



Our Need to Rethink Fraud in America

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HPGC Conference
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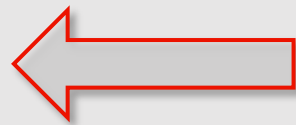
Agenda

- About AARP and the Fraud Watch Network
- Fraud and older adults
- The journey to look at victim blaming in fraud
- A path forward
- Discussion



AARP in Three Parts

- AARP Foundation
- AARP Services, Inc.
- AARP, Inc.



our social mission work & home of
the AARP Fraud Watch Network

The Fraud Watch Network

What We Help You Do



Stay Informed



Find Support



Have a Voice

aarp.org/fraudwatchnetwork



Fraud Watch Helpline

- Free to everyone
- Report a scam
- Ask if something is legitimate
- Get help with fraud experience

1-877-908-3360

Mon-Fri

8 am – 8 pm Eastern



Online Victim Support Program

1-hour free, virtual sessions

Empowering and supportive

Open to anyone of any age

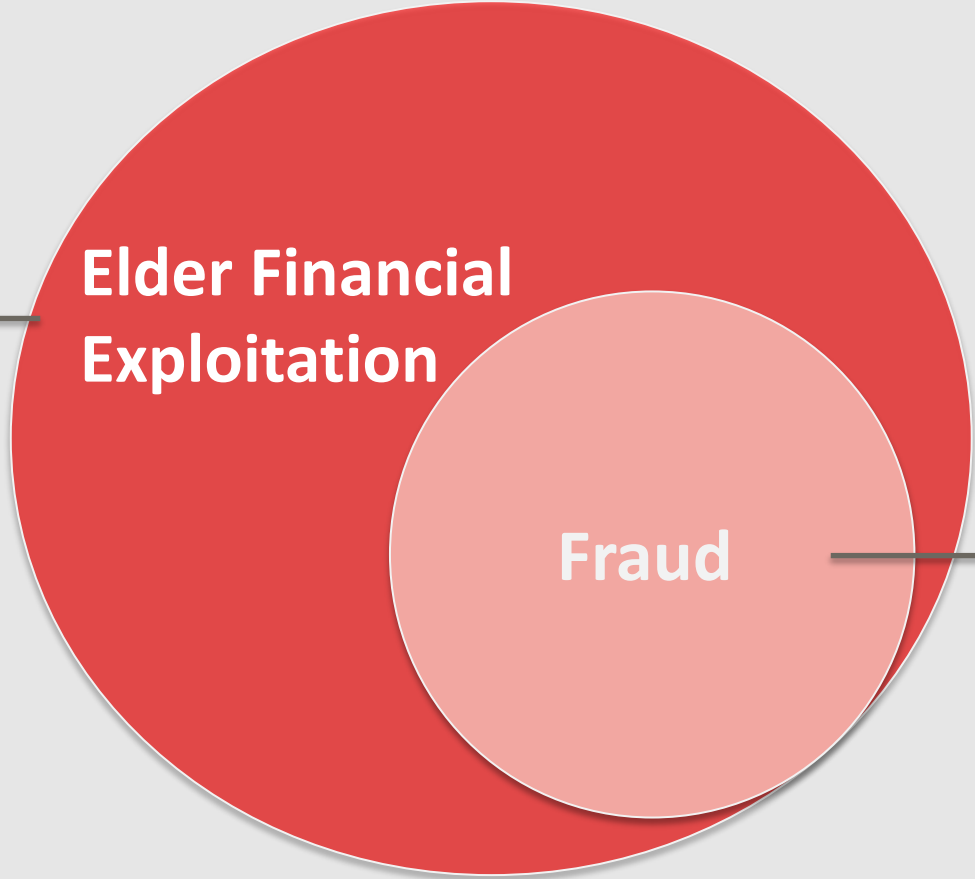
Safe space to talk

www.aarp.org/fraudsupport



Fraud vs. Elder Financial Exploitation

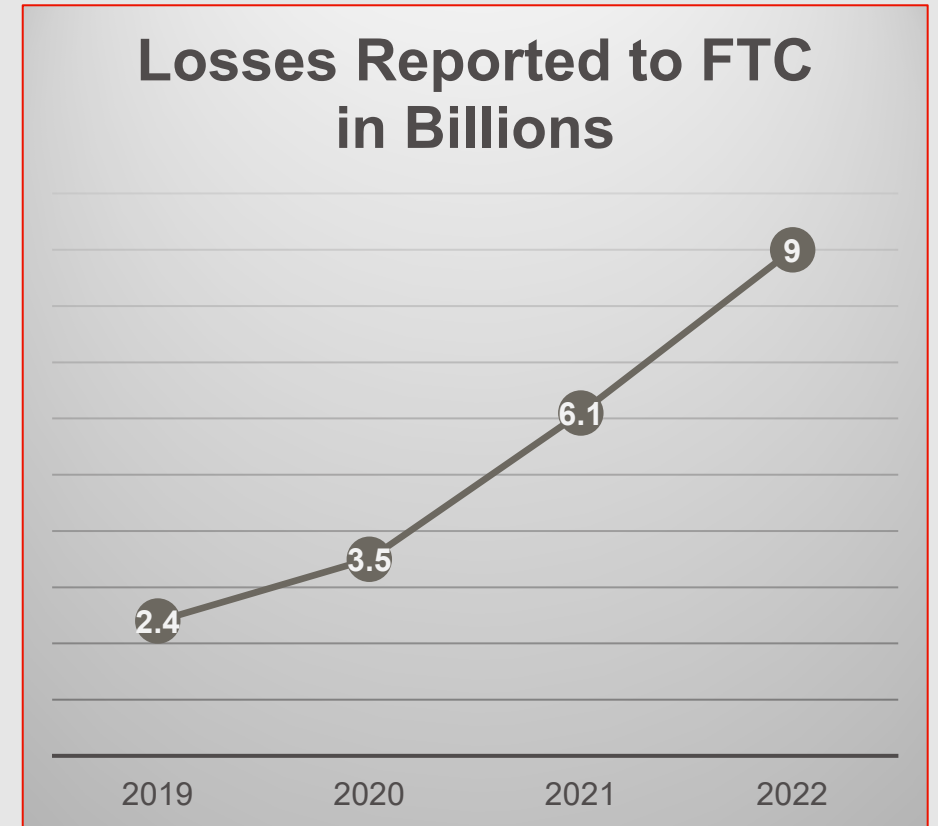
Embezzlement
Falsifying records
Coerced property transfers
Denial of access to assets



Impostor scams
Romance scams
Lottery scams
Identity fraud...

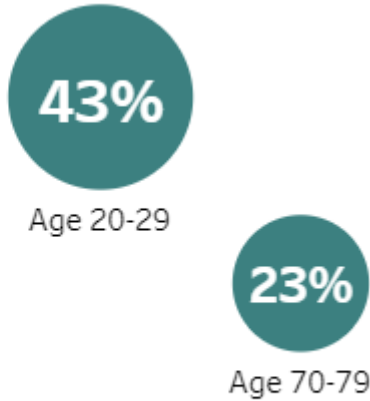
Scope of Fraud

- **FTC:** \$9 billion (2022)
- **FBI:** \$10.3 billion (cybercrime, 2022)
- **Javelin:** \$43 billion (ID fraud, 2022)

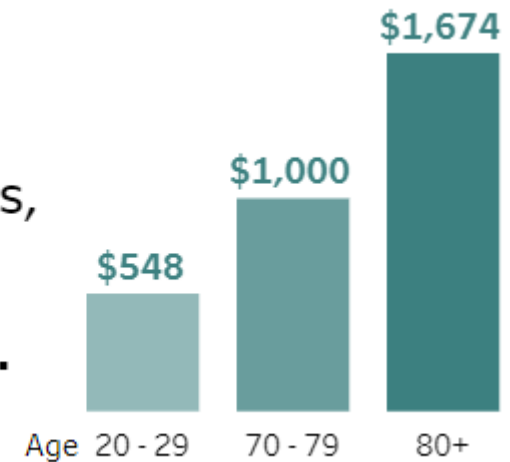


A Myth Dispelled

Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



FTC, 2023

Younger people lose money to fraud more often.
Older people lose so much more.



