

Youth online scam victims rise as seniors hold ground

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It used to be that older adults were the preeminent online scam victims.

It used to be that [young people](#) were essentially immune to modern-day online scams.

But now we learn that's not true anymore. In Texas talk, the young whippersnappers are challenging the geezers in the growth of victimhood.

This new information comes from various analysts who've studied the latest reports on [identity theft](#) and other crimes through data released by the Federal Trade Commission and the FBI Internet Crime Complaint Center.

According to SocialCatfish.com, a company dedicated to preventing online scams through reverse search technology, teens and [younger children](#) saw the largest percentage increase among age groups in money lost. Victims under age 20 lost \$8 million in 2017. That grew last year to \$210 million.

Seniors are by far the most victimized group. Geezers lost \$3 billion last year. But the whippersnappers showed greater percentage growth, jumping higher like a bull out of a chute.

Youth victimization grew 2,500% in the past six years, while seniors' victim numbers grew 805%.

Overall, [scam](#) numbers keep growing. Nationally reported scams grew 30% last year to almost \$9 billion in losses.

In the first three months of this year, fraud numbers in Texas were so high the Lone Scam State rose to second place for most victims out of 50 states, according to Forbes.com. This is not a list you want to do well on.

Age is no barrier to victimhood

Younger adults ages 20 to 29 reported losing money at a higher

percentage growth rate than [older adults](#) ages 70 to 79, the Associated Press reported. But when older adults lost money, they usually lost more than young ones.

"Many retirees have assets like savings, pensions, life insurance policies or property for scammers to target," AP reported.

Scammers reach young people through platforms they're on—[social media](#), [online games](#), texting, email and phone calls.

One popular way to reach young people online is through quiz scams and personality tests they might find on Google or Facebook. Perpetrators can sometimes get enough information from the answers to use in ID theft.

Another way young people get scammed is by buying items online from crooked sellers.

In the know

SocialCatfish's top five scams targeting young people:

Fake social influencers ask for a fee to claim a prize.

Romance scams use fake photos of attractive people.

In sextortion, scammers send a nude photo to a victim and ask for one in return. Scammers threaten to share the photo if they don't get paid.

In [online gaming](#), players get tricked into giving credit card information for rewards that don't exist.

Fake online shopping: Scammers set up a retail website with low prices.

In a sale, credit card information is given but purchases do not arrive, and [credit card information](#) can be used in other crimes.

'Father watchdog' tips

When my youngest son graduated from college in 2019, I shared tips from "Father Watchdog" to protect him in adulthood. Here are a few:

Don't trust door-to-door salespeople or unexpected emails or phone calls from vendors.

Check everyone out. Do thorough searches on everything you buy and people you hire.

Watch out for these deceptive words: deep discount, high rate of return, promotional gift, prize—and the most dangerous word: free.

Follow the asterisk that leads to the fine print. What the big headline offers, the fine print often takes away.

Use your beloved phone camera to keep a record of sketchy situations. Take video of traffic accidents or difficult situations in public.

Don't click on it. Emails look like they come from your bank, your favorite store or your boss, but they could be fakes. Go through the entities' main login like the bank's actual website, not through a clickable link.

Ask a bunch of questions. My favorite. We don't do enough of that. There's no such thing as asking too many questions, and there are no dumb questions.

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