

Words Matter: Improving Outcomes for Scam Victims



Changing our words can change outcomes. Our society has made strides to shift the narrative on rape, on suicide, and on mental illness, to name a few examples. It's time to change how we talk about fraud victims.

It is not the victim's fault. It's not the victim's fault for not knowing it was a scam. It's not the victim's fault for being deceived into complying with a criminal's demands. Fraud victims deserve to maintain their dignity, and they deserve justice. We can help on both fronts by choosing our words with care.

Instead of this:	Say this:
Scammers are so clever. They tricked you.	Scammers are criminals who use our emotions to get us to believe what's not true.
She was duped into handing over her money.	A criminal stole her life savings through a web of lies.
How could you fall for that? Didn't you see the flags?	This isn't your fault – you experienced a crime.
How much money did you give them?	How much did the criminal steal?
You should have known it was too good to be true.	Criminals use lies to convince us they are legitimate and that their claims are true.
Fraud only happens to older people.	Fraud affects people of all ages.
Get over it. There's nothing you can do.	You are a crime victim; let's report it to law enforcement and contact the AARP Fraud Watch Network Helpline for next steps at 877-908-3360.

AARP Fraud Watch Network and FINRA Investor Education Foundation collaborated on a study of victim-blaming practices in the context of financial fraud. Our work demonstrates the detrimental impacts and defines strategies to transcend them. Learn more.