

Fraud & Older Adults: The State of Play & Changing the Narrative

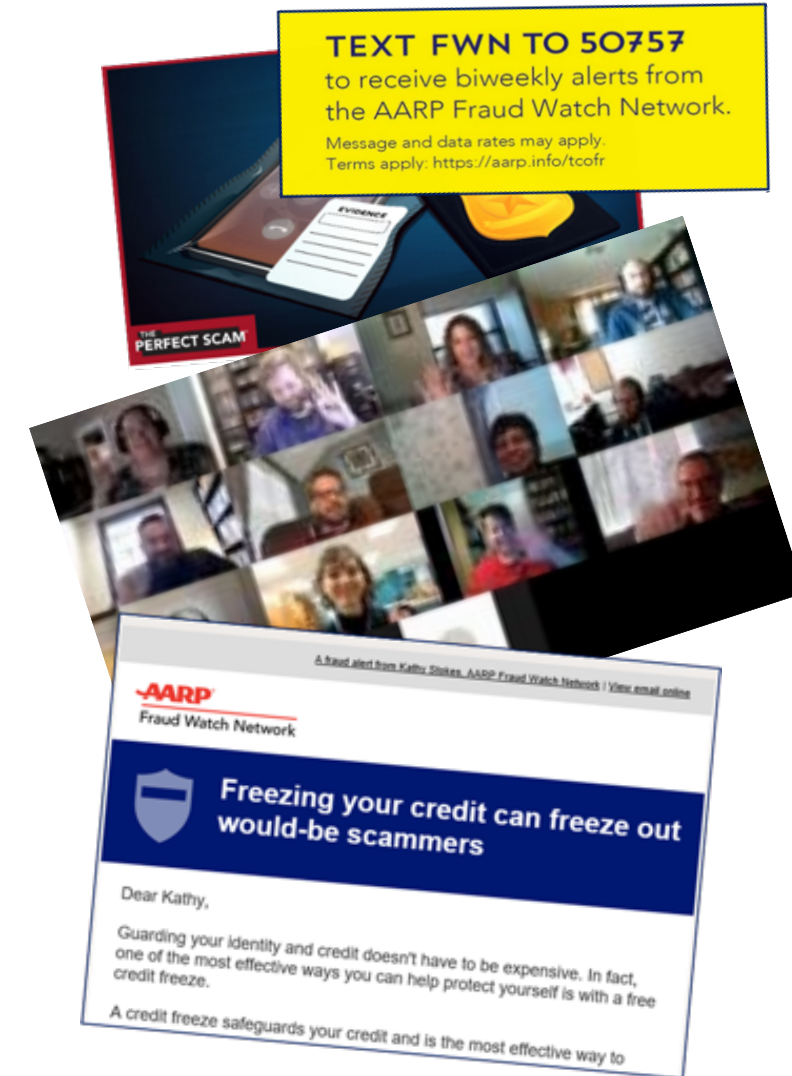
Bridget Small, FTC and Kathy Stokes, AARP
2020 HCBS Conference

December 10, 2020

AARP Fraud Watch Network


- Empower consumers to spot and avoid scams
- Provide support if victimization occurs
- Outreach through:
 - Community events (virtual currently)
 - Telephone Town Halls with AARP members
 - Online content
 - Watchdog Alerts
 - *The Perfect Scam* podcast

aarp.org/fraudwatchnetwork





Coronavirus or COVID-19. File your Coronavirus-related report about a scam or company [here](#).



Report to help
fight fraud!

Report Now →



Start

Submit

Is your report about any of these common problems?

Don't see your problem? Choose "Something else."