On Victim Blaming: Where We Started

- Believed our society blames victims of financial fraud
- Wanted to study it, and determine why, and its impact
- Wanted to find examples of successful narrative change



Violent and Property Crimes: How We React

Oh, that poor family

I'll bake them a lasagna



Financial Crimes: How We React

You got duped by that?? It's the oldest trick in the book!

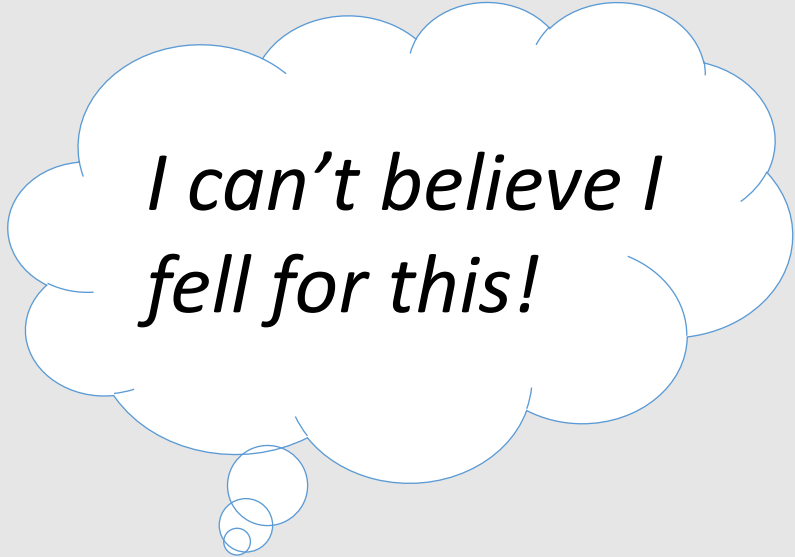
You'd have to be an idiot...

How could he fall for that??

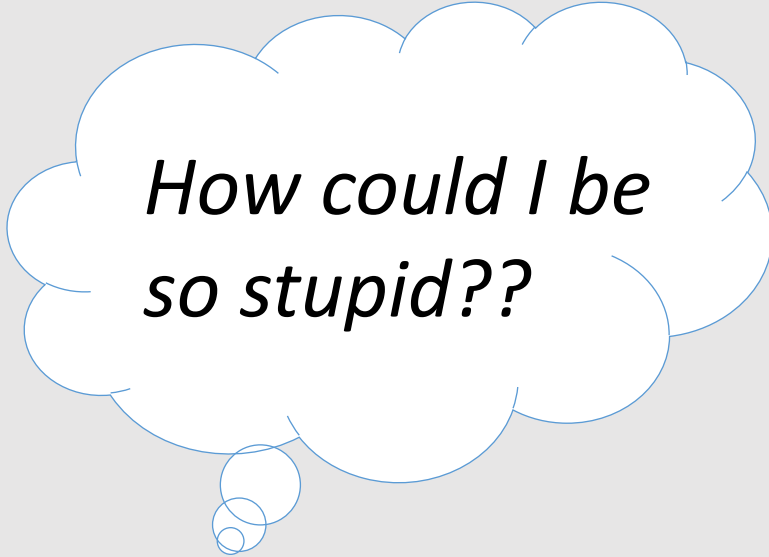
How much money did you give them?



