

2023 Forum on Aging in Rural Oregon

The Scam Landscape: Staying Safe as Scams Soar – and a Talk About How We Talk About Victims

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Thank you to our partners:





Fraud Watch Network

**The Scam Landscape:
Staying Safe as Scams Soar –
and a Talk About How We Talk
About Victims**



Trends in Scams and Fraud

Top Scams in the U.S.



Identity Theft
Impostor Scams

Identity Theft & Fraud



Impostor Scams



GOVERNMENT

- Soc Security Admin
- IRS
- Medicare
- FTC
- US Postal Service

BUSINESS

- Amazon
- Utility companies
- FedEx/UPS
- Norton
- Microsoft

WHAT TO KNOW:

- Gov, businesses don't contact you out of the blue about a "problem"
- Concerned? Contact the entity at a trusted phone number
- Make no payments, share no sensitive info

Other Common Scams



- Investment Fraud
- Lottery/Sweepstakes
- Online Romance
- Tech Support
- Can You do me a Favor?

Investment Fraud



- Free lunches
- Cold calls
- "Act now" pressure tactics

Alaska Woman Lost \$45,000 in Back-to-Back Sweepstakes Scams

Older Americans are top targets in sweepstakes and lottery scams, report says

by Katherine Skiba, AARP, June 10, 2021

You're a winner! Not really – Publishers Clearing House scam is back

By Mary Glen Hatcher mhatcher@gvnews.com Jul 20, 2021

RED FLAGS:

- You don't recall entering
- You need to pay an upfront fee to collect the prize

Lottery Scams



- "You've just won!"
- Must pay taxes and processing fees upfront

Scrabble Online

Words with Friends

Match.com

Plenty of Fish

Facebook

RED FLAGS:

- **Wants to move to another way of communicating**
- **Never able to meet in person**
- **Urgent need for money (eventually)**
- **Professes love early on**

Tech Support Scams



- Call from alleged tech company that they have detected a virus
- Popup window urges you to call in order to address a virus problem

"I'm in a board meeting and need you to pick up 40 \$100 Amazon cards for an employee appreciation event ... Send me pictures of the cards and the receipt – you can expense them."

Thanks -JAJ

"I had to run into the city and didn't have time to buy Target gift cards for a new family in need. Can you buy \$500 worth and I'll pay you back? Send a picture of the back."

Thanks! –

Pastor Tom

RED FLAGS:

- **Brief, urgent message**
- **Person is unavailable and needs a quick favor**
- **Buy gift cards and share the numbers off the back**



Where Did the Insights Come From?



What is the Scammer's Secret?

ETHER



Persuasion Tactics

Phantom riches

Profiling

Scarcity

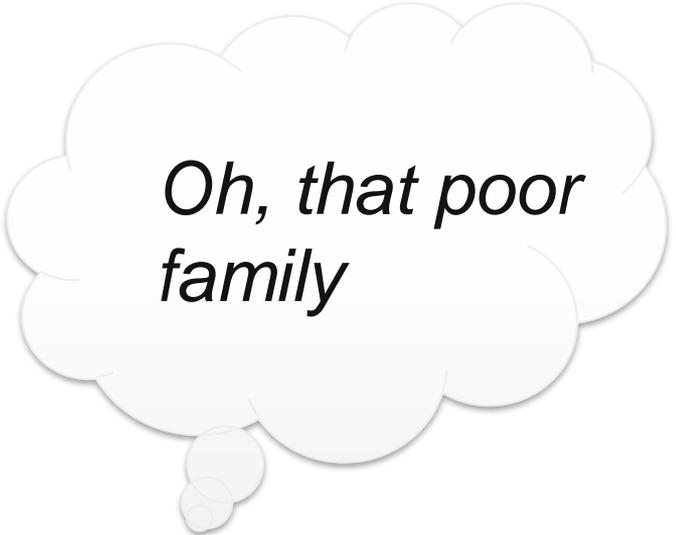
Source credibility

Fear and intimidation

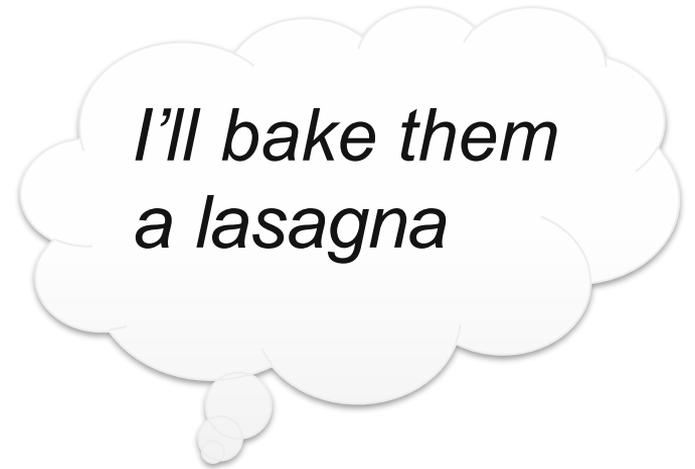
SEEKING SOCIETAL CHANGE:

**FLIPPING THE VICTIM BLAMING
NARRATIVE**

VIOLENT AND PROPERTY CRIMES: HOW WE REACT

A white thought bubble with a drop shadow, containing the text "Oh, that poor family".

Oh, that poor family

A white thought bubble with a drop shadow, containing the text "I'll bake them a lasagna".

I'll bake them a lasagna

HOW WE TALK ABOUT FRAUD VICTIMS

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

You'd have to be an idiot...

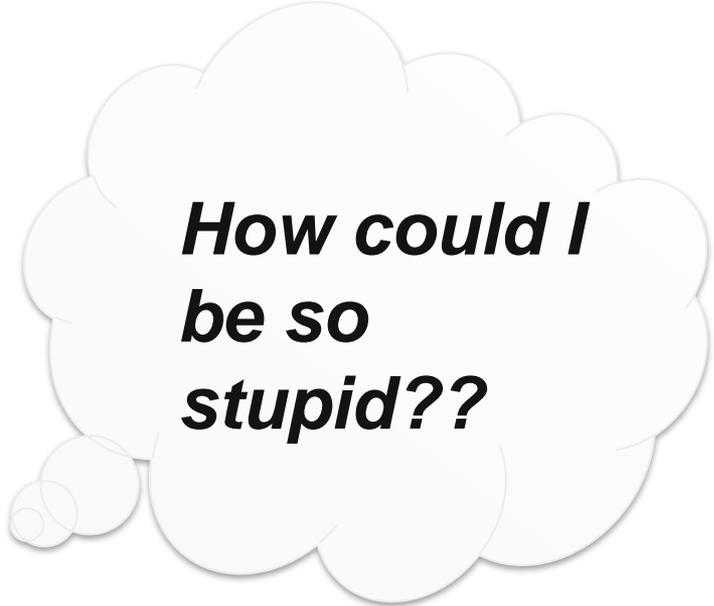
*How could he fall for
that??*

*How much
money did you
give them?*

HOW VICTIMS TALK ABOUT THEMSELVES



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



***How could I
be so
stupid??***

RIPPED FROM THE HEADLINES

Suspect in knifepoint robbery arrested in SE Portland

*KATU Oregon
7/12/2022*

Woman scammed of \$35,000

*NorthcentralPA.com,
6/21/22*

LET'S FLIP 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.”

BEYOND SEMANTICS

- **More victims will report the crime**
- **Family relationships will be protected**
- **Police recognize scams as a crime – not civil**
- **Prosecutors take on more cases**
- **Policy makers act**

THE 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**



Prevention Strategies

What You Can Do

- Avoid making financial decisions in a heightened emotional state
- Screen phone calls; watch out for fake emails and text messages
- Develop a refusal script or have a “buddy”

What You Can Do

- Do your research
 - Charities: [charitynavigator.org](https://www.charitynavigator.org), [give.org](https://www.give.org)
 - Brokers: [brokercheck.finra.org](https://www.brokercheck.finra.org)
- Ask friends for recommendations

What You Can Do

- Protect personal information
- Shred sensitive information
- Monitor bills and financial accounts
- Watch over your credit reports
 - ✓ annualcreditreport.com
 - ✓ 877.322.8228