- | | |
|---|--|
| <input type="radio"/> An impersonator
(ex. fake government, business, love interest, grandchild) | <input type="radio"/> Online shopping |
| <input type="radio"/> Job, money-making opportunity | <input type="radio"/> Sweepstakes, prize, lottery |
| <input type="radio"/> Phone, internet, TV service | <input type="radio"/> Auto sale, repair |
| <input type="radio"/> Health
(ex. weight loss, eye care, treatment) | <input type="radio"/> Credit, debt
(ex. debt collection, credit report, loan) |
| <input type="radio"/> Just an annoying call | <input type="radio"/> Something else
(we'll get it to the right place) |

Explore Data

SHARE THIS PAGE   



Explore the FTC's [Consumer Sentinel Network](#) data about consumer protection topics like fraud, identity theft, and unwanted calls based on millions of reports from people across the country. **Learn** about the top fraud reports, **track** the latest trends, and **download** visualizations for presentations or reports. Then find out about refunds to consumers from FTC law enforcement cases, where the money went, and how much people got back.

Get started by selecting your area of interest from the contents below or visit our [Tableau Public landing page](#) to start exploring. Click a thumbnail image to access the interactive dashboard. To learn about other FTC data, please see our [Data and Visualizations](#) page and our [Datasets](#) page.



Top 10 Frauds 2020

Report Types

Year: 2020 YTD



Year

2020

Quarter

(All)

Report Type



Top 10 Fraud Categories

Rank	Category	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
1	Imposter Scams	296,748	21%	\$497.5M	\$700
2	Telephone and Mobile Services	278,267	6%	\$43.1M	\$260
3	Online Shopping and Negative Reviews	235,630	72%	\$153.2M	\$95
4	Internet Services	87,204	34%	\$72.3M	\$164
5	Prizes, Sweepstakes and Lotteries	79,584	9%	\$98.9M	\$1,000
6	Travel, Vacations and Timeshare Plans	55,541	54%	\$131.7M	\$1,129
7	Foreign Money Offers and Counterfeit Check Scams	28,796	24%	\$38.1M	\$1,976
8	Business and Job Opportunities	25,061	34%	\$67.9M	\$950
9	Health Care	21,798	49%	\$6.7M	\$112
10	Advance Payments for Credit Services	8,813	68%	\$16.9M	\$450

Search
By Age
60-69

Ages 60 - 69
Year: 2020 YTD

Age Range
60 - 69

Year
2020

Quarter
All

Fraud Facts at a Glan..

