

Blame and Shame in the Context of Financial Fraud

A Movement to Change Our Societal Response to a
Rampant and Growing Crime

JUNE 2022

THE START OF A MOVEMENT

The AARP Fraud Watch Network and the FINRA Investor Education Foundation, with Heart + Mind Strategies, embarked on a project that sought to document what we believed was happening in the arena of financial crimes—that victims are all too often blamed for the crime they experienced. And this misdirection of blame has played a role in how financial crimes are prioritized (or not) in the US. We also sought examples of where American society has successfully changed the narrative in other arenas, to grow support for changing the narrative of blaming victims of financial crimes.

This paper focuses specifically on the “victim-blaming” culture aimed at financial fraud victims, exploring how this exacerbates victims’ deep sense of shame and low self-esteem and how it shifts the focus away from perpetrators, allowing these horrific crimes to flourish.

The practice of victim blaming—assigning responsibility to the targets of a crime rather than to the perpetrators—is not a new practice in American society. But this project unearthed ample evidence that victim-blaming practices can shift, and that although often our words blame fraud victims, it isn’t necessarily our intent to hold them accountable.

This paper provides the catalyst for a cultural shift to end the practice of victim blaming in cases of fraud. AARP and the FINRA Foundation will seek to engage institutions (financial, law enforcement, legislative and judicial), the media, and the general public to drive a long-term change in how victims of financial fraud are treated. This can lead to significant impacts:

- 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 understand that fraud is a crime, rather than just a civil matter and take reports—even investigate
- Prosecutors take on more cases to seek justice for victims
- Policymakers take meaningful action to end the multi-billion-dollar fraud industry

METHODOLOGY

This study included secondary and primary research activities across multiple phases to unpack the cultural systems driving the practice of victim blaming.

PHASE 1: FRAMING AND DISCOVERY

- A) Environmental Scan:** secondary review to document current practices, explore perceived and actual impact, unpack systemic influences, and learn from societal analogous cases. This activity also narrowed the target audiences for primary research.
1. A literature review of other bodies of work addressing the issue.
 2. A media and entertainment scan to excavate evidence and codify the lexicon.
 3. A social media scrape to explore the lexicon, sentiment and evidence of victim blaming.
 4. An analogous case review of societal shifts toward rape, suicide and mental health to uncover turning points that changed behavior and effected positive cultural change.
- B) Expert Illumination Lab Session:** an interactive, dynamic, online session with 30 experts in financial fraud to better understand the current knowledge set and early solutions for change. The two-hour session dove deep into exploring the landscape, biases, hypotheses, and early thinking on solutions for change in victim blaming.

PHASE 2: NATIONAL PRIMARY RESEARCH

- A) Qualitative In-Depth Interviews:** One-hour, one-on-one interviews among various audiences in the victim-blaming cultural system to unpack the human realities shaping behavior and to explore receptivity to change and how to do so.
- n=16 interviews
 - Audiences: Law Enforcement, Financial Institutions, News Media (financial focus), Consumer Protection/Advocacy Groups and Government Agencies
- B) Quantitative Survey:** Online National Survey to quantify perceptions, behaviors, language and emotive responses to scams and fraud in our society today including the practice of victim blaming.
- n=1,000 US adults 18+ (nationally representative sample)
 - Questions added to Heart & Mind Strategies' omnibus survey

PHASE 3: ACTIVATION WORKSHOP

- A)** A three-hour online workshop with AARP and the FINRA Foundation team to review the key observations and synthesize the most compelling insights that could bring about change.

WHY WE BLAME FRAUD VICTIMS

Financial fraud continues to be a far-reaching and devastating problem, with annual losses in the billions of dollars. Beyond the money stolen, the emotional repercussions are significant, fueled by our typical response as a society to place blame and responsibility on the victim (especially on ourselves if we are the victim).

Why do we blame the victim? Why is it easier to place responsibility on the one from whom resources were stolen? Our evidence suggests cultural norms and ideals, systemic practices, and limitations of common language all play a role in victim-blaming practices.

From the psychological underpinnings of human interaction to the cultural biases and societal systems we've created, many factors contribute to the practice of holding victims responsible. In social psychology, attribution bias¹ explains how individuals attribute others' circumstances to their choices, actions, and perceived traits. For example, when it comes to financial fraud, one may believe a victim was not smart enough or was not paying close enough attention rather than considering external factors such as having been intentionally targeted. Our survey data² show a third (32%) of Americans agree with the statement, "Honestly if you fall victim...a lot of that is on you."

Additionally, many people are wired to see the world as mostly good; according to "just world theory"³ individuals need to believe that the world is just and that most people get what they deserve to protect the idea that bad things will not happen to them. This notion is pervasive in the United States, anchored in "Americana" and the "American Dream," ideas that we each control our own destinies.

Ultimately, by holding these tenets as truth, victim blaming emerges as an illusion of safety for non-victims and for those who work closely with victims across the system. It can work to justify a lack of empathy, resources, time, or attention that would otherwise be provided.

In addition to these underlying psychological factors that shape perceptions and biases, fundamental beliefs that guide or motivate attitudes and behavior are pervasive and powerful drivers of victim blaming. One such factor relevant to the dynamic of victim blaming in our society is explained well by one of six dimensions Dr. Geert Hofstede developed to illustrate how societies organize and define themselves. Hofstede's research defined individualism vs. collectivism as one key dimension, and he found American culture to place very high emphasis on the individual, "individual choices and decisions are expected."⁴

An embedded sense of individualism and self-responsibility (e.g., "Every individual is responsible for their own fate"^{5,6}) in the US has shaped cultural norms around money sensitivity, personal responsibility and accountability, and privacy (e.g. a need to portray oneself as financially "okay" and to hold financial matters close to the chest). Our work revealed this prevailing attitude manifest in perception, policy, and practice around how fraud is perceived, and the culpability often assigned to the victim of such crimes.

The practice of blaming the victim is also shaped by how close or distant individuals and/or institutions involved are to the person who was defrauded. Those closer are more emotionally involved, while those more distant are more transactionally involved. Both of these factors can lead to victim-blaming practices for different reasons.

We explore how these factors play within the "system" of victim blaming we uncovered through this study.