What You Can Do

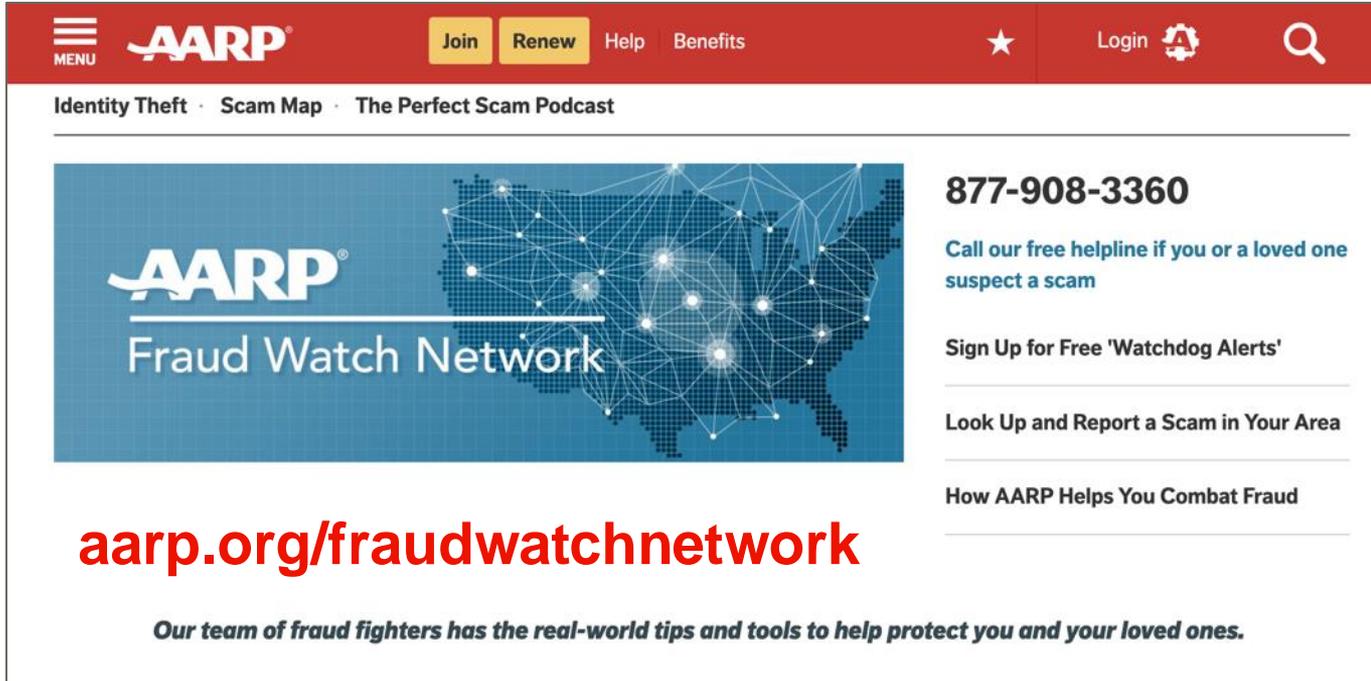
Consider a fraud alert or **credit freeze**
for your credit reports

- Equifax
- Experien
- TransUnion

What You Can Do

- Keep operating & antivirus software current
- Keep your passwords private – don't share
- Use unique passwords for **EACH** online account
- Consider a password manager

You Can Protect Yourself



The image shows a screenshot of the AARP Fraud Watch Network website. The top navigation bar is red and contains a menu icon, the AARP logo, and buttons for 'Join', 'Renew', 'Help', and 'Benefits'. On the right side of the navigation bar are a star icon, a 'Login' button with a gear icon, and a search icon. Below the navigation bar, the breadcrumb trail reads 'Identity Theft · Scam Map · The Perfect Scam Podcast'. The main content area features a large blue banner with the AARP logo and the text 'Fraud Watch Network' over a map of the United States with a network overlay. To the right of the banner, there is a phone number '877-908-3360' and a call to action: 'Call our free helpline if you or a loved one suspect a scam'. Below this are three more links: 'Sign Up for Free 'Watchdog Alerts'', 'Look Up and Report a Scam in Your Area', and 'How AARP Helps You Combat Fraud'. At the bottom of the page, there is a red URL 'aarp.org/fraudwatchnetwork' and a quote: 'Our team of fraud fighters has the real-world tips and tools to help protect you and your loved ones.'

MENU **AARP** [Join](#) [Renew](#) [Help](#) [Benefits](#) [★](#) [Login](#) [🔍](#)

[Identity Theft](#) · [Scam Map](#) · [The Perfect Scam Podcast](#)

AARP
Fraud Watch Network

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aarp.org/fraudwatchnetwork

Our team of fraud fighters has the real-world tips and tools to help protect you and your loved ones.

Empowering victims to get support



ReST:

Resilience, Strength & Time

- 1-hour, free, virtual sessions open to anyone across the country
- Lowers stress
- Safe space to talk

www.aarp.org/fraudsupport



Conclusion

Share what you learned with your friends and family to help protect them, too.

If you can **SPOT** a scam, you can **STOP** a scam.

Q&A

www.aarp.org/fraudwatchnetwork

www.aarp.org/fraudsupport

Helpline: 877-908-3360

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Thank you!