of Fraud Reports:
116,402

% Reporting \$ Loss:
23%

Total Loss Reported:
\$192,918,913

Median Loss Reported:
\$400

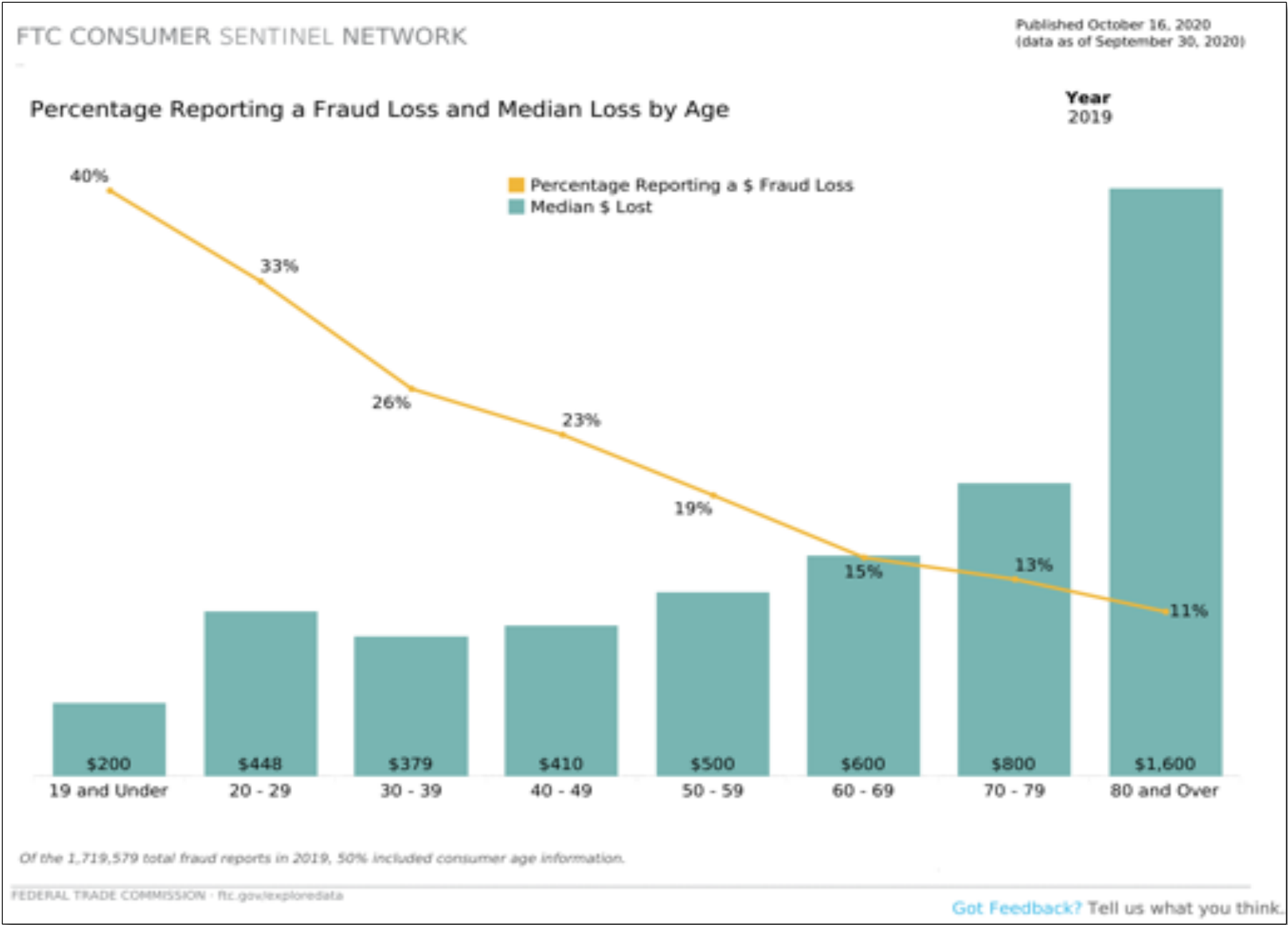
Top 10 Fraud Subcategories

Rank	Subcategory	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
1	Mobile: Text Messages	28,056	1.1%	\$1.91M	\$996
2	Impostor: Government	19,268	7.9%	\$15.14M	\$1,500
3	Online Shopping	13,257	83.6%	\$13.60M	\$90
4	Impostor: Business	12,979	23.1%	\$23.43M	\$800
5	Tech Support Scams	3,998	38.6%	\$8.84M	\$780
6	Counterfeit Check Scams	2,911	17.1%	\$3.73M	\$2,078
7	Prizes\Sweepstakes\Lotteries	2,846	17.8%	\$6.27M	\$1,200
8	Romance Scams	2,222	64.9%	\$58.27M	\$4,000
9	Impostor: Family\Friend	2,044	31.6%	\$3.25M	\$512
10	Internet Information Services	1,362	35.0%	\$0.97M	\$195



Of the 1,347,828 total fraud reports in the quarters selected, 49% included consumer age information. Median loss information is not displayed in the Top 10 table when fewer than 100 consumers reported a loss. Unspecified fraud report subcategories are excluded from the Top 10 table. Age population estimates are based on U.S. Census population estimates for 2019.

Median Loss By Age



Search
All
States

FTC CONSUMER SENTINEL NETWORK

Published October 16, 2020
(data as of September 30, 2020)

