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'They're Very Lonely': Understanding the Fraud Victimisation of Seniors¹

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Abstract

There are many theories which seek to explain fraud victimisation. In particular, older victims find themselves at the intersection of various discourses which account for victimisation, primarily from a deficit model. This article examines two discourses relevant to older fraud victims. The first positions older victims of crime as weak and vulnerable and the second positions fraud victims generally as greedy and gullible. Using interviews with twenty-one Canadian volunteers who provide telephone support to older fraud victims (all seniors themselves), this article analyses the extent to which these two discourses are evident in the understandings of these volunteers. It finds that volunteers overwhelmingly perceive fraud to occur out of loneliness and isolation of the victim, and actively resist victim blaming narratives towards these individuals. While neither discourse is overly positive, the article discusses the implications of these discourses for the victims themselves and for their ability to access support.

Keywords

Fraud; seniors; older persons; victimisation; victim support; victim blaming.

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Introduction

Fraud victimisation affects millions of individuals globally. Despite its prevalence across society, lack of accurate knowledge and understanding about the experience of this crime type still exists, particularly as it relates to older victims of fraud. Rather, there are strong negative stereotypes and myths which generally position those who experience fraud as greedy, gullible and somewhat culpable for their own victimisation (Cross 2013, 2015). These victim blaming attitudes are pervasive and, for many individuals, can exacerbate the impact of fraud victimisation, inhibit disclosure and serve as a barrier to access support (Cross 2015; Cross, Richards and Smith 2016). This can be even more pronounced for older victims, who do not have the ability to recover any funds lost (Reiboldt and Vogel 2003). While there is strong debate in the literature as to whether older people are more likely to be victims of fraud than younger people (Ross, Grossman and Schryer 2014), there is greater consensus with the fact that fraud is the most common type of crime experienced by older persons (Smith and Budd 2009) and that the impact of fraud is significant on this particular demographic (Reiboldt and Vogel 2003).

Fraud is not a new crime: it has been perpetrated in various forms for centuries (Grabosky and Smith 1998). However, the emergence of new technologies has enabled fraud to be perpetrated on a much larger scale (Yar 2013). Fraud can be defined as an 'invitation, request, notification or offer, designed to obtain someone's personal information or money or otherwise obtain a financial benefit by deceptive means' (Australian Bureau of Statistics (ABS) 2008: 5). Similar to this, Titus (2001: 57) asserts fraud is 'the intentional deception or attempted deception of an individual with the promise of goods, services, or things of value that do not exist or in other ways are misrepresented'. The key element to fraud is that of deception. Fraud is a specific act undertaken by an offender to mislead a victim into providing something of value to them (whether it be money, personal details, or explicit images, to name a few). What is also significant about many types of fraud is that it 'involves some form of communication between the victim and the offender' (Holtfreter, Reisig and Blomber 2006: 761; see also Reisig and Holtfreter 2013). It is this level of interaction between the victim and the offender which contributes to the victim blaming attitudes that exist towards many fraud victims (Cross 2013).

Fraud can manifest itself in an endless array of approaches. It can be perpetrated across a variety of communication methods, such as face to face, mail, telephone and, more recently, through the Internet. The many categories of fraud include popular approaches such as advance fee fraud (AFF), where a person is asked to send a small amount of money in return for a larger amount (Ross and Smith 2011). AFF can include but is not limited to a lottery win, an inheritance notification, a business investment, or an employment opportunity. Using this as a foundation, romance fraud has developed as a dominant method, whereby a person is defrauded through a perceived legitimate relationship (Rege 2009). While many of these approaches have been facilitated by the Internet, it is important to note that fraud still occurs through more traditional technologies such as the telephone and surface mail. Different types of fraudulent approaches may be more or less effective on different segments of the population, including older persons. For example, in the UK, the National Fraud Authority (NFA) published a report which mapped an individual's propensity for fraud victimisation and identified seven distinct groups (NFA 2011). Given the diversity of fraud, there is no universally accepted explanation to account for fraud victimisation. Instead, a wide variety of theories seeks to identify differential characteristics between victims and non-victims and account for possible motivations in responding to fraudulent pitches.