¹ Stangor, D. C., Jhangiani, D. R., & Tarry, D. H. (2022). Perceiving others. *Principles of social psychology* (pp. 224-276). (1st International HSP Edition). BCcampus. <https://opentextbc.ca/socialpsychology/chapter/biases-in-attribution>

² The cited data was obtained from the Heart+Mind Pulse Survey which was fielded in April 2021 to assess Americans' attitudes and perceptions on financial fraud and victimization.

³ Andre, C. & Velasquez, M. (2015, November 15). The Just World Theory. Markkula Center for Applied Ethics at Santa Clara University. <https://www.scu.edu/ethics/ethics-resources/ethical-decision-making/the-just-world-theory/>

⁴ Hofstede, G. (n.d.). The organizational culture project. Geert Hofstede. <https://geerthofstede.com/culture-geert-hofstede-gert-jan-hofstede-6d-model-of-national-culture>

⁵ Cross, C. (2015). No laughing matter: Blaming the victim of online fraud. *International Review of Victimology*, 21(2), 187-204. <https://doi.org/10.1177/0269758015571471>

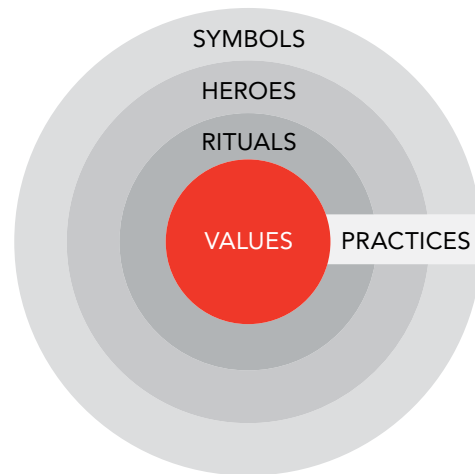
⁶ Attrill-Smith, A. & Wesson, C. (2020). The psychology of cybercrime. *The Palgrave handbook of international cybercrime and cyberdeviance* (pp. 653-678). Springer. https://doi.org/10.1007/978-3-319-78440-3_25

THE VICTIM-BLAMING SYSTEM

Beyond macro-drivers of culture and behavior, we also sought to identify, more directly, the micro-cultures within our society where these fundamental beliefs uniquely materialize and propagate.

Culture itself is multi-layered. We turn to Hofstede’s work on defining culture. Hofstede described four layers of “mental programming” that define culture from the superficial to the most deeply rooted:⁷

- 1. Symbols**—images, food, logos, language, etc.
- 2. Heroes**—the people or institutions that exhibit behaviors that showcase or exemplify particular values, whether positive or negative
- 3. Rituals**—recurring events or practices which shape our unconscious minds (e.g., celebrating holidays, tipping in restaurants, etc.)
- 4. Values**—transmitted by the environment in which we grow up (family, social circles, school, etc.)



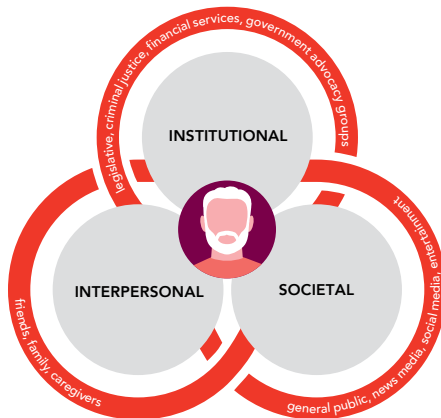
According to Hofstede: “this collective programming...is what we mean by culture. Issues with culture don't usually pop up when everything goes well—it is when we feel threatened or uncomfortable that we tend to go ‘back to basics.’ Back to the values instilled within us when we were young.”⁸

This framework may help explain how our social systems create and propagate a culture of blaming the victim. Therefore, we explored how these dynamics are at play across three distinct dimensions of what we refer to as the “victim-blaming system” in the US today.

⁷ Hofstede, G. (2011). National cultures, organizational cultures, and the role of management. *Values and ethics for the 21st Century*. (pp. 385-402). BBVA. <https://www.bbvaopenmind.com/wp-content/uploads/static/4libro/en/Nationalcultures.pdf>

⁸ Hofstede Insights. (2020, October 19). What do we mean by “culture”? <https://news.hofstede-insights.com/news/what-do-we-mean-by-culture>

THREE DIMENSIONS OF VICTIM BLAMING



- **THE INTERPERSONAL**
Victims and the individuals and organizations in closest proximity to the victim
- **THE INSTITUTIONAL**
Legislative, Criminal Justice, Financial Service Institutions, Government Services and Advocacy Groups
- **THE SOCIETAL**
General public, the news media, social media, and entertainment

FIRST DIMENSION: THE INTERPERSONAL (EMOTIONAL & DIRECTLY INVOLVED)

KEY PLAYERS

The Interpersonal dimension Includes the **victims, as well as those who are in closest proximity**. Outside of the victim themselves, these individuals have a strong impact on how the victim feels about themselves and their situation. Due to their proximity and interpersonal interaction, these players often have a shared emotional and financial stake in the fraud aftermath and, thus, hold an intimate connection to the victim and the scam. Therefore, they often influence how victims navigate the institutional dimension (e.g. a caregiver might push them to report the crime, or not).

Victims typically feel a deep sense of shame, and many blame themselves for the experience. This keeps the focus on them instead of the criminals. It leads many, perhaps most, to not report the scam, making it difficult for the institutions involved to act. It also creates isolation, lowers self-esteem, and damages mental and emotional health.

A former prosecutor shared: "I think some people shut down...and I've seen that for myself, they move into a state of depression that they can't ever get out of...They lost their smile. I've read cases of where people have actually [died by] suicide as a result of discovering that they've lost their life savings to a perpetrator."

KEY ROLE: SHAME (+ SUPPORT)

Others close to the victim may exacerbate a deep sense of shame (a pre-orientation that victims tend to feel after experiencing fraud) either via direct blame or, more often, through attempted support that can feel like blame: "What were you thinking?" or "How could you have let this happen to you?"

In cases where "relationships" are formed with the criminal, shame is enhanced at a much deeper level. A victim on social media explained, "I can't believe I fell for it—I was blinded by the cuteness, and I kept making excuses for all of the sketchy stuff."

However, people close to victims also feel and demonstrate high levels of support and empathy. In the social media scan, we discovered empathy and compassion are often evident when caregivers and family members discuss loved ones falling victim to fraud. This was reinforced by the national survey data: concern and empathy were among the top five emotions expressed when faced with the prospect of a family member being defrauded. Similarly, nearly all social media dialogue (95%) demonstrated compassion toward victims.