All Sentinel Reports
Year: 2020 YTD

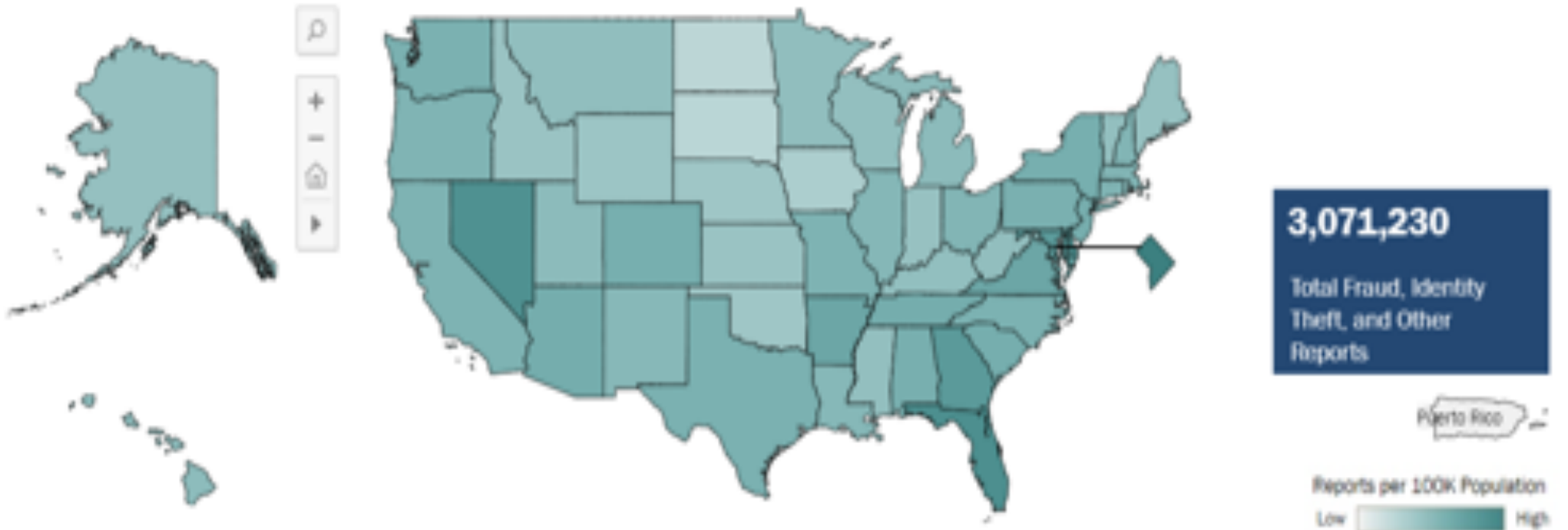


Year

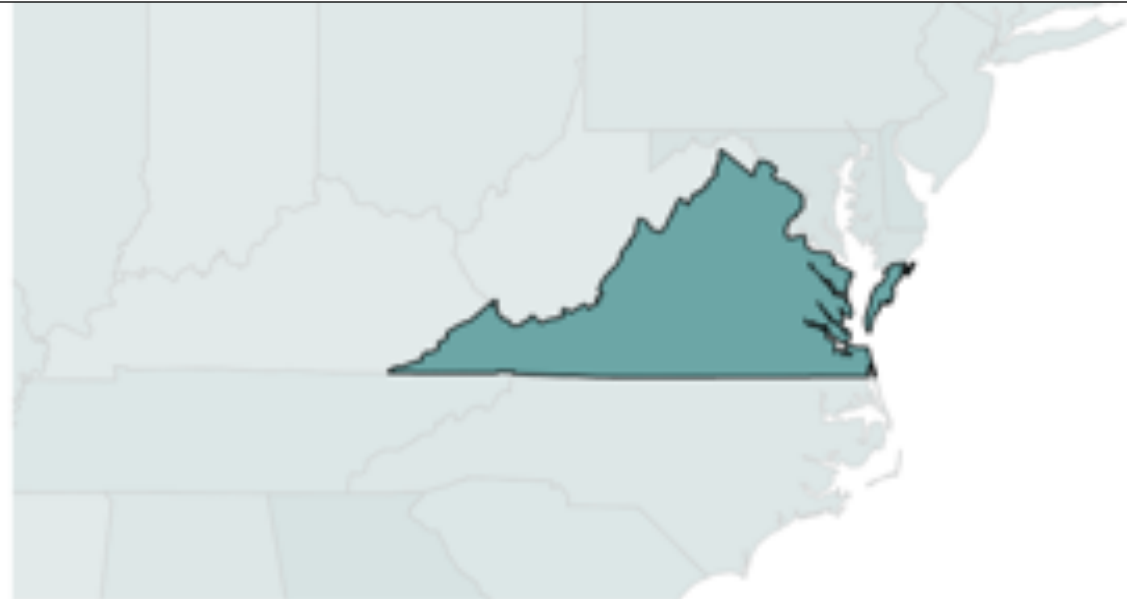
2020

Quarter

(All)



