September 23, 2021

The Honorable Robert P. Casey, Jr.  
Chair  
U.S. Senate Special Committee on Aging  
G41 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Tim Scott  
Ranking Member  
U.S. Senate Special Committee on Aging  
628 Hart Senate Office Building  
Washington, DC 20510

Dear Chair Casey and Ranking Member Scott:

On behalf of our nearly 38 million members and all older adults nationwide, AARP would like to thank you and the members of the Special Committee on Aging for holding today’s important hearing on “Fraud, Scams and COVID-19: How Con Artists Have Targeted Older Americans During the Pandemic.” AARP is also appreciative of the testimony from Kate Kleinert, who first shared her story of experiencing a devastating online romance scam in episode 97 and 98 of the AARP podcast, *The Perfect Scam.*

The pandemic and related economic upheaval gave scammers ample opportunities to follow the headlines into consumers’ bank accounts. Criminal scammers often look for current events and trends that facilitate stealing money and sensitive information from unsuspecting targets. Scams have varied throughout the pandemic, from selling fake personal protective gear, impersonator schemes promising accelerated economic impact payments, and jump-the-line offers for early vaccines. However, it is not only pandemic-related scams that have flourished; all scams have been on the rise.

While the Federal Trade Commission’s Consumer Sentinel Network [2020 Data Book](#) accounts for 4.8 million fraud reports and losses of $3.4 billion, we know many scams are never reported. The annual Javelin Strategy & Research identity fraud study uncovered a total of $56 billion in identity fraud losses in 2020, $43 billion of which was from identity fraud scams. These figures only reflect scams involving the loss of sensitive personal information and we know the landscape of the fraud industry goes further.

Whether a crime is violent, affects property, or is financial, one thing is constant – the criminal bears responsibility for the criminal act. However, when it comes to scams, the tendency is to find fault with the victim. The language widely used tends to focus on the victim being “duped,” “swindled” or “falling for it.” That is why AARP has begun a three-year campaign focused on changing the narrative of how we talk about victims. By encouraging awareness and empathy, victims may not feel shame in reporting the crimes against them and public policy can catch up to the rampant crime in this space.
When older adults experience a scam, their financial losses tend to be far more significant than younger victims. This makes the work of the AARP Fraud Watch Network that much more important. The AARP Fraud Watch Network equips consumers with reliable and up-to-date insights and alerts, and a fraud helpline to support victims and their families. AARP’s Fraud Watch Network Helpline manages an average of 500 calls each day, on track to hit 150,000 calls this year, and average call time in 2020 was 22 minutes. Earlier this year, we launched a pilot victim support program in partnership with Volunteers of America (VOA), based on their successful programs for returning military and frontline health workers. The AARP VOA ReST program (ReST stands for Resilience, Strength, Time) offers peer-trained support via one-hour group Zoom sessions to help victims recover emotionally from their fraud experience. Reaction from participants has been so profound that we are now working to extend the program for a year, hoping to make it a permanent offering.

AARP is grateful to the committee for its continued focus on scams and fraud. The issue is only getting worse, and older adults will continue to be the most affected by the sheer losses they incur. We thank the committee for seeking solutions to this critical problem. If you have any questions, please feel free to contact me or have your staff contact Dawit Kahsai of our Government Affairs staff at dkahsai@aarp.org or (202) 434-3761.

Sincerely,

Bill Sweeney
Senior Vice President
AARP Government Affairs