How Scam Victims Talk About Themselves



*I can't believe I
fell for this!*



*How could I be
so stupid??*



Ripped from the Headlines

Vermont woman duped out of life savings

“I feel so stupid”: senior scammed out of her life savings through government impersonation

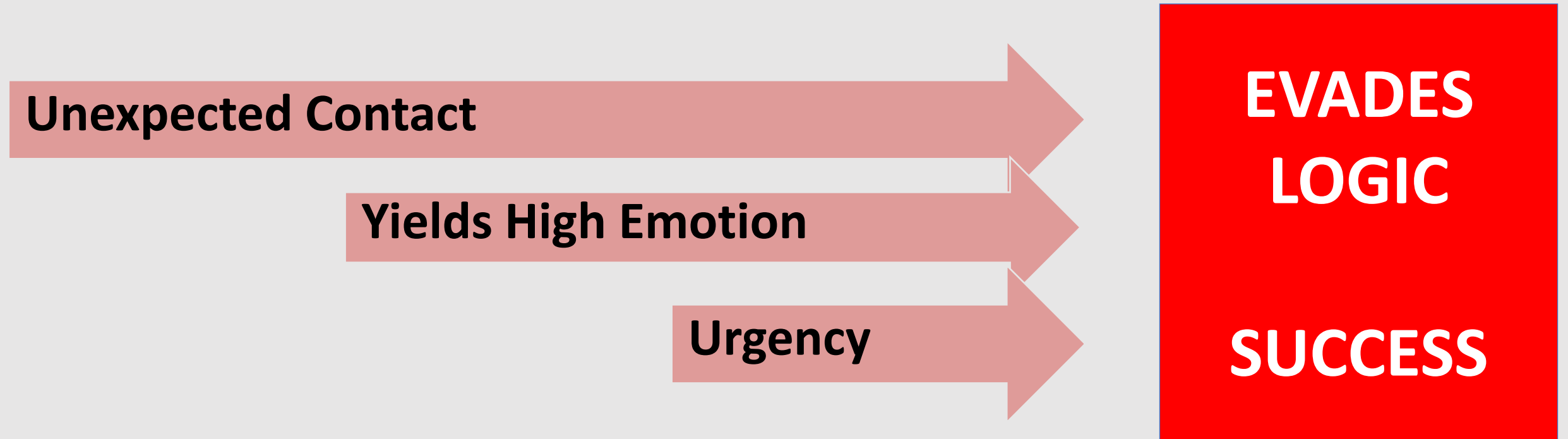
Elderly North Hills woman duped of \$49,000 in phone scam...

The Criminal's Playbook

THE ETHER

Hijack our brains
Heightened emotions block logical thinking
fear, excitement, panic, new love...

The Criminal's Playbook



(It's not the victim's fault)

The Illusion of Invincibility

- I'd never fall for that
- Only happens to 'old' people
- Victim should have known better





The All Too Human Toll

- Billions of dollars lost, with little chance of restitution
- Nearly 2/3 of victims report experiencing at least one serious health or emotional impact
- Thousands die by suicide

2022 Study

Blame and Shame in the Context of Financial Fraud

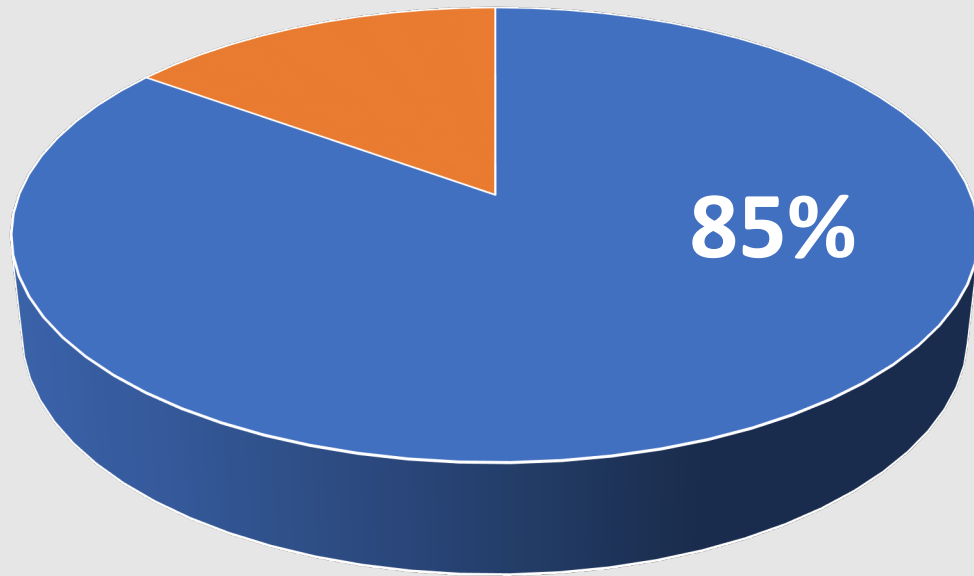
A Movement to Change Our Societal Response to a Rampant and Growing Crime