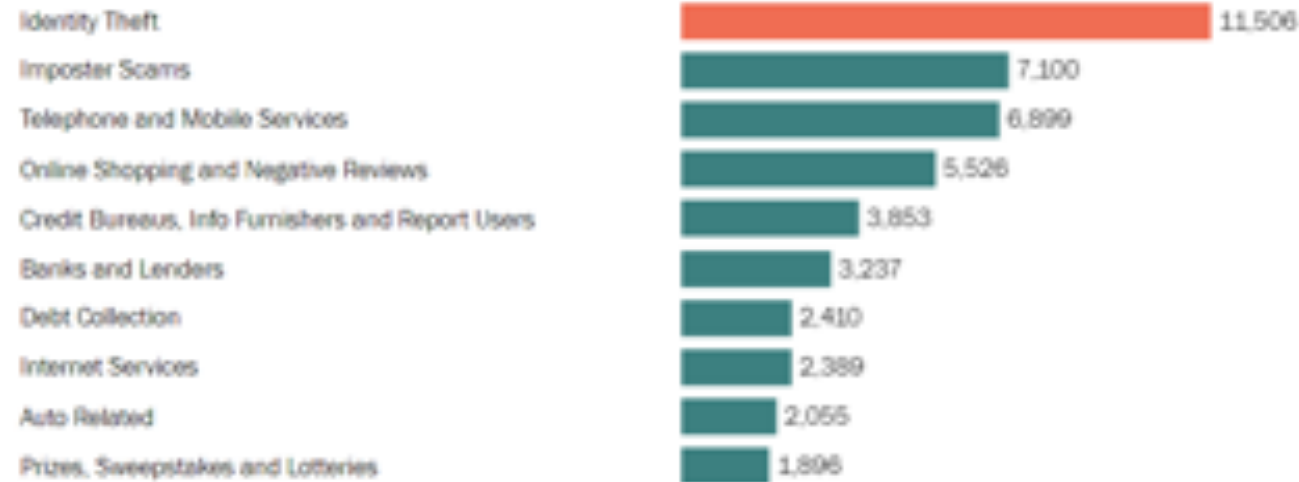
Search
One
State



62,545
Total Fraud, Identity
Theft, and Other
Reports

Reports per 100K Population
Low High

Top 10 Report Categories



Fraud Facts



State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. When no states are selected, the results include all reports in Sentinel whether the consumer indicated their state or not.

