele said.

In dire situations, some families resort to obtaining a guardianship over their elderly relatives. That comes with a major loss of independence.

"They're no longer able to take out credit cards, make financial transactions," Kern said. "The guardian is tasked with marshaling all of their funds and putting it into an account."



Attorneys Ken Kern and Jennifer Cona of Cona Elder Law in Melville. Credit: Newsday/Steve Pfost

Loneliness plays a role

The U.S. surgeon general recently declared that the country is facing a loneliness epidemic, and Felicia Pasculli, an elder law attorney in Bay Shore, has noticed this growing isolation in her clientele.

“It’s unbelievable, compared to earlier in my practice, how many more people are on their own,” Pasculli said. “[They] don’t have children at all, [are] widowed or never married, or the children are out of state. They’re much more vulnerable.”

Loneliness can make seniors reluctant to ignore obvious cases of fraud.

“We’ve even had clients that have said flat out, ‘I don’t care that I’m being scammed, because I look forward to this person’s phone call every single day,’” said Jennifer Cona, the founder and managing partner of Cona Elder Law.

To protect themselves, experts recommend seniors set aside time for social interactions.

“Without in-person social connections, depression can occur and sometimes, as a result, a person’s self-esteem and cognitive abilities may be significantly diminished,” Jackie Zuckerman, a licensed

clinical social worker and adjunct professor at Stony Brook University's School of Social Welfare, told Newsday. "This makes older adults an attractive target for scammers."

She added, "Oftentimes, memory impairment, poor decision-making, and the inability to focus can exacerbate the likelihood of the older adult providing personal or confidential information or being scammed."

Making arrests

A majority of senior scams come from people in other countries, but Ryder said he is seeing more fraudsters collecting money in-person lately. That makes it easier to make arrests.

"Our guys will do undercover stings — wait for them at the house and grab them as they come," Ryder said. "But when you see it [coming from] overseas, there's a lot of work involved."

On a federal level, Tierney said he would like to see the United States work with the countries where the foreign scams originate.

"We could talk to those countries and say, 'Hey, how can you help us to make sure that bad actors in your country cannot continually attempt to victimize our citizens with impunity?'" Tierney said.

In an effort to raise awareness, law enforcement has been ramping up public education.

"We've put together a really good program with the Suffolk County Police Department where we have [assistant district attorneys] and detectives go out to senior centers, nursing homes, community centers," Tierney said. "We talk to them about what's going on."

Similar efforts are happening in Nassau.



Members of the Peconic Landing community listen to a presentation on financial fraud and cybercrime prevention. Credit: Gregory A. Shemitz

To protect themselves from scams, experts advise seniors to be suspicious of late-night calls pushing them to act urgently.

“No entity of the United States government — whether it’s federal or state or local — is going to call up a senior in the middle of the night and say, ‘Listen, you’ve got to give me \$3,000 or your grandkid is going to jail,’” Tierney said.

All that rushing is a technique to “get people over the hurdle of logic,” according to Cona.

“Whether it’s your computer is compromised, or the IRS is breathing down your neck for back taxes ... take a minute. Do you actually have back taxes? Oh, maybe I don’t. Or maybe I need to call my accountant,” Cona said.

In these situations, the caller often warns the victim not to contact anyone.

“The scammers are always going to tell the elderly, ‘Do not talk to anyone about this,’ because they know that once you speak to a family member or law enforcement or a trusted friend, their whole scam is going to unravel,” Gabriele said.

Don't be chatty

That's when seniors should stop engaging and hang up immediately. If not, the criminals could acquire more knowledge, he said.

"They're master manipulators, and they will extract information from you [in] little bits and pieces of information during the conversation," Gabriele said.

Law enforcement officials also advise seniors to be mindful of what they share on social media — and when they post it.

"I went on vacation last week and my niece posted a picture of all of us on vacation," Ryder said. "I said to her, 'Do me a favor. Don't post nothing until you're home from vacation, because everybody then knows you're on vacation and your house is empty.'"

Keep tabs on accounts

Seniors should also check their bank statements on a regular basis to catch any peculiar transactions.

"If your bank account gets scammed, you have 60 days in which to discover it," Tierney said. "If you discover it past the 60 days, you're responsible for it. You don't get reimbursed."

At Cona Elder Law, lawyers sometimes discover previously undetected scams when clients come to get help with Medicaid or guardianship applications.

"We're reviewing the bank statements and we say, 'What's this? This is \$40,000, this is \$10,000. And I don't see sums of money like that leaving the accounts [except] for this one or two times,'" Kern said.

The law firm is taking more initiative to safeguard seniors before they get defrauded.

"Our senior scams department is working with banks so that they can be that first line of defense to look at these transactions," Cona said.

Pasculli recommends seniors without children find someone generationally younger than they are to help navigate potential fraud.

"What I say to [clients] is, 'Do you have a niece or nephew you can trust? Is there a child of a good friend of yours that would come to your assistance if you need it?'" Pasculli said. "People don't like

thinking about that, but they need to.”

Finally, experts say, don't be embarrassed if you or your loved ones fall victim to a scam. Many frauds go unreported due to shame.

“There's nothing shameful about this,” Tierney said. “These guys are professional conmen. They're very good at what they do.”

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