THREE DIMENSIONS OF VICTIM BLAMING (continued)

VALUES DRIVERS

Shame, in the context of financial fraud, may be largely driven by the distinctly American cultural norms of individualism and self-responsibility. Because victims sense “they should have known better,” the feedback they receive from their network—from empathy, to interrogation, to insidious or overt blame vis-a-vis language—enhances this sense of internalized shame.

CULTURAL LAYERS

We see the following layers emerging within this first dimension:

- **Values:** Self-responsibility, self-preservation (safety), love, privacy
- **Rituals:** Judgment, e.g. “How could you have done this?”, intervention, interrogating/questioning, e.g. “Help me understand how this happened”, and emotions of concern, anger (95% of caregiver comments direct anger and injustice toward the institutions that do not protect), frustration, and empathy.
- **Heroes:**
 - Victims who tend to self-blame
 - Friends, family, and caregivers who intentionally or unintentionally blame via language and actions AND/OR show empathy
- **Symbols:** The American Dream, the self-made “man”

SECOND DIMENSION: INSTITUTIONAL (EMOTIONAL/TRANSACTIONAL & DIRECTLY/INDIRECTLY INVOLVED)

KEY PLAYERS

Institutional and organizational actors are those who play a role in determining the outcome of a scam or fraud and who, in many ways, control the victim's ability to seek and obtain justice or restitution through prosecuting the scammer and/or recouping lost funds. This includes legislative, criminal justice, financial services, and government institutions as well as advocacy groups. These players operate in different ways, at times removed from victims and, in other instances, in close proximity. Some in this category may look at scams or fraud in a more informed, reflective, way; but most still fully embrace the ideal of individual responsibility.

KEY ROLE: DEPRIORITIZATION (+ SUPPORT)

While individual players at this level often display empathy and express sympathy, the systemic realities work toward lowering the priority of the incident of fraud and, as a result, of the victim. This reality often shifts responsibility back to the victim in the following ways.

- Victim stereotyping around age (e.g., a belief that elderly are not only more vulnerable but are more willing to engage in scams and, therefore, are directly responsible when they willingly deliver funds to the criminal).

THREE DIMENSIONS OF VICTIM BLAMING (continued)

- A lack of resources/tools (e.g., low priority given by police and federal investigators, prosecutors who can't or won't take on financial fraud cases), lack of time, and the complexity (inability to identify and/or catch the criminal) all place significant responsibility on the general population to be more vigilant.
 - According to a VP at a financial institution, "...we've had some [instances of scams and fraud that] I did not feel we should reimburse because the client gave authorization to the bad actor. They said, here's my account, do this...in that case, we felt that it was basically authorized. That's a case where I felt like, yeah, our hands are tied, and you have to take some personal responsibility."
 - A past prosecutor who now works in elder financial exploitation as an educator shared, "[these cases]...they're long, they're complicated and they're never going to be straightforward."
 - Americans perceive these dynamics. Our survey shows that nearly half (47%) say reporting a scam is a lost cause. A third believe police cannot help with such cases (36%) and a lawyer would not be able to help press charges (32%).
- A lack of coordination within and across government agencies (e.g., federal policy may differ from state law, states may vary from cities, a lack of consistency state to state on how 'vulnerability' and 'lack of consent' are defined) lowers the priority for cases.
 - According to a learning and development coordinator, "Federal agencies have monetary guidelines, whereas local and state agencies may not necessarily have those guidelines depending on who the agency is. If it was an internet complaint, to be honest with you, if we didn't have multiple complaints or it wasn't a high dollar one, then it was low man on the totem pole. So, it probably didn't get looked at as opposed to, you know, if it was higher money or maybe there was some kind of information in there that could have led us to identify someone."
 - When asked about fraud prevention measures within financial institutions, a VP of a large national bank said, "Unless there's other family members on the account, we can't talk to them. [And again], privacy, oddly enough is not a federal statute. But all of these states have their own privacy laws that prohibit us from releasing information to people who aren't account holders. The only people we were allowed to discuss things with are law enforcement or adult protective services. So, we'll often times engage adult protective services, especially if the person's older."
- A lack of victim reporting (due to shame or perception that reporting will be futile), leads to an inability to see the true extent of the crimes, effectively lowering the perceived societal priority for fighting these crimes.

Because the wounds inflicted by scams and fraud are often hidden from sight, unlike those of violent and property crimes, the response may be, or seem to be, emotionally detached. This minimizes the crime and harms the victim.

Actors in the institutional dimension also use victim-blaming language. For example, a consumer advocate claimed, "I know of cases like with romance scams where it's just blatantly obvious, like the scam is over, the person is long gone, and the victim still doesn't believe that it was a scam. They still don't get it, you know, and all the evidence is there, and they've lost money and they still in their hearts are just like, no, no, that's, it couldn't be. So, in that scenario, would you say, I think they're partially to blame, you know, I mean, we certainly can't, we can't just throw out personal accountability. Right?"

VALUES DRIVERS

The people at these institutions responsible for fighting fraud are driven by a sense of justice and victim restoration. But they are limited by the combined effects of the faceless nature of the crime, a lack of resources, lack of legal mechanisms to protect, and other organizational constraints.

Some strides have been made to prioritize victims, such as passage into law of the Elder Prevention and Prosecution Act (2017), which designated an Elder Justice Coordinator within the Department of Justice to prioritize protection around elder fraud incidences. Despite good intentions and some forward progress, it is no match for the scourge of fraud and, as a result, victims are left feeling they are not the priority of the system.

