

How can we reduce spam fraud?



Jimi Ruys



[What is spam?]

Spam is any kind of unwanted, unsolicited digital communication that gets sent out in bulk. Often spam is sent via email, but it can also be distributed via text messages, phone calls, or social media.

[Types of spam]



PHISHING



SPOOFING

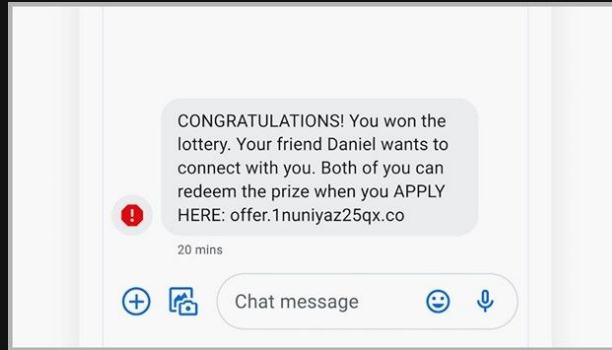


TECH SUPPORT



SPAM CALL/TEXT

[Spam fraud images]





Consumers reported losing

\$8.8B

to **scams and fraud**
in 2022

["Americans Lost Record-Breaking \\$8.8 Billion to Scams in 2022." AARP.](#)

www.aarp.org/money/scams-fraud/info-2023/ftc-consumer-losses.html#:~:text=Sign%20up%20for%20biweekly%20updates%20on%20the%20latest%20scams.&text=And%20while%20the%20number%20of

Number of **scams** reported

2.9M

2021

2.4M

2022



Median loss from **scams**

\$500

2021

\$650

2022



["Americans Lost Record-Breaking \\$8.8 Billion to Scams in 2022." AARP.](#)

www.aarp.org/money/scams-fraud/info-2023/ftc-consumer-losses.html#:~:text=Sign%20up%20for%20biweekly%20updates%20on%20the%20latest%20scams.&text=And%20while%20the%20number%20of

In 2022

300,497

individuals were affected
by "phishing scams"



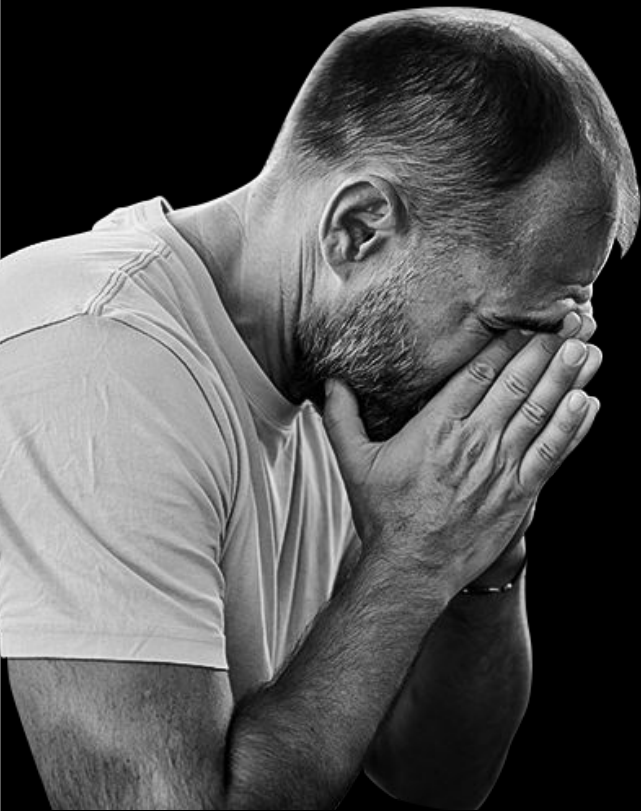
In 2022

376,114

people aged 60+ fell victim
to online scams

Median loss of this age range was \$1,200





Victims contacted by scammers
via social media lost

\$2.7B

in 2022

[Professional Quotes]

"There is no necessarily right way to respond."

-Amy Nofziger

(Director of victim support for the AARP Fraud Watch Network)

"What's different with fraud victims, is that their constellation of symptoms includes negative thoughts about themselves."

-Stacey Wood (Psychology Professor at Scripps College)

"Tomorrow, you might feel a little bit better than today, but you are not going to necessarily forget about what happened to you."

-Amy Nofziger on comparing the recovery process to the grieving process

[Victim Quotes]

"I'm crying every day. I don't know what to do. And I'm taking money out of my retirement and my savings that I had saved for years." At one point, she adds, through tears, "I was going to kill myself."

-Rose Stein (fraud victim) during an interview with AARP's Christina Ianzito

"This can happen to anybody."

-Rose Stein reflecting on her thoughts in the AARP support group

[Fraud Prevention and Victim Resources]

AARP Fraud Watch Network support group

About A collaboration between AARP and Volunteers of America, offers free online facilitated emotional support sessions for scam victims.

Benefits

- Free
- Unlimited sessions
- Remote

[AARP. "AARP Fraud Watch Network Helpline: 1-877-908-3360." AARP, AARP, 2023. www.aarp.org/money/scams-fraud/helpline/. Accessed 6 Nov. 2023.](https://www.aarp.org/money/scams-fraud/helpline/)

National Elder Fraud Hotline

About This hotline is a free resource created by the U.S. Department of Justice (DOJ), Office for Victims of Crime for people to report fraud against anyone age 60 or older.

Benefits

- Free
- Personalized
- Remote

"National Elder Fraud Hotline." *Office for Victims of Crime*, ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope.

Subject Matter Expert

[Scam Victim]

Anastasia

Her Story:

- 37 years old
- New mother
- Active Duty Soldier
- Lost \$2,900 through facebook
- Shared her story to help others

What were any thoughts or emotions you had following the scam?

“Anger, this wasn't some bot it was a real person with a SM account who uses their time and energy to steal from others rather than get a job. I involved the FBI and CID so they won't steal from anyone else.”

[Interview]

Name: John

Background:

- Grandfather was a victim
- Was contacted via phone call
- \$5000 was lost

How did the scammer take advantage of your grandfather?

“He convinced my grandfather that I was arrested on a DUI charge and was told not to tell anybody. They demanded my grandfather to send them \$5000 to release me on bail”

[Survey Results]

100%

Have received
a suspicious
phone call
or email

61%

Receive scam
likely calls
2-5x a week

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61%

Feel annoyed by
the constant
flood of calls

84%

Have answered
a scam likely
phone call

[Survey Results]

46%

Knows someone who became a scam victim

83%

Victims were age 50 and up

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60%

Lost \$500 or less to the scammer

66%

Were contacted via phone call or email

[Insights]

- 100% of people have received a scam call
- More than 50% know someone who is a scam victim
- More than 60% of victims were contacted via phone call
- More than 80% have answered a scam call at least once

[Problem]

How can we reduce
spam fraud?

[Solution]

Educate people on
the signs of
online scams.

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