JUNE 2022

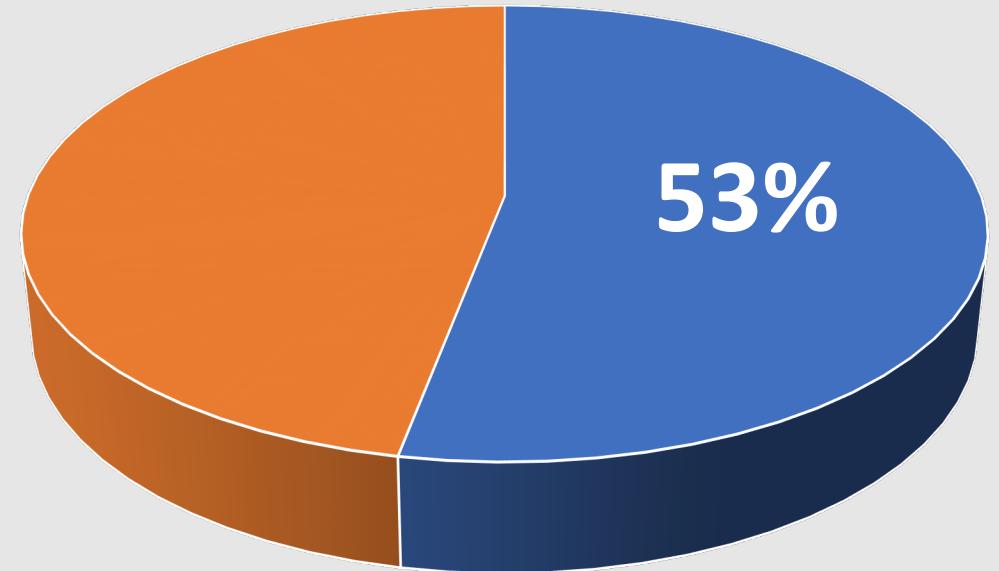
- Lit review, media/entertainment scan, social media scrape, review of narrative change case studies
- Deep session with 30 experts
- Qualitative interviews, quantitative survey

Societal Opinions on Fraud

Can Happen to Anyone



Victims are Blameworthy





Drivers of Blame

- Attribution bias
- Just world theory
- Rugged individualism



Dimensions of Blaming



Close proximity

Shame



Financial institutions, criminal justice system

Deprioritize



General public, news, social media, entertainment

Dehumanize



Yes, We Blame. (But we don't really mean it.)

- Less about true sentiment than the words we use and practices we embrace
- Rooted in cultural values, driven by issues we can address – but how?



Flipping the Narrative

What if we said:

“Falling victim is not your fault. It's the fault of the criminal who perpetrated this crime. **I am sorry you've had to endure this.**”



Reframe with Our Words

Instead of this:

You got scammed.

How could you fall for that?

Duped, Swindled, Tricked...

Implies blame;
Inspires shame

Say this:

It's not your fault.

Scammers are good at what they do; you experienced a crime.