In acknowledging the diversity of fraud and explanations for its occurrence, this article chooses to explore two specific discourses surrounding the fraud victimisation of older persons. The first is from criminological literature on the general victimisation of older persons. It asserts there are inherent characteristics that make seniors more vulnerable to fraud and, therefore,

more likely to be targeted and successfully victimised. This is founded upon three elements of vulnerability: physical, financial and social. The second discourse originates from victimological literature, and argues that fraud victims are generally greedy, gullible and deserving of their victimisation. Its victim blaming nature is premised on the image of an 'ideal victim' as one who is blameless in their own circumstances, and the corresponding idea that fraud victims are blameworthy. On their own, these discourses present two very different pictures of their intended victim. Neither is overly positive; rather, both are based in a deficit model, which focuses on the absence of something as an underlying factor in their victimisation. For the first discourse, it is the absence of vulnerability gained through age and, for the second, it is the absence of clear judgement and common sense which has enabled fraud to occur.

This article examines the extent to which these two discourses are evident in understanding the fraud victimisation of older persons from the perspective of the volunteers who interact with them. It is based upon interviews with twenty-one volunteers (all seniors themselves), who provide telephone support to older fraud victims across Canada, through the Senior Support Unit (SSU), Canadian Anti-Fraud Centre (CAFC). This article examines the literature surrounding each of these discourses before analysing to what extent they are evident within the narratives of volunteers who provide support to older fraud victims. As a result of this analysis, it is argued that volunteers overwhelmingly understand fraud victimisation to occur as a result of social vulnerability (through loneliness and isolation of an older person). Limited evidence of victim blaming is presented; rather, volunteers provide examples where they actively seek to resist victim blaming attitudes. Finally, the article discusses the implications for these two discourses on the individual victims themselves, arguing that, whilst neither is overly positive, an understanding of fraud victimisation centred on vulnerability allows for support to be provided through programs such as the SSU. Overall, this article argues that the discourses and understanding of how fraud occurs to older persons is an important factor in facilitating the type of support which is provided by the SSU.

An overview of the Senior Support Program (and Canadian Anti-Fraud Centre)

The CAFC is a collaboration of the Royal Canadian Mounted Police (RCMP), Ontario Provincial Police (OPP) and the Competition Bureau Canada (CBC). It was established in 1993 as 'Project PhoneBusters' by a local member of the OPP with a colleague in the RCMP in North Bay, Ontario. Originally it was focused solely on telemarketing fraud which was prevalent in the local area at the time (CAFC 2015). However, recognition of the extent and severity of the fraud problem grew and in 1997 'Project PhoneBusters' became the 'PhoneBusters National Call Centre' (PNCC) which covered all of Canada, and SeniorBusters was launched to provide support to older victims of fraud (CAFC 2015). In 2006, the PNCC was formally recognised as the central reporting agency for fraud across Canada, and in 2010 it was renamed the Canadian Anti-Fraud Centre (CAFC), the name under which it operates today (CAFC 2015).

The Senior Support Unit (SSU) (formerly known as SeniorBusters) is a telephone service which provides support to older victims of fraud (typically those aged 50 years and older). (Please note the terms 'older persons' and 'seniors' generally refer to individuals aged 50 years or older, and are used interchangeably throughout this article). The SSU is based at the CAFC offices in North Bay, Ontario. The program comprises approximately 50 volunteers who are all seniors themselves (CAFC 2015). These volunteers provide telephone support to older victims and those identified as vulnerable to fraud. Volunteers receive referrals through complaints lodged to the CAFC by the victim, family members or friends. Once a referral is made to the SSU, a volunteer will call the individual and offer support, advice and information, and may also refer the victim to other services or agencies if required (CAFC 2015). Depending on the circumstances of the victim, volunteers may call on an ongoing basis until they do not wish to receive further phone calls. This may last weeks, months or even years. The volunteers are not trained or qualified specifically as counsellors or psychologists; rather, they seek to provide

peer support and an empathetic listening ear to other seniors who have experienced fraud. Volunteers may also perform data entry duties to assist with the collation of financial intelligence relating to fraud victims, rather than perform 'callbacks' (those who call victims of fraud).

