

2023 Forum on Aging in Rural Oregon

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

Carmel Perez Snyder, AARP Oregon

Suzanne Knight, AARP Oregon

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



ONLINE ROMANCE

FRAUD PREVENTION

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



CAN YOU DO ME A FAVOR?

FRAUD PREVENTION

"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 soft drop shadow, containing the text "Oh, that poor family".

Oh, that poor family

A white thought bubble with a soft 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...

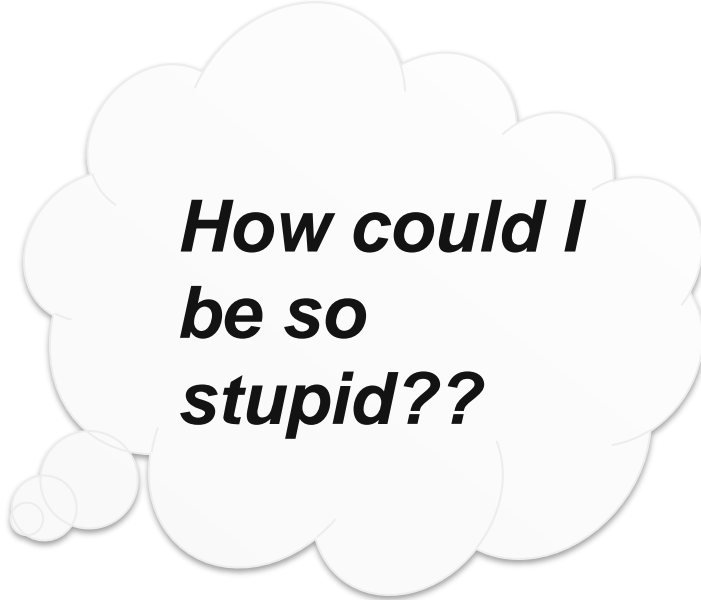
***How could he fall for
that??***

***How much
money did you
give them?***

HOW VICTIMS TALK ABOUT THEMSELVES

A white thought bubble with a soft drop shadow and three small circles at the bottom left, containing the text "I can't believe I fell for this!".

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

A white thought bubble with a soft drop shadow and three small circles at the bottom left, containing the text "How could I be so stupid??".

***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, give.org
 - Brokers: 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

 MENU




[Join](#)


[Renew](#)


[Help](#)

[Benefits](#)



[Login](#)





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

877-908-3360

Call our free helpline if you or a loved one suspect a scam

[Sign Up for Free 'Watchdog Alerts'](#)

[Look Up and Report a Scam in Your Area](#)

[How AARP Helps You Combat Fraud](#)

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

2023 Forum on Aging in Rural Oregon

Thank you!



Columbia Pacific CCO™
Part of the CareOregon Family

