

Understanding and Fighting the Grandparent Scam: What Aging Network Professionals Should Know to Empower Older Adults

Webinar Case Scenario

Ruth is an 86-year-old widow who lives alone. She has three children and seven grandchildren. On a Thursday evening, Ruth receives a call from her grandson, Charlie. Charlie states he has been vacationing in Europe. The caller didn't sound quite like Charlie, but he said it was because he had gotten into a fight and his nose was broken. As a result of the fight, he is being detained by the authorities.

Charlie puts another person on the phone who states they are an agent with the foreign government and confirms Charlie's story. The agent tells Ruth that she needs to send \$5,000 to an address in New York so Charlie can pay bail. The agent also says the judge over Charlie's case has placed a "gag order" on the proceeding and if Ruth reveals the proceeding to anyone, Charlie could remain in custody indefinitely. Ruth withdraws the cash from her account and sends it as directed.

A day later, Ruth receives another call, this time from someone purporting to be Charlie's attorney. The attorney says that the individual with whom Charlie was in a fight has now had to have emergency surgery, so the charges against Charlie have escalated. The bail is now \$20,000. The attorney states a bail agent named James Edwards will be coming to her home to pick up the money. The attorney warns Ruth about the gag order and its severe consequences. Ruth again draws the money from her bank, and the following day James Edwards, who presents his credentials, comes to Ruth's home to pick up the cash.

That same day Charlie's mother calls and Ruth can't help but ask how Charlie is doing and whether he has been released. Puzzled, her daughter responds that Charlie is in the next room and Ruth realizes she has been scammed.