Search By
Payment
Method

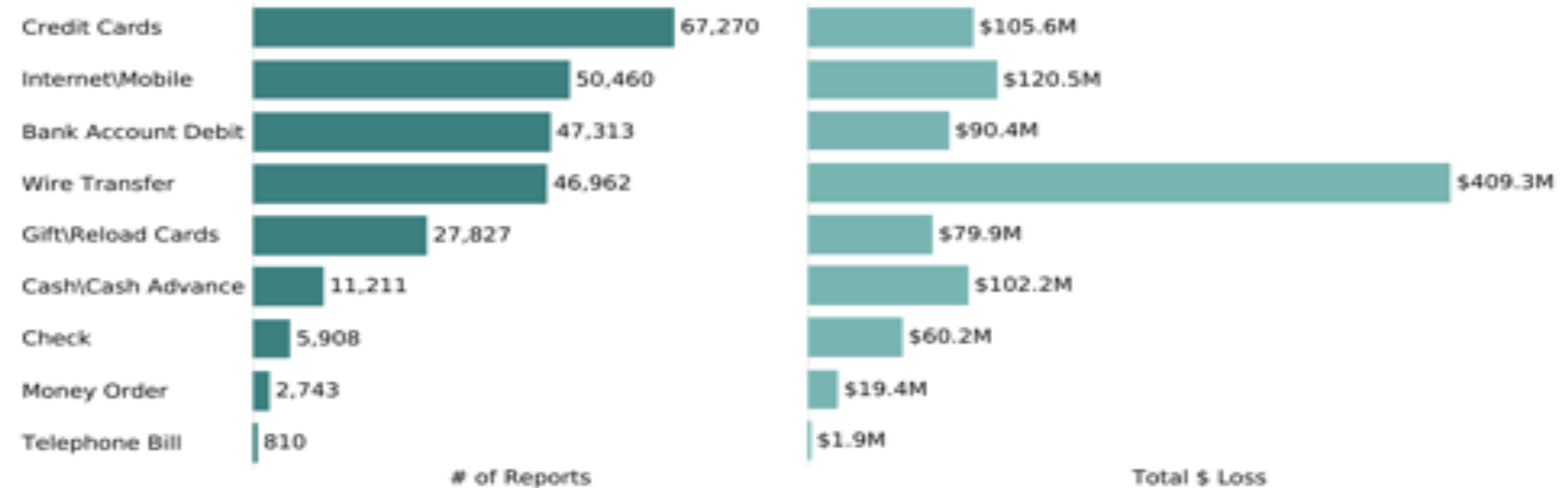
Fraud Reports by Payment Method

Year: 2020 YTD

- Amount Lost
- Payment Method
- Contact Method

Year
2020

Quarter
All



Data contributors MoneyGram International and Western Union provided a significant number of reports, which may affect the distribution of the reported methods of payment.

...Pass it ON

- Covers 13 topics
- Practical, action-oriented tips
- English & Spanish
- Print & Online
- Free to download, copy, order
- Resources for trainers

[FTC.gov/PassItOn](https://www.ftc.gov/PassItOn)





...Pass it ON

Practical, action-oriented tips to deal with:

- Charity Fraud
- Grandkid Scams
- Health Care Scams
- Home Repair Scams
- Identity Theft
- Imposter Scams
- IRS Imposter Scams
- Money Mule Scams
- Online Dating Scams
- Tech Support Scams
- Unwanted Calls
- You've Won Scams
- Work-at-Home Scams



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TOPICS

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Shopping & Advertising (33)

Credit & Loans (31)

Privacy & Identity (31)

Online Safety & Security (12)

Debt (11)

Jobs & Making Money (11)

Health (5)

Homes & Mortgages (2)

FEATURED PUBLICATIONS

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Identity Theft - What To Know, What To Do

