



# **AARP Fraud Watch Network™**

## Insights on AARP's Response to the Fraud Crisis

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# Agenda

- AARP Fraud Watch Network
- The fraud crisis
- Why scams succeed
- Pause, Reflect, Protect
- Resources

# Fraud Watch Network: Prevention

**AARP** Fraud Prevention

**Watchdog Alerts**

Sometimes those who give ... take

**AARP Fraud Watch**

I won the lottery but have to pay fees with a gift card? What a scam.

**THE PERFECT SCAM**<sup>SM</sup>

**AARP**

**TEXT FWN TO 50757**  
to receive biweekly alerts from the AARP Fraud Watch Network.  
Message and data rates may apply.  
Terms apply. <https://aarp.info/tcofr>

**AARP Bulletin**

**YOUR 2023 FRAUD SURVIVAL GUIDE**

**NEEF**

- 2023 Top Scams
- Your Clear, Cutting-Edge Advice
- Easy-to-Use
- What to Do if You Are Being
- More Scams Revealed

**AARP**

Our words matter when it comes to fraud.

Your relative or friend didn't get duped. It was a crime.

**United We Stand: A National Strategy to Prevent Scams**

**NATIONAL ELDER FRAUD**  
— COORDINATION CENTER —



# Fraud Watch Network: Victim Support

## Fraud Helpline



**877-908-3360**

**Monday through Friday  
8:00 a.m. to 8:00 p.m. ET**

## Support Group



**[aarp.org/fraudsupport](https://aarp.org/fraudsupport)**

**Online small group fraud  
victim support sessions**

# Why We Call It a Fraud a Crisis

**\$196 Billion**

**\$372,000 per minute**

**\$81.5 Billion in elder fraud**

**\$2,600 per second**

# Why Older Adults Are Targeted



- It's where the money is
- Perhaps more respect for authority
- Isolation
- Cognitive decline *SOMETIMES* play a role

# Trending Scams

- Financial grooming
- Tech support
- Bank impersonation

# Why Scams Succeed

- Transnational crime syndicates
- Human trafficked frontline scammers
- The playbook



(It's not the victim's fault)

## Yet, We Tend to Blame Fraud Victims for the Crime

- Over half identify victims as culpable and blameworthy
- A third agree that “Honestly, if you fall victim...a lot of that is on you”
- Nearly half think reporting is a lost cause

# We Blame, But We Don't Really Mean It



Accustomed to how we have always responded

American sense of rugged individualism

Attribution bias

# Change the Narrative: If Fraud Happens

## Instead of this:

You got scammed.

How could you fall for that?

Duped, Swindled,  
Tricked...

Implies blame;  
Inspires shame

## Say this:

You experienced a crime.

I'm so sorry this happened to you.

It's not your fault.

Shows empathy;  
Empowers victim

# Focus on the Criminal and the Crime

## Instead of this:

- Fraudster
- Scammer
- Con artist

She gave him  
her money.

## Say this:

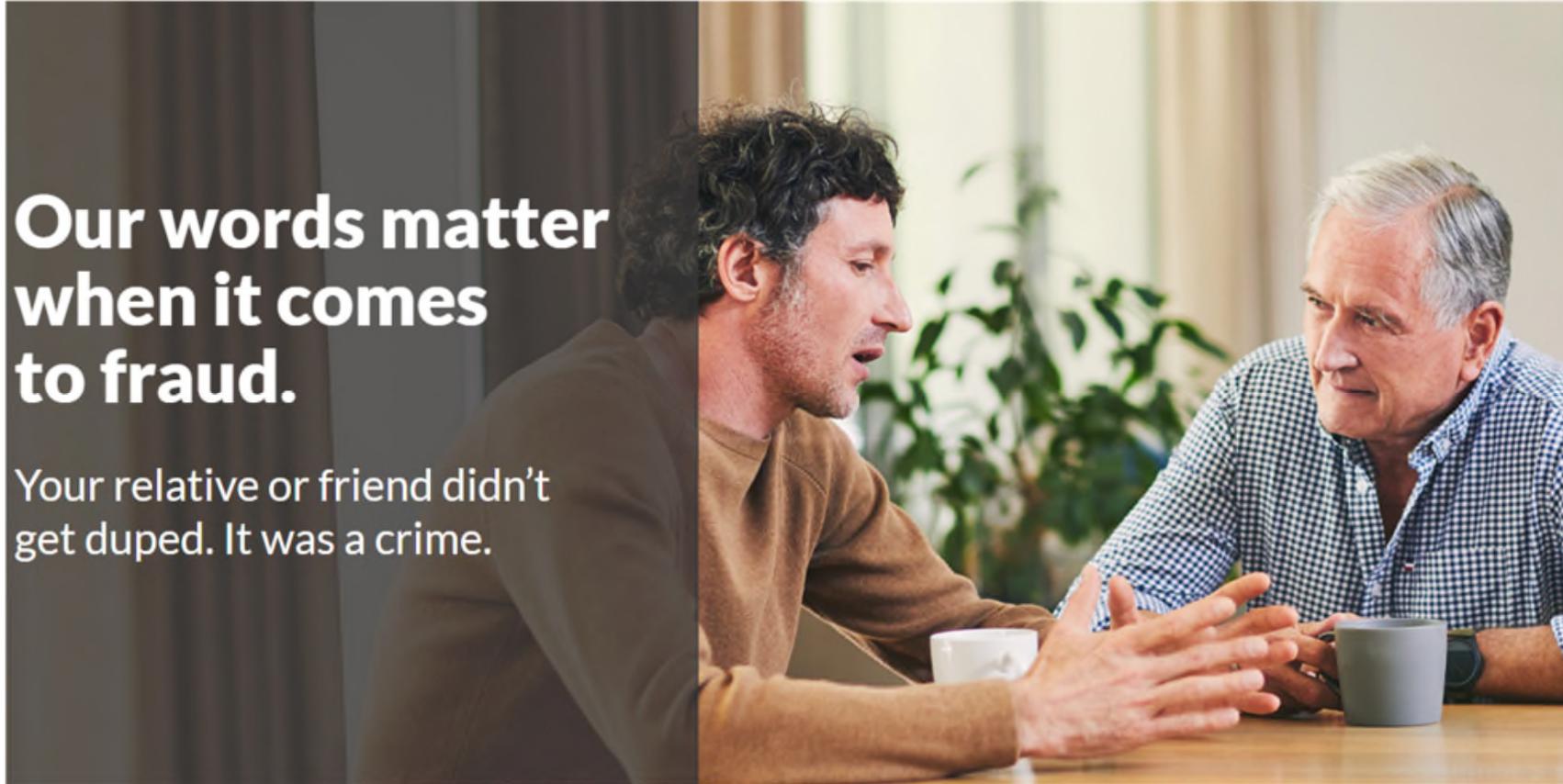
- Criminal
- Perpetrator

A criminal stole  
her money.

[www.aarp.org/saythis](http://www.aarp.org/saythis)

**Our words matter  
when it comes  
to fraud.**

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# Pause, Reflect, Protect



# AARP Resources

AARP Fraud Watch Network:

[aarp.org/fraudwatchnetwork](https://aarp.org/fraudwatchnetwork)

Fraud Victim Support:

[aarp.org/fraudsupport](https://aarp.org/fraudsupport)

Words Matter:

[aarp.org/saythis](https://aarp.org/saythis)



Save the AARP Fraud Watch Network  
Helpline to Your Phone



**877-908-3360**