Methodology

This paper is based upon semi-structured interviews with twenty-one volunteers of the SSU, based out of the CAFC, North Bay, Ontario. All SSU volunteers were sent an information sheet by their supervisor, which outlined the research and invited them to participate. During a one week visit to the CAFC in February 2014, the author conducted twenty face-to-face interviews with volunteers and one telephone interview. All volunteers who attended the CAFC in person that week agreed to participate in the research and the telephone interview was set up with one of the volunteers who was not able to attend the CAFC in person. Ethical clearance was obtained through the Human Research Ethics Committee at Queensland University of Technology (QUT), and approval was also obtained from the CAFC.

Volunteers were asked a series of questions which included their knowledge of fraud victims and experiences of providing support to fraud victims as part of the SSU program. Interviews were digitally recorded (with consent of the participants) and were later transcribed. These transcriptions were then uploaded into NVivo which allowed both coding and analysis of the data to be completed. Transcriptions were coded various times using different methods. Initial transcripts were coded using the interview schedule as a guide. In addition, both open and axial coding was used. Open coding involves undertaking a detailed reading(s) of the data and allowing new (that is, not pre-determined) themes to emerge while axial coding involves categorising the data according to pre-determined themes (Vaismoraidi, Turunen and Bondas 2013).

Of those who participated, twelve were female and nine were male, with the average age of volunteers being 74 years (min=60 years and max=91 years). The majority (n=17) were born in Canada and had been volunteering for an average of 10 years at PhoneBusters/SeniorBusters/SSU combined (min=1.5 years and max=21 years). All participants were asked if 'they had ever experienced anything similar to those that they provide telephone support to?', with each volunteer self-reporting no previous fraud victimisation.

There are limitations to this research which must be acknowledged. Given that this research used a convenience sample, it is not intended to be representative of all volunteers across all victim support services. However, the use of predominantly face-to-face interviews enabled participants to tell their story of volunteering at the SSU in some detail. The experiences described by volunteers provide valuable insights into their understanding of how and why fraud occurs, as well as details of how support was offered to this particular group of crime victims. It is important to note that the views of the volunteers evident in this paper present their overall understandings of fraud victimisation from their accumulated volunteering experiences (for most, across a number of years) and these may have been subject to change (in some cases, this is explicitly so). It is also important to note that this article presents the views of volunteers based on their understanding and experiences of providing support, and not the victim's interpretation of their own experiences. This would be an important topic to explore in future research. Lastly, volunteers do not seek to further verify or corroborate the information they receive from the victims or family members with whom they interact. Therefore, the information provided by the victims to the volunteers may be one version of the overall truth.

The following article draws heavily on the narratives of the volunteers, in their own words, to demonstrate the discourses that underpin their own understandings of the fraud victimisation of older persons.

Discourse one: Explaining the victimisation of older persons through weakness and vulnerability

The literature

It is well established that older people experience lower levels of crime victimisation than their younger counterparts (Carcach, Graycar and Muscat2001). This is consistent across all categories of crime (Graycar and James 2001). Of the crime that older people do experience, research consistently suggests that fraud is the largest category (Muscat, James and Graycar 2002; Temple 2007). For example, Australian research has suggested that consumer fraud 'is still the most common personal crime affecting older Australians and ... remains an issue of concern' (Smith and Budd 2009: 4).

