



Chairman Scott's Opening Remarks August 7, 2025 Field Hearing

The U.S. Senate Special Committee on Aging will now come to order.

Thank you all for being here today. It's wonderful to be back home in Florida as we continue doing the work of this committee.

The way this Senate job works is we don't want to miss any votes, and we're up there 40 to 42 weeks a year. It's harder than my time as governor to get around the state, but it's nice to be here.

I want to give a big thank you to the Miami-Dade County Sheriff's department and the Sheriff for hosting us here today. There's a lot of local leaders here and a lot of friends that I've had the opportunity to create a relationship with over the last 15 years since I started running for governor, who are joining us today for a very important discussion.

One of the biggest issues I hear about from Floridians and seniors around the country is the growing threat of scams, fraud, and financial exploitation.

Whether it's a phone call from someone posing as a grandchild in trouble, a suspicious investment scheme delivered through the mail, or an email from a government imposter threatening jail time, these criminals are targeting our seniors with increasing sophistication. And I think it's impacted almost every family.

Our seniors are often especially vulnerable to this kind of fraud. Sadly, for many older Americans, falling victim to a scam doesn't just mean losing money; it can also mean losing peace of mind, trust in others, and confidence in themselves while navigating daily life.

As this committee has heard many times before, this is a multi-billion-dollar-a-year problem.

In 2024, Americans over 60 years of age lost a staggering \$4.8 billion to scams. And that's just what scams have been reported.

Many seniors don't report being scammed out of fear, shame, or the simple belief that nothing can or will be done. Many also aren't sure where or how to go about reporting what happened. Everybody I know in law enforcement around the country wants to help.

Unfortunately, the status quo for too long in Washington has been to hold hearings, issue reports, and move on to the next issue without ever taking meaningful steps to fix the problem.

We all know that is unacceptable, and we cannot let that happen here. Especially when our parents, grandparents, neighbors, and friends are being actively targeted by criminals every day.

Many seniors live on fixed incomes, and this kind of exploitation can be the difference between a comfortable retirement filled with connection and security, and financially struggling through their golden years with feelings of distrust and isolation.

That's why we're focused on combating fraud and scams at every level.

We need to highlight and discuss how we can effectively empower seniors, families, and our communities to safe-guard themselves and our aging friends and neighbors against these scam-artists. And then we must act to fight back and protect seniors.

Many of these actions are highlighted in our 2025 [Fraud Report](#). I'm grateful to my colleagues on this committee for working with me to put this report together.

The report, which is available online at Aging.Senate.Gov/Scam, includes helpful information meant to prevent fraud and provide resources for our seniors to report scams when they happen.

It's time we stopped playing defense and started going on offense. We must support our law enforcement on every level, educate the public, and get innovative on how we protect vulnerable Americans.

That's why we're here in the great State of Florida for today's hearing. Our state is home to more than 4 million seniors. It is a hotspot for retirees and, unfortunately, scam activity.

That's why I've made it a priority to work with local, state, and federal law enforcement, community groups, and our state leaders to fight fraud head-on.

We also need to take a hard look at where many of these scams are coming from. And this can't just be done locally, we have to do this on the federal level.

Increasingly, we're seeing coordinated, transnational fraud operations—especially from Communist China and other foreign adversaries – and let's not forget, they are our adversary, Communist China is an adversary, if you buy something from Communist China you're helping an adversary.

These aren't isolated incidents. They're large-scale operations run from overseas call centers, often with the knowledge, or even the protection, of regimes like the Chinese Communist Party.

These groups use stolen data, AI technology, and cryptocurrency to exploit vulnerable Americans.

This is more than just a consumer protection issue; it's a national security concern. We need to treat it like one and hold these foreign actors accountable for enabling criminal activity that harms American seniors.

I've introduced the [STOP Scammers Act](#). This bill gives the Treasury Department the authority to formally designate scam networks as "Foreign Financial Threat Organizations" and freeze their assets, cut off their communication lines, and block their access to our financial system. One thing we've got to do, and I've talked to FBI Director Kash Patel and Attorney General Pam Bondi about this, we've got to make sure our foreign resources are focused on what we need to do at the federal level, and not focus on the things at the local level that the sheriff's departments can do.

If a foreign organization is preying on American seniors, they should be treated with the same seriousness and penalties as any other threat to our national security. That's exactly what the *STOP Scammers Act* allows us to do.

Today, we will hear from leaders who are combating this issue on the frontlines in our communities. We'll hear how they are working to fight fraud and protect our seniors. Our goal today is simple – educate the public on this important issue and start removing the stigma associated with reporting fraud and scams when they happen. There are a lot of people who are embarrassed and don't want to report it, they don't want to tell their families and they clearly don't want to tell law enforcement.

We will hear from our community leaders on how to accomplish this, what proactive steps we can take to protect our vulnerable populations against scammers, and how we can empower our seniors to recognize these threats.

Seniors deserve to feel safe when answering the phone, opening their email, and trusting the people around them.

They also deserve to feel like they will be heard and that their concerns are valid when they report fraud to local authorities.

Oftentimes, it is local law enforcement that's left to pick up the pieces by supporting victims, investigating these crimes, and trying to stop them from happening again.

This is one of the reasons I and Ranking Member Gillibrand joined with Senator Britt to introduce the [GUARD Act](#). This bill supports law enforcement investigations into scams against retirees and expands the use of existing grants to go after fraud networks.

The work our law enforcement plays in identifying and investigating scams against retirees is crucial to this fight.

###