



# The Need for a “Whole of Society” Approach to Combatting Fraud

SIPNOC 2024

Kathy Stokes, Director, Fraud Prevention Programs  
AARP Fraud Watch Network

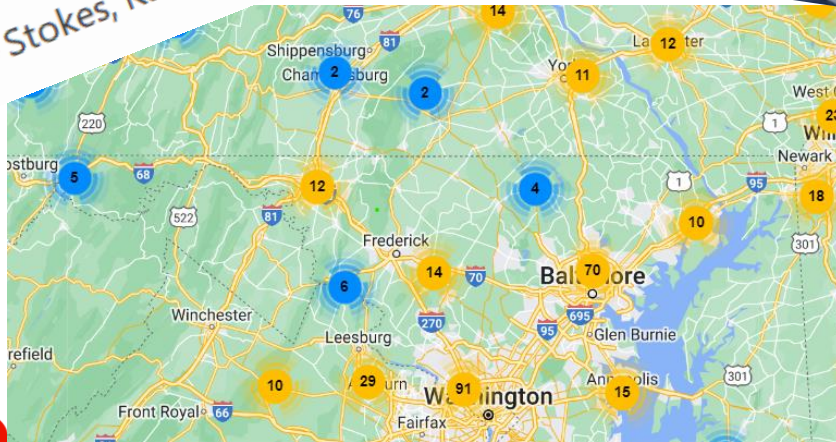
# Agenda

- About the AARP Fraud Watch Network
- Rethinking fraud
- Changing the victim-blaming narrative
- Whole of society solution needed
- Discussion

# AARP Fraud Watch Network- Education

THE  
PERFECT SCAM

Offers for "Free" Medical Equipment May Prove Costly  
AARP Fraud Watch Network <AARP@email.aarp.org>  
To Stokes, Kathy



# **AARP Fraud Watch Network - Victim Support**

## **Helpline**

**1-877-908-3360**

**Mon-Fri**

**8 am – 8 pm**

**Eastern**

## **Peer Support**

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

**Online small group  
support sessions**

# The fraud crisis

**FTC:** \$10.3 billion (2023)

**FBI:** \$12.5 billion (2023)

**Fraud:** \$137.4 billion (SAR, 2023)

**Javelin:** \$43 billion (ID fraud, 2023)

# Fraud via phone call

Year	Rank	Reported Stolen	Median
2021	#1	\$687M	\$1,200
2022	#2	\$794M	\$1,400
2023	#2	\$851M	\$1,484

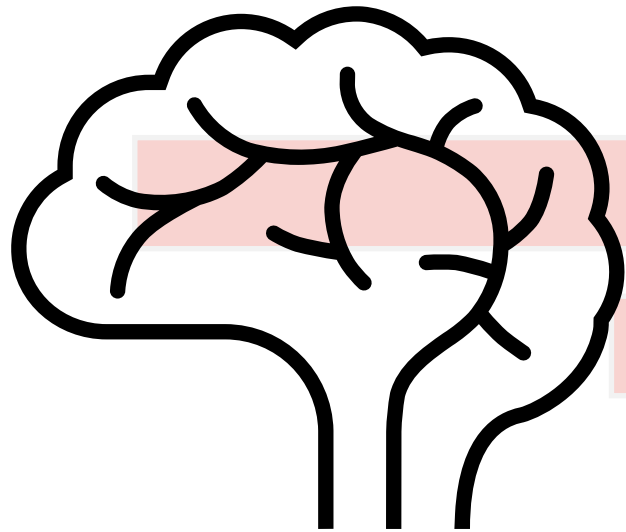
FTC Fraud Reports, Public Tableau

# Why scams are successful

# THE ETHER

aka: The Amygdala Hijack

# The criminal's playbook



Unexpected contact

Yields high emotion

Urgency

**EVADES  
LOGIC**

**SUCCESS**

(It's not the victim's fault)



# Focus on the criminal and the crime

Fraudster  
Scammer  
Con artist

Criminal  
Perpetrator

She gave him her  
money.

A criminal stole her  
money.

# [www.aarp.org/wordsmatter](http://www.aarp.org/wordsmatter)



[About](#) [Watch the Videos](#) [Training](#) [Say This](#) [Research](#) [Resources](#)

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

The victim didn't "fall for it."  
It was a crime.



# We can't...

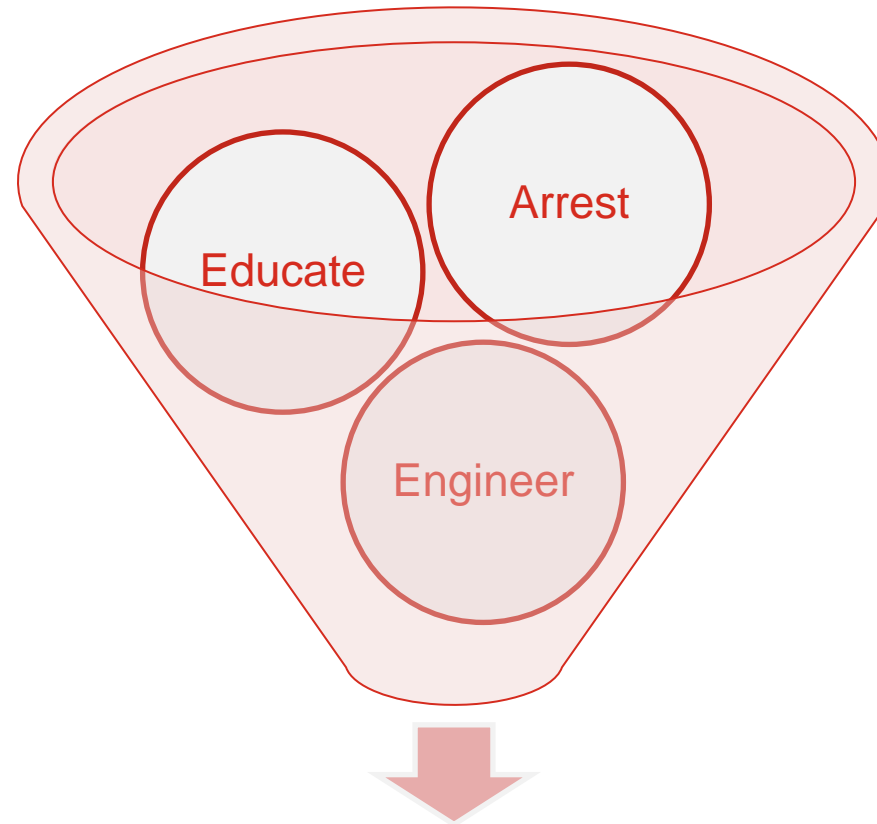
educate

arrest

engineer

...our way out of this crisis

# Whole > the sum of its parts



The Solution?

# Coming soon



**NATIONAL  
ELDER FRAUD**  
— COORDINATION CENTER —

- 501c3 nonprofit
- Public/private partnership
- Tie cases together to exceed thresholds for action by law enforcement
- Disrupt the fraud business model



# Discussion