While there is consensus on the dominance of fraud in older people's victimisation experiences, there is less agreement as to whether older people are more likely to be victims of fraud than younger people. Kerley and Copes (2002: 22) assert that 'many individuals operate under the misconception that personal frauds occur mostly to older and less educated people'. Similarly, Ross and colleagues (Ross, Grossman and Schryer 2014: 427) observe that 'according to psychological and popular opinion, older persons are particularly likely to experience consumer fraud'. While there are studies which indicate older people are more likely to be victims than their younger counterparts (Cohen 2006; Pak and Shadel 2011; AARP 1996), there are also contradictory findings (FTC in Smith and Budd 2009; Holtfreter et al. 2006; Kerley and Copes 2002). An additional body of research disputes the overrepresentation of older persons, instead arguing that there is 'no typical victim profile' (Holtfreter et al. 2006; Reiboldt and Vogel 2003; Titus, Heinzemann and Boyle 1995). In a meta-analysis of 14 studies which explored the hypothesis that older persons are more vulnerable and therefore more likely to be victims of fraud, Ross and colleagues (2014) criticise previous research on what they perceive to be methodological flaws and a reliance on anecdotal evidence. They conclude that 'our review fails to support the conventional wisdom that older persons are particularly likely to experience consumer fraud' (Ross et al. 2014: 437). This is furthered by Schiebe and colleagues (Schiebe et al. 2014: 273) who state that 'no conclusive evidence shows older adults are in fact more susceptible [to fraud]'.

However, many readily accept that older people are attractive *targets* (Reiboldt and Vogel 2003; Smith 2003; Sylvester 2004). Holtfreter and colleagues (2006: 767) discern that this is the result of three types of vulnerability: physical, financial and social. Regarding their perceived physical vulnerability, Smith (1999: 1) notes that 'a stereotype surrounding older people is that they are easy targets for acts of fraud and deception [which] stems from a perception that they have declining mental abilities and dependence on others due to their physical fragility or mental deterioration'. Wolf (2000: 25) concurs in that 'elders are thought to be particularly susceptible because they seem to be more trusting ... and perhaps more easily confused by the fast talking con artist'. The focus on mental deterioration is dominant with authors such as Schiebe and colleagues (2014: 273) arguing that, 'although no conclusive evidence shows older adults are in fact more susceptible, cognitive and motivational changes associated with normal aging may increase older adults' vulnerability because those changes alter the way individuals make decisions'.

The second vulnerability stems from their financial position, in that older persons are more likely to have a variety of assets (such as owning their own property, having access to life savings and/or superannuation funds) which therefore makes them attractive targets through potential 'lucrative profits' (Reiboldt and Vogel 2003: 23). In many circumstances, older people also have good credit histories and are less likely to notice any additional lines of credit being taken out in their name which makes them appealing for potential offenders (Sylvester 2004). Finally, regarding social vulnerability, Riebolt and Vogel (2003: 26) observe that 'virtually every study that has examined senior victimisation mentions, on some level, loneliness and isolation'.

The literature, as presented above, projects a clear image of an older person as weak and therefore exposed and unprotected against the fraudulent schemes of potential offenders. The older person is portrayed in a way that makes their victimisation seem plausible, if not inevitable, given their attractiveness to potential offenders and their vulnerabilities to potential fraudulent pitches. Despite the research which fails to demonstrate a typical victim profile and refutes the hypothesis that older persons are more likely to be victims of fraud in general, the perception of vulnerability remains.

The perceptions of the volunteers: Weak and vulnerable?

When discussing the reasons why volunteers believed that older persons became victims of fraud, the most prevalent explanation given was centred on the loneliness and isolation of the individual victim. This supports the element of social vulnerability within this discourse (Holtfreter, Reisig and Blomberg et al. 2006: 767). Loneliness was perceived to operate in two distinct ways. First, it provided the initial motivation for older persons to get on the Internet and start communicating and, second, it provided the means through which offenders could establish a relationship with their victim, through either telephone or Internet communication. The initial motivation can be illustrated in the following.

Well, a lot of it is loneliness for the seniors, a lot of it is that (Interview 4).

They're lonely. You've got seniors living alone, and now we have the Internet, and they're on there ... They're lonely. That is to me the number one, and they want a companion, so they meet and talk online (Interview 18).

The romance scam is another issue where people are just lonely and somebody's convinced them that you've met your match (Interview 7).

The following quotes indicate the belief on the part of the volunteers that the loneliness of the victim and their desire to communicate with others (not just confined to romantic relationships) underlies their willingness to send money when asked.