Shows empathy;
Empowers victim

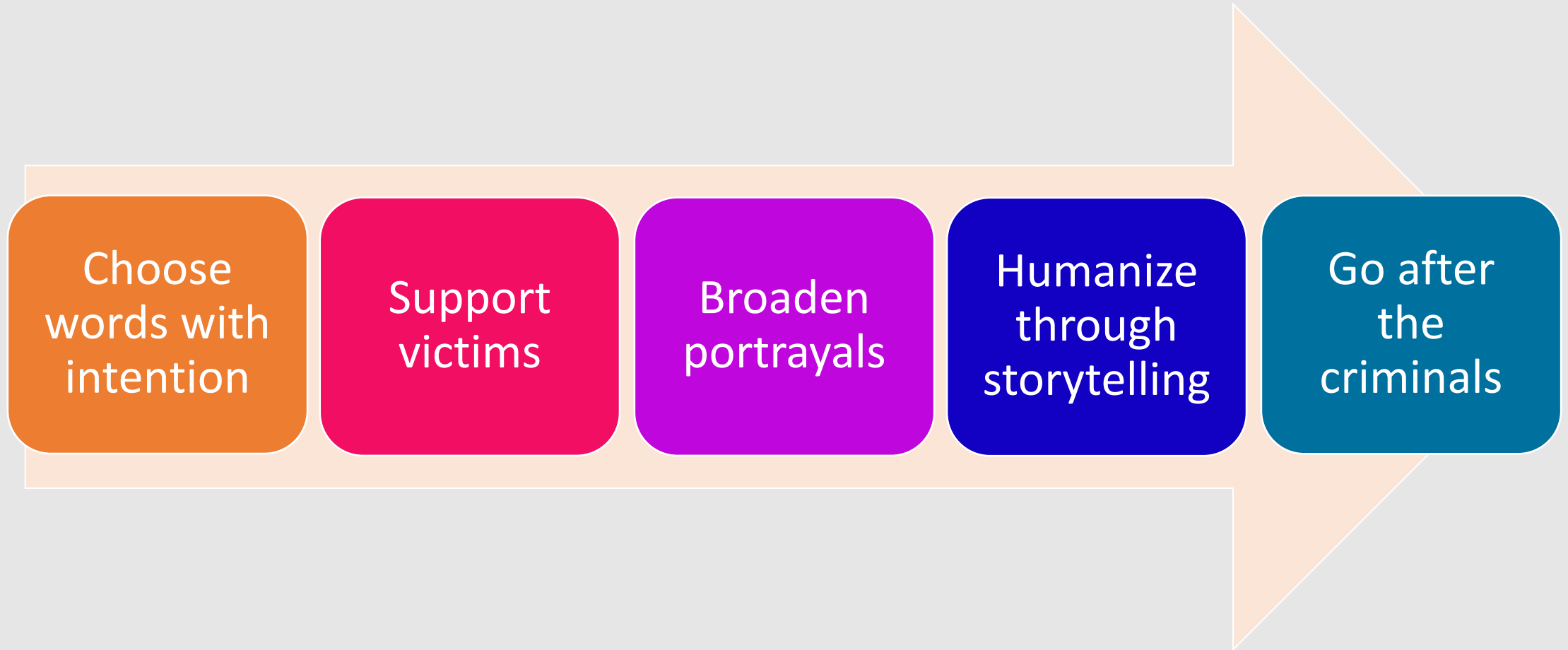
Focus on the Criminal and the Crime

- Fraudster
- Scammer
- Con artist

- Criminal
- Perpetrator

- She gave ~~me~~ her money.
- A criminal stole her money.

The Path Forward





Potential Real-World Outcomes

- More reporting
- Family relationships protected
- Police take it seriously
- Prosecutors take more cases
- Policymakers act
- Billions stay in our economy



Be the Change

- It begins with each of us
- Encourage different word choices
- Use words that acknowledge the playbook and the criminal
- Respond to victims with empathy and concern
- Report



Straight from a Victim

“By this time, you have received the fax of the check. What you don't know is my life. I was a daughter, a wife and a mother. I grew up in Lockport Ill. My father was a factory worker, and my mother was a nurse. We were happy but certainly not rich.... I was the bright shining star. Graduated SIU in education. Met my husband and married in 1974. Solid man. Became a Compliance Man for his company. My husband and I were the power couple. We were respected in our companies. This was my life. Now I see disappointment in my children's eyes. They see me as the person who gave away our family money. What you need to know is I am a person. I seriously contemplated suicide during this mess. I was devastated. Please remember I am a person who failed her children and that is what hurts me the most.”



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Discussion