CULTURAL LAYERS

We see the following layers emerging within the second dimension:

- **Values:** Self-responsibility, self-interest
- **Rituals:** Banks⁹ inability to restore stolen funds¹⁰ and limited ability to intercept personal withdrawals,¹¹ lack of bank protocol/alert for hasty withdrawing, justice system¹² and law enforcement not criminalizing or prosecuting criminals, overall lack of prioritization, victims failing to report fraud incidences,¹³ lack of standardization across financial institutions and the legal system.
- **Heroes:**
 - Law enforcement who often presume these matters are only civil rather than criminal, and a significant tendency to not pursue such cases
 - Justice system that does not prosecute financial fraud with the same vigor as other crimes
 - Legislators that do not pass laws that protect victims and/or deprioritize fraud
 - Financial institutions that seek consumer protection but are often unable to, or choose not to, restore funds
 - Advocacy groups (this is the only player that functions differently than the others in this group, yet who can still inadvertently blame the victim through misguided outreach, language, media readership competition for, etc.)
- **Symbols:**
 - Lack of meaningful legislation or other actions to reduce fraud crime
 - General acceptance that nothing can or will be done to pursue the criminal

⁹Whitworth, Dan. (2020, December 12). Banks "too often blaming customers" for fraud. BBC News. <https://www.bbc.com/news/business-55286037>

¹⁰Trustee Savings Bank. (n.d.). Fraud Prevention Centre. <https://www.tsb.co.uk/fraud-prevention-centre>

¹¹Protection of senior investors is the focus of several FINRA rules intended to thwart financial exploitation. These rules allow brokerage firms to take steps to protect seniors and other specified adults, including placing a hold on securities transactions or disbursements. Some states have adopted similar rules. www.finra.org/rules-guidance/key-topics/senior-investors

¹²Hirsch, A. N. (2021, November 12). Suing for fraud? Here's how the defendant could blame you. Financial Poise. <https://www.financialpoise.com/if-defendant-argues-contributory-negligence>

¹³Beals, M. (2014). The impact of survey context on self-reported rates of fraud victimization. Stanford Center on Longevity. <https://www.finrafoundation.org/sites/finrafoundation/files/survey-context-self-report-fraud.pdf>

THIRD DIMENSION: SOCIETAL (TRANSACTIONAL & INDIRECTLY INVOLVED)

KEY PLAYERS

The societal group includes **the public, the news media, social media channels, and entertainment outlets.** Media and entertainment are key shapers of the narrative around fraud victimization with the broadest reach through their coverage and portrayal of scams in popular culture. The public, given their distance from the victim, tend to look at scams or fraud in a more disembodied and transactional rather than emotional manner.

KEY ROLE: DEHUMANIZE (+INFORM)

The news media seek to alert and educate the public. Most believe it is an issue that needs to be prioritized. As one consumer reporter noted, "I think the [media role] is a crucial one and it really can protect consumers. I think it's a big role for the media to be a watchdog, not just watching over the government, but the kind of watching out for the average, the average consumer out there." Another reporter shared, "I've thought about [education] a lot. And I've had talks with various [consumers], despite all the years of the warning and all the stories have been done about the grandfather, grandkids scam, and all of the stories have been done about... you name any scam, we constantly are doing stories about that [for] years and years and years and years and years. And what's frustrating [is why isn't] the message getting across."

While subtle victim-blaming language in the body of a story may be used, more often they tend to portray and perceive victims neutrally, or at worst, overly focus on the victim as a number or on the dollar amount of the crime. But headlines almost always focus on the victim being "duped" or "bilked", while property or violent crime headlines focus on the crime and the criminal. Ultimately, however, whether advertently or inadvertently, media and their accompanying stories tend to dehumanize the victim, which can create a sense of detachment.

The entertainment industry portrays the scammer as a keen and stealthy hero (e.g., "Catch Me If You Can", "Wolf of Wall Street", "Ocean's 11", etc.), a reality that no doubt facilitates an unequal victim-to-criminal dynamic and works to downplay the victim reality.¹⁴

In our survey, most (85%) Americans believe fraud can happen to anyone, even those trying to protect themselves. However, a majority (53%) of the public also identifies victims as culpable and blameworthy. Popular culture impacts perception.

Each of these behaviors, even from those who seek to support, can perpetuate blaming language and a culture that perceives victims as inferior.

VALUES DRIVERS

In both traditional and financial news media, we see the onus of self-responsibility play out in blog posts and articles where media players seek to educate and alert the public, while they vie for the attention of their audiences.

The general population is, via comments or sentiment expressed, more likely to cast judgment and convey a sense of superiority driven by values of self-responsibility and self-preservation. We find evidence this is also shaped by ageism beliefs and/or simply inability to empathize due to a lack of awareness or experience with fraud.

¹⁴ Bologna, C. Here's why you're so obsessed with scammers. (2019, April 5). HuffPost. https://www.huffpost.com/entry/obsession-with-scammers_1_5c914672e4b07e05729f2cbb

THREE DIMENSIONS OF VICTIM BLAMING (continued)

Our survey data show fraud is acknowledged and understood by the general population to be an issue facing our country. Interestingly, however, those who do believe victims are culpable tend not to use blaming language, while those using blaming language (e.g., phrases like, “he got scammed,” “he fell for it,” “he missed an obvious scam,” or “he’s so gullible”) tend not to state they believe in victim culpability. This dissonance between sentiment and behavior reveals a desire to help but an inability to recognize the damaging language used to express such desire.

CULTURAL LAYERS

We see the following layers emerging within the third dimension:

- **Values:** Self-responsibility, self-preservation, self-promotion, superiority, ageism
- **Rituals:** Judgment, criminal portrayal as savvy, well-intentioned but failed empathy attempts, attention-grabbing headlines, numeric calculations in reporting, a lack of media reporting standards for fraud crimes, and a lack of victim portrayals that show the extent of the collateral damage from fraud (emotional, mental health, esteem, etc.)
- **Heroes:**
 - General/financial news and bloggers who seek to educate/alert the public of scams and fraud
 - Social media platforms that facilitate both instances of fraud and the practices of support/blame, particularly as a vehicle for victims themselves to vent about their instances of fraud. A couple of examples include:
 - “One of the **worst frustrating experiences in life is being duped or scammed** by some of the most unscrupulous people lurking around.”
 - “I **got duped by the oldest trick in the book**, but there is a bigger problem.”
 - Media/Film/Entertainment business model solely built on attracting audiences
 - General Population seeking to protect themselves via claims of superiority, judgment and commentary that blames victims
- **Symbols:**
 - The criminal as savvy hero, the victim as lonely, helpless,¹⁵ or active co-agent^{16,17}
 - A lexicon that lacks better language to describe both the scammer, the victim, and the incident: vulnerable, old, compromised, fell for, greedy, been scammed, duped, gullible, been conned, fooled by, tricked, etc.
 - “Seems odd that she (the victim) is wise enough to buy, own and transfer Bitcoin but foolish enough to be scammed by this obvious (she could have done a search online) trick.”¹⁸

