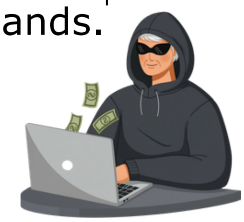
IMPACT OF BEING SCAMMED AT ANY AGE

LOW-TIER SCAMS TARGETING YOUNGER ADULTS

Adults under 60 are more frequently taken by scams but have better recovery potential due to active incomes and longer life expectancies.

Common scams include online shopping fraud, fake check/job scams, and cryptocurrency misdirection.

Adults in their 30s and 40s reported losses of $4.6 billion in 2025[2]. While younger groups are scammed more often, they lose just over $400 on average vs. tens of thousands.



RECENT RISE IN ELDERLY FRAUD CASES

Since 2020, reports of losses over $10k from impostor scams among those 60+ have *more than quadrupled*[1]. The *average individual loss* often exceeds $38k. Losses over $100k rose from $55mil to $445mil, with actual figures likely higher due to *underreporting*.

High-ticket crimes like investment schemes, tech support fraud and government impersonations are common.

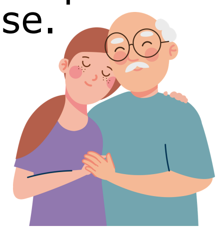
Older adults are much less likely to report falling for scams than younger generations like Gen Z and Millenials.

FACTORS CONTRIBUTING TO SENIOR FRAUD

Seniors (60+) are appealing targets for scammers due to their trustfulness, savings, and good credit.

Criminals employ advanced, high-pressure techniques, such as AI voice cloning and fake emails, often exploiting current events for credibility.

Age-related neurobiological changes can hinder deception detection, and difficulty recognizing scams may signal Mild Cognitive Impairment (MCI) or Alzheimer's disease.



FRAUD IMPACT ON OLDER ADULTS

Older adults reported $7.7 billion in fraud losses in 2025, up 60% from 2024[2], with true losses *potentially reaching* $196 billion due to underreporting[1].

Victims suffer emotional distress, shame, and loss of independence, which can lead to health declines and depression.

Scams can deplete seniors' lifetime savings and retirement funds, leading to irreversible financial loss due to limited re-employment options.

GREEN FINANCIAL

While average adults (under age 60) are statistically more likely to be targeted and fall victim to scams, seniors (60+) experience substantially larger financial losses and much more devastating psychological and lifestyle consequences

[1]FBI's 2025 IC3 Annual Report [2]Federal Trade Commission (FTC) Find more helpful information at www.RogerSGreen.com