

RETHINKING FRAUD IN AMERICA

Fraud victims frequently express feelings of shame and self-blame. Family, friends, law enforcement and others can exacerbate the situation by blaming the victim with the words they use, even if this is not their intention. The negative impact on victims contributes to the underreporting of financial crimes. To counteract these societal norms, we want to create an environment in which victims don't feel judged. Avoid language that may make victims feel that the crime was their fault.

Say this:	Don't say this:
This is not your fault.	I can't believe you fell for it.
She was deceived or coerced; she fell victim.	She was duped, fell for, swindled, tricked...
The perpetrator stole your money.	You <i>gave</i> them your money.

Anyone can and do become fraud victims – regardless of demographic. Avoid making a connection between scam victims and intelligence or age-based decline.

Say this:	Don't say this:
Learn the red flags of ...	Don't get fooled by scams
Get fraud savvy	Get smart about scams
Protect yourself and your loved ones	Don't be a victim!

Ultimately, our communications should reflect that the fraud criminals are to blame. Reframing blame could mean that:

- Victims no longer hide in shame, and instead report the crime
- Families remain united despite a horrible fraud encounter by a family member
- More law enforcement pursue fraud as a crime and take reports – even investigate
- Prosecutors take more cases to seek justice for victims
- Policymakers take meaningful action to end the multi-billion-dollar fraud industry

Visit www.aarp.org/WordsMatter to learn more.

The AARP Fraud Watch Network™

What We Help You Do



Stay Informed



Find Support



Have a Voice

www.aarp.org/fraudwatchnetwork
Helpline: 877-908-3360
www.aarp.org/fraudsupport





AARP Fraud Victim Support Group

- Empowering and supportive
- 1-hour free, virtual sessions
- Open to anyone of any age
- Safe space to talk
- **You are not alone**

aarp.org/fraudsupport



Scammer accountability begins with ending victim blaming – blame the criminal, not the victim

<p>Instead of this:</p> <p>You got scammed.</p> <p>How could you fall for that?</p> <p>Duped, Swindled, Tricked...</p> <p>Implies blame; Inspires shame</p>	<p>Say this:</p> <p>It's not your fault.</p> <p>Scammers are good at what they do; you experienced a crime.</p> <p>Shows empathy; Empowers victim</p>
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