¹⁵ Arends, B. (2019, February 26). Those most vulnerable to financial scams are not necessarily lonely, older people with little money or education.” Market Watch, February 2019, <https://www.marketwatch.com/story/those-most-vulnerable-to-financial-fraud-may-not-be-older-people-with-less-money-and-education-2019-02-26>

¹⁶ Cross, C. (2015). No laughing matter: Blaming the victim of online fraud. *International Review of Victimology*, 21(2), 187–204. <https://doi.org/10.1177/0269758015571471>

¹⁷ Cross, C. (2019). Who is to blame? Exploring accountability in fraud victimisation. *Journal of Criminological Research, Policy and Practice*, 6(1), 35-48. <https://doi.org/10.1108/jcrpp-07-2019-0054>

¹⁸ News Release. (2021, February 22). 2 indicted for fraud; \$600,000 reportedly conned out of EDC resident. (2021, February 22). Mountain Democrat. <https://www.mtdemocrat.com/news/2-indicted-for-fraud-taking-600000-from-edc-resident>

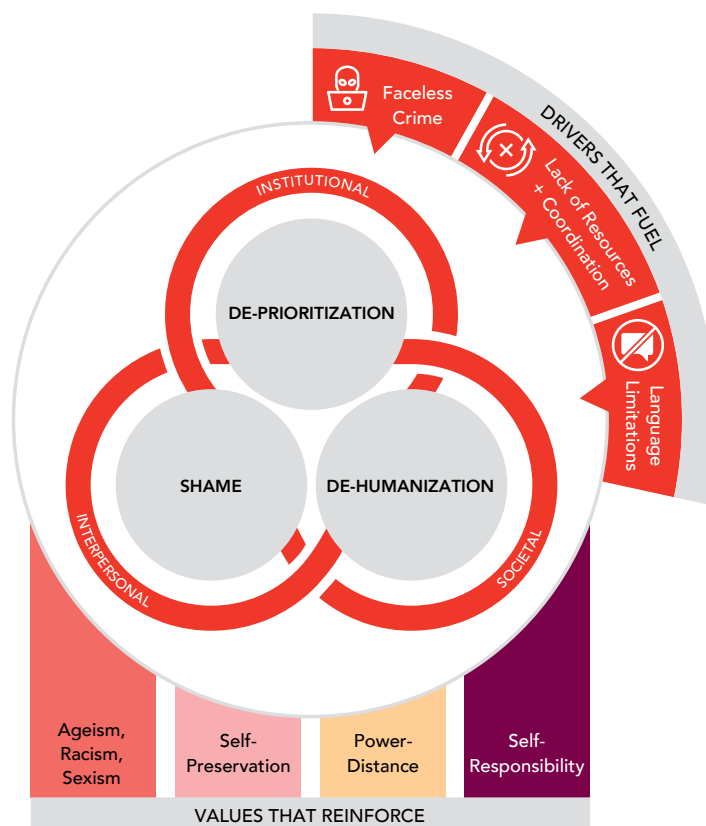
REFRAMING THE PRACTICE + DRIVERS OF VICTIM BLAME

Victim blaming clearly happens in society—there are numerous examples, many of which we have shared in this report. Ultimately, however, the culture of victim “blaming” is less about a sentiment of blaming people than it is about the words we use and practices we embrace. This societal dynamic is codified today through victim shame, institutional deprioritization, and societal dehumanization.

This interplay is truly a “chicken or egg” scenario: one could argue that each actor’s language and behavior drives the outcomes within other dimensions of the system. What matters most, however, is not so much the directionality of shame, deprioritization and dehumanization, but that these dynamics are rooted in cultural values and driven by issues that can be addressed. These include:

The faceless nature of the crime often shifts focus to the victim, making them the subject of the crime. Vagueness surrounding criminals, the tactics employed, and the fraud industry as a whole—not only who they are, but where they are located, the level of their network/operation, how scams are generated, run and managed, etc.—contributes to the ambiguity of the crime and the perpetrator. This, in turn, defaults the focus and responsibility back to the victims who are known and more readily identifiable.

This dynamic materializes frequently in media coverage. In 2016, Laura Niemi, a postdoctoral associate in psychology at Harvard University, conducted a study¹⁹ to understand the psychological dynamics of victim blaming. Niemi found that when coverage and conversation focus on the victim experience without mention of the perpetrator, even sympathetically, it could increase the likelihood of victim blaming. On the flip side, focusing on the perpetrator decreased instances of blame.



¹⁹Roberts, K. (2016, October 5). The psychology of victim-blaming. The Atlantic. <https://www.theatlantic.com/science/archive/2016/10/the-psychology-of-victim-blaming/502661>

Limitations in the language used around fraud tends to suggest blame or responsibility, but does not actually align with a genuine blaming sentiment. We found that at every dimension of the system, individuals employed what appeared to be victim-blaming language: “duped,” “conned,” and “scammed.” But, as one respondent replied, “Isn’t conned just the verb?” This suggests the use of these words is not necessarily malicious, but more the output of language norms and limitations than actual intent to place blame.

Even among the general population, many of whom believe victims are to blame, most do not necessarily employ or support ‘blaming’ statements. There is a lack of an accepted lexicon with vocabulary to focus on the criminal in the news media. There is also a complete lack of standards in a chaotic landscape of social media-driven “news” reporting.

A lack of resources and coordination at the institutional level facilitates deprioritization and works against individual effort and concern. This misalignment not only between federal and state agencies but also within states, in addition to the sheer numbers of agencies needed to align, creates a challenging scenario. Additionally, the nature of fraud is evolving more rapidly than law enforcement, financial institutions, the criminal justice system, and legal code.

OPPORTUNITIES

The key areas of opportunity around decreasing victim shame, deprioritization, and dehumanization exist in shifting the rituals, symbols, and heroes at each level of the system. These are interconnected, influenced by, and built off one another. Such efforts will begin to shift the foundational values that reinforce detrimental victim-blaming practices.

1 ADDRESSING VICTIM SHAME

Addressing victim shame can and should include a value-shift at the cultural level. A first critical step is with education about fraud and victim realities. Increasing efforts to help Americans and, specifically, victims, understand they are not alone, that fraud can happen to anyone, and reporting is a critical first step will help combat shame.