How to recover from identity theft, using IdentityTheft.gov



Net Cetera: Chatting with Kids About Being Online

Tips for having a conversation about the facts of digital life



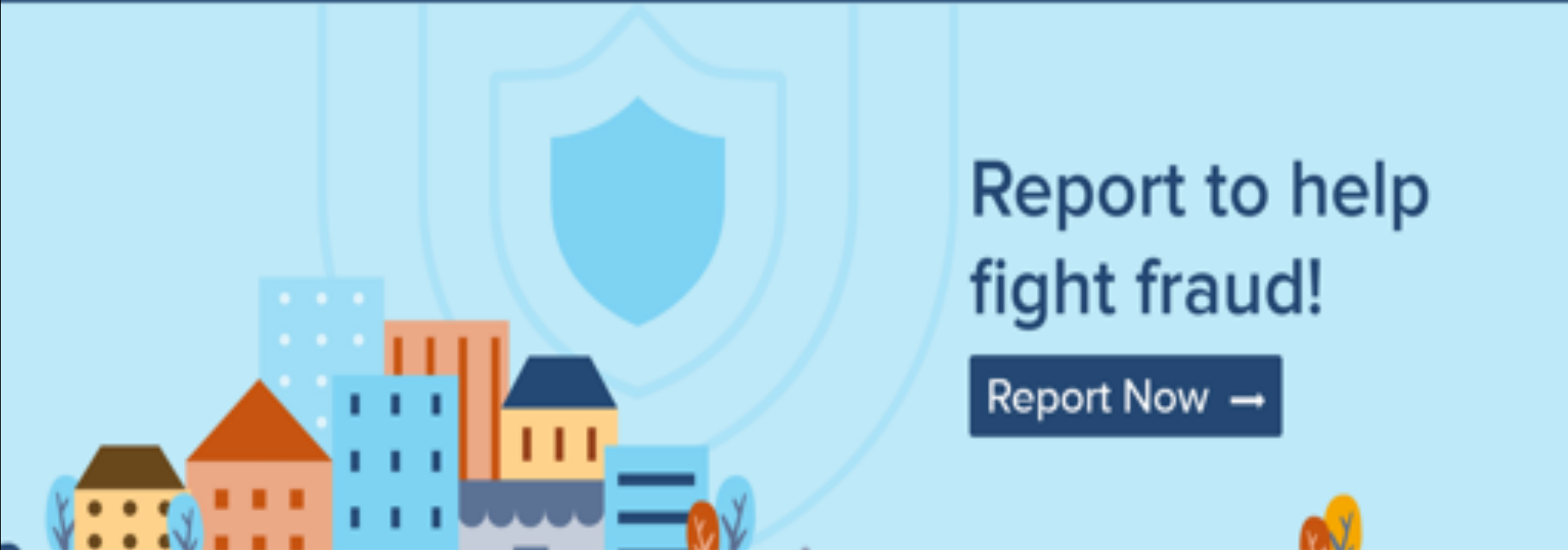
Scams and Your Small Business

Learn about scams that target small business and what you can do to protect your organization.

FTC.gov/
bulkorder



Coronavirus or COVID-19. File your Coronavirus-related report about a scam or company [here](#).



Report to help
fight fraud!

Report Now →

Changing the Narrative on Victim Blaming

Changing the Narrative on Victim Blaming

Financial Crime Victims

- She **was duped**
- He **fell for it**
- He **got taken**
- They **were scammed**

THIS BLAMES VICTIMS

Violent Crime Victims

- She was **held at gunpoint**
- They were **viciously assaulted**
- He was **brutally murdered**
- She was **forcibly raped**

THIS PUTS THE BLAME WHERE IT BELONGS: ON CRIMINALS

The Language of Shame

“I cannot fathom **the level of gullibility** it would take for someone to send money to someone they have never met. It's just beyond my level of comprehension. That is the kindest way I can express what I'm thinking right now.”

“Very sad, but really, these women **need their heads screwed on properly.**”

“Good God...**Where has common sense gone?** I know people are lonely; hell I am lonely **BUT I AM NOT STUPID...**”

The Impact of Shaming on Victims

"Actually, I was kind of **embarrassed**. My daughters sort of **made me feel stupid**."

"**I've always thought I am smart enough** not to be caught in a scam, I think I was acting out of my emotions."

"The **mental anguish still lingers** after its over. I hope in time I can overcome the **embarrassment and humiliation** of believing all the lies, of **feeling so stupid** for ignoring my intuition, and be able to gain some semblance of confidence to trust my decisions."

Flipping the Narrative

What if we said:

"Falling victim is not your fault. It is the fault of the criminal who perpetrated this crime. **I am sorry you had to endure this.** Let's talk through it to understand what happened so you will be able to spot the red flags of scams in the future."

This Matters Because...

...fraud victims deserve empathy and respect rather than scorn and humiliation

...families won't see their victim older adult loved one as a "fool," thus protecting the relationship

...police may be more inclined to take a complaint - even pursue the case - rather than claim it is a civil matter

...prosecutors might respect the impact of financial crime on older adults and might take more cases

...policymakers may get that fraud victims are not stupid or addled and they'd do more to address the scourge - maybe even find a means of restitution

The All-Too-Human Toll

- Billions of dollars lost with little chance of restitution
- More than 1M marriages damaged
- Thousands die by suicide each year



Remembering Albert Poland

- Died by suicide at 81
- Suffered from cognitive decline
- In his note, he told his family not to spend too much on his funeral, and said he hoped that when the \$2 million+ arrived, it would vindicate him



For More Information

AARP Fraud Watch Network Helpline

877-908-3360

AARP Fraud Watch Network

aarp.org/fraudwatchnetwork

Text **FWN** to **50757** for scam alerts

FTC's Pass It On

FTC.gov/PassItOn (English)

FTC.gov/Pasalo (Spanish)

Report Fraud to the FTC

ReportFraud.ftc.gov (English)

ReporteFraude.ftc.gov (Spanish)