There's so many of them that their spouse died. They're very lonely. I've had many, many people tell me they can't live without a spouse ... they just want somebody in their life. They're very lonely. They're so sad after their spouses died, so they're in front of a computer screen ... there's something to be said about sitting in the comfort of your own room and you're on your computer, and you've got this jerk on the other end giving you all kinds of warm fuzzies that you desperately want to hear, and you're in your own comfort zone and you're hearing them, and you're just falling, falling, falling. 'Money? Sure, I'll send you money!' (Interview 21).

The people [victims] are vulnerable ... because there're either lonesome, there're single, perhaps their spouse has passed away, their family doesn't live in the same place and they have no one to turn to and this is a friendly voice talking to them on the telephone, assuring them that there's something there for them, well there is nothing there (Interview 2).

A lot of them are lonely, so somebody phones them up and talks to them or on the computer they get into a chat line in somewhere and keep calling back and forth, you get sort of a relationship going and then somewhere down the line the relationship changes to 'I want some money so I can come and visit you' or 'My mother's in the hospital and I can't afford the bill, can you help me out?' (Interview 8).

There is supporting research which documents the negative impacts of social isolation on the health and wellbeing of older persons (Nicholson 2012), and articulates concerns associated with the 'problem of social isolation among [older people]' (Findlay 2003: 647). Given the social isolation that many seniors experience, volunteers clearly articulated the role of loneliness as an overriding factor to explain the fraud victimisation of older persons. This aligns with Reiboldt and Vogel's (2003) assertion on the dominance of loneliness and isolation regarding research in this area. It also fits with the concept of social vulnerability advocated by Holtfreter and colleagues (2006).

While social vulnerability was a strong theme across many volunteers, there was not a similar level of evidence for either the physical or financial vulnerability of older persons. For example, there were only a few references where volunteers believed that the fraud victimisation of an older person was the result of physical or cognitive decline and, even when this did occur, it was still linked to social vulnerability.

I think they're lonely; I think they sit around there all day and some people you know some people are not healthy. It isn't they are not mentally healthy, they are physically not able to get out, they have no vehicles, they have no money to spend to begin with and they're giving away the money that they should not be giving ... (Interview 17)

The same volunteer went on further to explain:

I think a lot of it is, I think it's loneliness, sitting around doing nothing and let's face facts here too, I mean your mind is not at 70 ... like it was when I was 30. And so you can fall victim to something because you maybe have taken a couple of Tylenol's 'cause you have a headache, well the Tylenol affects itself when you're 30 different to when you're 7[0] you know. So you might be a little bit groggy, you might be a little in a stupor ... you might not have not slept well that night, you might have been house-ridden for a couple of weeks (Interview 17).

The above observation was the only time a volunteer surmised fraud victimisation to occur as the result of physical vulnerability. Another two volunteers provided examples where they believed a specific mental health issue was related to victimisation, but this was not explicitly linked to the idea of cognitive decline. For example:

The fellow [victim] obviously had suffered from some sort of senility and he was talking about the Nazis coming to get him and stuff like that (Interview 16).

Instead, the majority of volunteers understood fraud victimisation to occur as a result of the social vulnerability of older persons. On the one hand, this is supported by the literature (Reiboldt and Vogel 2003) but, on the other, a wealth of literature asserts the ageing process, specifically physical and cognitive decline, as a pertinent factor. One consideration which needs to be taken into account is the demographic characteristics of the volunteers compared to the fraud victims. All volunteers were seniors themselves and could likely identify with some of the older fraud victims. This may be relevant to the volunteer's understanding of fraud victimisation and an absence of conceptualising fraud victimisation to occur as a result of the inevitable ageing process. Further work would need to be done to determine if this is the case.

Discourse two: Explaining fraud victimisation through greed and gullibility

The literature

Many studies attempting to explain victimisation have focused heavily on the concept of victim precipitation and lifestyle (Walklate 2007: 51). Victim precipitation theory examines how the