This can include:

- More victim outreach that helps them understand they are not at fault for the crime, but instead, that the fault lies on the perpetrator;
- A greater variety of portrayals of financial fraud victims who do not fit into damaging stereotypes that victims likely internalize (e.g., those who are young or old, savvy/not mentally compromised, and technologically adept); and,
- Increased personalized, humanizing storytelling of people who have had their money stolen. Most stories of victims tend to be focused on alerts and education rather than offering a personalized, emotional portrayal of people who are defrauded.

2 INCREASING FOCUS ON THE PERPETRATOR AND THE CRIME ITSELF

Though perpetrators tend to be challenging to identify, increased focus on them as perpetrators of the crime, particularly in media coverage, can help to shift focus. This will directly move responsibility away from the victims. Revealing the “ugly” side of scam rings, including their widespread reach, their nefarious purposes and manipulative tactics, the sophistication behind the scams, and intentionally portraying criminals as villains will be critical to this effort.

According to Niemi’s victim psychology research, “When the perpetrator was the subject of the sentence, participants’ ratings of victim blame and victim responsibility went down significantly.²⁰”

3 INCREASING THE PRIORITY OF FIGHTING FINANCIAL FRAUD AT THE INSTITUTIONAL LEVEL

Decreasing victim shame (and their lack of faith in the system’s ability to help them) can lead to an increase in reporting of cases of fraud. This will demonstrate the impact and seriousness of financial fraud at macro-levels to the general population and help prioritize action across financial services, legal, criminal justice and government institutions.

In some cases, additional legislation with attached funding, may be important to facilitate coordination within and across jurisdictions. This would further demonstrate the high priority placed on protecting US citizens from financial fraud, and could lead to an improved perception of our ability to do so.

This approach has had success in analogous cases, such as rape victimization, with bills like The Clery Act (1990), and the ME TOO Bill leading to increased disclosure of accounts of crimes committed and improved the victim claim-filing process. This progress is still underway and not a complete solution. However, high-profile events like the SlutWalk and the viral social media #MeToo Movement demonstrated the pervasiveness of the issue, helped to advance legislation, and ultimately worked to connect victims to support and healing.

Similar efforts could be orchestrated to raise the profile of financial fraud and provide cover and motivation for victims to come forward without shame.

4 USE ALTERNATIVE LANGUAGE TO DESCRIBE VICTIMS, PERPETRATORS, AND THE CRIME ITSELF

While certain language intentionally disparages the victim, other words and points of emphasis connect inadvertently to blame. We need the language we use to reflect the intent of most who currently use blaming language. There are a number of actions needed:

- Use terminology within the legal system to distinguish between various forms of fraud to create varying intensity of types of financial fraud crimes (similar to the difference between theft and robbery). Today, adjectives describe different forms of fraud, such as romance scams, stimulus scams, bitcoin scams, etc. But there is an opportunity to use language around the magnitude of the impact or the emotional/mental implications of the types of scams and fraud.
- Emphasize language more indicative of the depth and breadth of the crime, such as financial assault, attack, etc., and that illustrates the human impact of the fraud beyond numbers.

²⁰Robert, Kayleigh. “The Psychology of Victim Blaming,” The Atlantic, October 2016, <https://www.theatlantic.com/science/archive/2016/10/the-psychology-of-victim-blaming/502661/>

- Shift language to capture the accuracy of the criminal perpetrator vs. using generic terms like scammer or fraudster, which tend to downplay the seriousness of the crime.
- Leverage language to describe the criminal activity: It's not that the victim was duped. It's that the criminal stole the victim's money.
- Use language that separates the person's identity from their circumstances. For example, saying "a person who is blind" rather than saying "a blind person" is often used to put the person first versus defining them by their disability.

5 HUMANIZING THE EMOTIONAL IMPACT OF FRAUD

The final area of opportunity is centered on raising awareness of the emotional impact of fraud on victims and to society. Fraud incidents and victim impact are often portrayed through numbers, or at best, as one-off emotionally wrought stories. But the totality of both the financial and emotional impact on victims is almost impossible to calculate due to a variety of factors (the unknown quantity of unreported cases, unquantifiable nature of emotional scarring and damage, a lack of humanization on behalf of the stories, and a general dearth of stories). The societal costs are massive (e.g. a victim on a fixed income loses so much money that they now apply for government assistance). This makes it necessary to find new ways to express the impact.

Illuminating the personal, emotional impact these attacks have on victims can bring to life the victim's reality in a way that resonates far more deeply and meaningfully with people. This can serve to transfer blame away from victims.

This can be done with personal spotlights to portray:

- Victims who are more relatable and representative of various generations, education levels, etc.;
- Relatable circumstances surrounding the attack; and
- The steps taken and the outcome that prevailed.

Additionally, there is an opportunity to not only illustrate how easy it is to be victimized, but how far-reaching the societal impact is because of rampant financial fraud.

CONCLUSIONS & NEXT STEPS

Placing responsibility on victims is a far-reaching, consequential practice that reverberates across the interpersonal, institutional, and societal dimensions of our victim-blaming system. This practice is both supported by and reinforces a culture whose values, heroes, symbols and rituals create an experience of shame, deprioritization and dehumanization.

In exploring the cultural systems that reinforce victim blaming, we are able to identify opportunities to reframe the experience of financial fraud. These include more strongly addressing victim shame, increasing focus on the crime and perpetrator, bolstering prioritization, resourcing and coordinating at the institutional level, and using more accurate language to describe victims, perpetrators and the crime itself.

Tackling these opportunities is no small task, but in addition to more deeply understanding the power and directionality of impact across the system (which can be accomplished by deeper and broader research at each layer of the system), will have lasting impact to change the course of how our society responds to financial crimes.

APPENDIX MATERIAL

A. ANALOGOUS CASES

ANALOGOUS CASE #1: RAPE

Rape: The First Sourcebook for Women (1974) and Against Our Will: Men, Women and Rape (1975) both drastically changed the conversation by demonstrating that rape was much more common than anyone believed, and reexamined rape through the eyes of the victims rather than the perpetrators. These also helped to start dispelling a number of rape “myths” that greatly altered how the issue was generally understood at the time. Understanding that anyone could be a victim, any man could be a rapist, rape could take many forms, and that rape isn’t a natural part of masculinity were not only considered bold shifts at the time but also brought home how relevant and real the issue was. It was no longer something only “loose” girls risked—it could affect anyone.

The Clery Act (1990) and the ME TOO Bill are examples of efforts to disclose accounts of crimes committed and improve the victim claim-filing process. A lot of this progress is imperfect, and the work is still underway. However, high-profile events like the SlutWalk and the viral social media #MeToo Movement demonstrated the vastness of the issue and helped connect victims to resources for support and healing.

ANALOGOUS CASE #2: SUICIDE

The nature of suicide has spurred a number of ethical debates over centuries. However, only since the 1980s has there been a cultural shift to focus explicitly on—and aim to prevent—what are perceived as unnecessary and tragic suicides. In the mid-1990s in particular, a large group of loved ones of suicide victims organized, mobilized, and began to advocate for suicide prevention. They organized a national conference in Reno, NV in the late 1990s that is considered to be the founding event of the modern suicide prevention movement. Here, they developed a consensus of 81 recommendations, including reaffirming the value of each and every life, as well as identifying that there are groups of people disproportionately affected by societal conditions that put them at higher risk for suicide.

Following the Reno conference, in 1999 the Surgeon General issued his *Call to Action to Prevent Suicide* which identified suicide as a serious, national issue and blueprinted suicide prevention under “Awareness, Intervention and Methodology.” It included broad recommendations as well as goal statements. Since the national strategy was implemented, suicide prevention activity has continued to grow dramatically. Government agencies at all levels, schools, non-profit organizations, and businesses started programs to address suicide prevention. *Charting the Future of Suicide Prevention*, a progress report released in 2010, discusses many of the accomplishments, such as a national suicide prevention hotline, online libraries with suicide prevention information, registries of evidence-based programs, and best practice recommendations.

It’s worth noting that since 2002, over 100 studies have been conducted that demonstrated that “Suicide Contagion” (a.k.a., “Copycat suicide” or the “Werther affect”) is real and a serious problem, particularly for young people. Suicide can be facilitated in vulnerable groups by exposure to real or fictional accounts of suicide, including media coverage of suicide, such as intensive reporting of the suicide of a celebrity or idol. This has led to the development of a journalistic “code” for covering suicide carefully and in ways that change perceptions, dispel myths and inform the public on the complexity of the issue. Responsible media reports have also proved helpful by including resources and messages of hope and recovery.

ANALOGOUS CASE #3: MENTAL ILLNESS

In Clifford Beers' autobiography, "A Mind That Found Itself," he details the degrading, dehumanizing experiences he had while in a Connecticut mental institution. After its publication, Beers spearheaded the need for mental health care reform in the US. The next 100+ years show a number of pieces of legislation that seek to identify and improve access to mental health services in the US (i.e., counteracting institutional stigma).

A number of campaigns have emerged, particularly in recent years, designed to reduce negative and discriminatory attitudes about mental illness. These aim at better assessing who needs treatment and how better to reach them—ultimately, to close the gap between those needing treatment and those receiving it. In addition, online assessment tools developed in the last few years offer anonymity for those wrestling to identify whether they have a mental health issue and how to proceed. These tools offer privacy for personal assessments, are crafted to be empathetic, and include a follow up network of resources.

Mental health advocacy groups proved through research that reducing negative attitudes about mental illness resulted in more people seeking treatment that need it. Additionally, a number of celebrities (Demi Lovato, Dwayne "The Rock" Johnson, Michael Phelps, Taraji P. Henson, Lady Gaga) choosing to go public about their own mental health challenges helped bring the discussion into more widespread media and everyday conversation. Although the vastness of the issue and variety of mental health challenges continues to unpack, the developments of the last ten years in particular have given hope that recovery from mental illness is possible or at least manageable.

B. iLAB SUMMARY - KEY TAKEAWAYS

On March 30, 2021, Heart+Mind Strategies facilitated a two-hour iLab session among 36 fraud and fraud-related experts who shared knowledge and expertise on the victim-blaming system, including: victim-blaming lexicon, systemic factors, overall breadth and impact, as well as a review and critique of their own potential blaming habits, collected from an anonymous pre-session activity.

PRE-SESSION ACTIVITY

Session participants were asked, in advance of the session, to respond to three hypothetical scenarios from the perspective of key players in the overall cultural system—as a family member, a journalist, and as a prosecuting attorney. The purpose of the exercise was to explore the lexicon used in response to instances of scams and fraud. Through this exercise, Heart+Mind Strategies was able to springboard a discussion with AARP/FINRA Foundation experts that identified which words, phrases and overall tone best fit the situation—findings that will continue to inform development of language standards that could be used throughout the cultural system when referring to instances of scams and fraud.

Key Themes Included:

- Among **Family Members**:
 - *Sympathetic and helpful over patronizing and non-actionable.*
 - Best Practice: Concern for the victim coupled with an offer to help.

- Among **Journalists:**

- *Attention-grabbing, clear, fact-based that focuses on the scam, not the victim over too lengthy, too sensationalized.*
- Best Practice: Emphasis on factual info v. personal info.

- Among **Prosecutors:**

- *Pursuing further investigation towards justice over too-quick assumptions that could misuse resources.*
- Best Practice: Given complexity of legal action in fraud cases, gather as much evidence as possible.

PERSONAL RESPONSIBILITY & IMPACT

A sense of personal responsibility is intertwined in the very nature of these kinds of crimes and a strong majority (74%) of our experts stated that they feel victims deserve at least part of the blame. A number of our session participants felt that blame could justly be assigned to the victim if the victim ignored familial or professional advice. In fact, many assume that victims who fall prey to scams do so because they have done just that, triggering the “how could you not have known” type of knee-jerk reactions.

Others suggested that even though victims are responsible for the actions that they take, they never deserve the blame that comes their way. This is an important nuance and key centerpiece to the research engagement underway, as most experts agreed that victim blaming is a serious societal issue having both emotional and financial cost ramifications.

- **Emotional Cost:**

- Degree of personal shame (i.e., victim “shuts down”)
- Breakdown of familial/personal relationships

- **Financial Cost:**

- Obvious loss of personal funds.
- Inability to seek justice takes toll on overall economy

SYSTEMIC CONTRIBUTORS & POTENTIAL FOR CHANGE

The session included a deep dive into the various players in the overall cultural system of victim blaming—specifically exploring their unique influence and connection to the victim. From here, we were able to unmask the planetary nature of the audience landscape and unpack how blaming occurs at each level from each set of unique roles and context.

Inner Rings—closest to the victim, first line of defense for empathy and support

- **Friends, Family, Caregivers**

- Often struggle with the nature of the crime including personal culpability—it's intrinsically about the victim's actions and is 100% preventable.
- Driven by a lack of fraud sophistication.
- Driven by the assumption that victims choose not to educate themselves on fraud protection.

Mid-Layer—the transactional players victims turn to report, restore, and recoup

- **Justice System, Federal/Legislative, Banks/Financial Institutions**

- Deals with difficulty in identifying, prosecuting, and restoring (i.e., if the criminal is uncatchable or funds are unrecoverable, shifts responsibility to the victim)
- Lack of resources towards these kinds of cases prevents offering validation to the victim (i.e., you're not worth it).

Outer Rings—farthest in proximity yet contribute most to the societal backdrop

- **Financial News Media, Entertainment Media**

- Con artists positioned as clever v. ruthless
- Victims portrayed as passive v. opposed to "fighting back," contributing to helpless and inept characteristics
- Schadenfreude—modern media/social media/reality TV, and other mainstream entertainment often emphasizes negative situations of others to elevate a sense of self

Feedback was mixed on what forces contribute most to blame—all were perceived to play a role in their respective spheres. However, the group majority felt that **AARP/FINRA Foundation can have the most impact on the broader systemic contributing audiences** (Mid Layer and Outer Rings), **referred to in the session as non-emotional actors** (law enforcement, justice system, etc.) **and pop cultural influences** (news, entertainment, etc.). To a lesser degree, they may also be able to play a positive role with a victim's personal sense of shame in response to fraud—likely through call centers, publications and other awareness and support resources.

C. SOCIAL MEDIA KEY TAKEAWAYS + OBSERVATIONS

TAKEAWAYS

- The emphasis on blame in social media exists, but is less common than we originally thought. What tends to be more common are victims blaming themselves due to an inherent sense of shame—this is a critical shift in how we're approaching the system's mapping. While blame certainly occurs in the ecosystem, we see a core driver of this system as victim shame—a key emotion that sits at the center of the human target.

*“One of the **worst frustrating experiences in life is being duped or scammed** by some of the most unscrupulous people lurking around.”*

*“I **got duped by the oldest trick in the book**, but there is a bigger problem.”*

*“I can't believe I **fell for it—I was blinded** by the cuteness, and I kept making excuses for all of the sketchy stuff.”*

- Thus, victim “blaming” on social media is less about overt instances of blame and blaming language and more about increasing a victim’s sense of shame.
- This sense of shame becomes exacerbated as family members/caregivers/close friends inquire into the fraud scenario.
- Social media tends to function more as a venting and support forum, where individuals are reaching out to others who have walked in their shoes for advice and support.
- Victim blaming likely occurs more in one-to-one interpersonal conversations with victims than it does online or on social media.

OBSERVATIONS

- While we know well that people of any age can experience fraud, around 90% of conversations online about fraud focused on older adults and these conversations tend to be driven by their caregivers.
- 90% of caregivers’ social discussion expresses pity, irritation, and anger toward the scammer, compared to 5% of negative social conversations that blame the older victim.
- Empathy and compassion are used when caregivers and family members discuss their loved ones falling victim to fraud. Social media provides an opportunity for caregivers to discuss their sadness and frustrations, while still feeling empathetic. This is the pervasive sentiment in society because, while older adults are considered vulnerable, the scams have become so sophisticated, there is no place for blame.
- Parents take to social media to discuss their frustrations, casting blame on the scammer, and not their own children (though they might feel/think this way, they do not post that online for others to see). Parents also express their frustration that ample resources for app and game-related fraud are not widely available.
- 95% of the time when caregivers express their feelings, they direct that anger a feeling of injustice toward the institutions that do not protect the elders.
- Social conversations discuss that not only is there a void in legislation, but also that banks and companies need to enhance fraud prevention measures for older adults, such as trainings and safeguards.
- 36% of all mentions were consumers venting—either about their own personal experience or those they take care of.
- When falling victim to fraud, people often feel stupid or naive. Self-loathing and shaming themselves is the knee-jerk reaction, but online users reassure and encourage those who have fallen victim.
- In the vast majority of social conversations (95%), people express compassion toward victims. In the rare instance that a victim is shamed online, others rally to support and encourage the victim.

- 31% of all mentions are a caretaker discussing their elderly victim (i.e. my mom, my dad, my elderly family member).
- 14% of all mentions are written in the first person, with the victim as the one discussing (i.e., I am the victim).
- 2% of all mentions are (presumably) older victims.
- The remaining mentions (53%) did not fall into any of the above categories, as they are consumers replying to a post or discussing someone else's situation (i.e. my neighbor had this happen, my brother-in-law, etc.).
- The role of media tends to be more informative than blaming:
 - News outlets keep their viewers apprised of the latest scams targeting older adults as scammers continue to improve their tactics. Local and national officials use the media to update the public on the evolution of phone and internet scams.
 - News and media outlets have alarmed citizens of pandemic-related scams, which target victims of all ages. Again, the angle is not placing blame, but rather urgent warnings.

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ABOUT AARP



AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence and nearly 38 million members, AARP strengthens communities and advocates for what matters most to families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: *AARP The Magazine* and *AARP Bulletin*. To learn more, visit aarp.org, aarp.org/espanol or follow @AARP, @AARPenEspanol and @AARPadvocates, @AliadosAdelante on social media.

The AARP Fraud Watch Network is a free resource for all. We equip consumers with up-to-date knowledge to spot and avoid scams, and connect those targeted by scams with our fraud helpline specialists, who provide support and guidance on what to do next. We also advocate at the federal, state, and local levels to enact policy changes that protect consumers and enforce laws. Learn more at aarp.org/fraudwatchnetwork.

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The mission of the FINRA Investor Education Foundation is to empower underserved Americans with the knowledge, skills, and tools necessary for financial success throughout life. Through a combination of research and educational programming, the FINRA Foundation helps Americans build financial stability, invest for life goals, and guard against fraud and financial exploitation. Learn more at finrafoundation.org or follow @FINRAFoundation on social media.

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Heart+Mind Strategies is a research-based consultancy headquartered in Reston, VA. They deploy teams of researchers working with strategic planners to unpack how humans make decisions in order to strengthen their client's ability to motivate and persuade the hearts and minds of the people that matter most to their success.