role of the victim – through their own actions and behaviours – influences what happens to them (Wilcox 2010). It is premised on an 'assumption that crime can be understood as the product of individual character traits and motives and this may be controlled or prevented by influencing the behaviour of individuals' (Timmer and Norman 1984: 63). Unfortunately, by examining the role of the victim in their own victimisation, many studies underpinned by victim precipitation have been detrimental to the victim and blame them somewhat for their actions. Victim blaming is a strong discourse, which 'examines the concept of shared responsibility for criminal acts' (Eigenberg 2003: 15). In an early study on victim blaming, Ryan (1971 cited in Eigenberg 2003) posited there were three stages of a victim blaming process: the establishment of victims as different to non-victims; the assertion that it is these differences that contribute to the individual's victimisation; and that victims need to change in order to avoid future victimisation (Karmen 2007). In the same way that crime is understood to be socially constructed (Heidensohn 1989), Quinney (1972 cited in Fattah 2010: 49) proposed that victims are also socially constructed. Therefore, 'victim' status is something which is not guaranteed; rather, it must be 'socially recognised' (Kirchhoff 2010: 113). The 'ideal' victim, as outlined by Christie (1986), is a person who is not seen to be responsible in any way or to have contributed to their victimisation and therefore has the best chance of being socially recognised as a 'victim' (van Wijk 2013: 164; Strobl 2010: 6, see also Walklate 2011). For those who are deemed to be complicit in their victimisation, 'the ascription of guilt constitutes offender status, [and] it tends to destroy victim status' (Strobl 2010: 9).

Victim blaming in the context of fraud victims arises from a number of factors. The first is a lack of understanding that white collar crime in general, or consumer fraud in particular, is actually a crime (Eigenberg 2003: 24). Without fraud being understood as a crime, it is unlikely that those who experience fraud will be accepted or given the status as victims (Eigenberg 2003: 24). The second factor stems from the unique characteristics of fraud compared to other crimes. As previously stated, fraud usually 'involves some form of communication between the victim and the offender' (Holtfreter et al. 2006: 761). In many circumstances the 'fraudster gets the victim to part with his [sic] money voluntarily, albeit under false assumptions about the transactions' (Marsh 2004: 121). Consequently, the fraud victim is seen as an active contributor to their victimisation. It is this relationship between the offender and the fraud victim which leads to their being blamed (Fox and Cook: 2011: 3410). As stated by Karmen (2007: 20):

[Fraud victims] are often portrayed as undeserving of sympathy in the media, and they may encounter callousness, suspicion, or contempt when they turn to the police or consumer fraud bureaus for help. This second class treatment seems to be due to negative stereotypes and ambivalent attitudes that are widely held by the public as well as criminal justice officials.

Fraud victims are seen to violate the notion of an ideal victim, through their own actions and behaviours. Simplistically, if they did not send money, personal details or explicit images to the offender/s, there would be no crime. Their active participation in the offence garners little sympathy or understanding from society as a whole, and even from other fraud victims (Cross 2013). However, this does not recognise the complexity of many situations, and it clearly fails to acknowledge the role of the offender who, in many cases, is highly skilled and savvy, employing sophisticated social engineering techniques to elicit compliance of the victim (Drew and Cross 2013).

Fattah (2010: 75) argues that there has been the creation of 'a normative hierarchy of victims' against several 'moral categories', these being 'guilty victims, innocent victims, good and bad victims, worthy and unworthy victims, deserving and undeserving victims'. Fraud victims are readily positioned in the negative of each dichotomy. Societal acceptance of fraud victims as culpable in their own victimisation stems from this perception of victims as guilty, bad, unworthy and deserving of their victimisation. In other words, they are seen to be 'socially

expendable victims' or 'culturally legitimate victims' (Fattah 2010: 76). Their victimisation is consequently perceived as justifiable or insufficiently reprehensible to warrant condemnation or even indignation (Fattah 2010: 76). Overall, literature which explores fraud is dominated by a strong victim blaming discourse. This positions fraud victims as active and culpable in their circumstances, and therefore deems them to be unworthy of sympathy, support or assistance. This is in stark contrast to the previous section.

The volunteer perspective: Greedy and gullible?

There was limited evidence to demonstrate that any of the volunteers held attitudes towards older victims of fraud which were victim blaming by nature. Of those who did, they generally stemmed from frustration on the part of the volunteer in observing the circumstances that victims had found themselves in and their struggle to understand how it occurred.

They usually say 'I can't imagine I was so stupid'. And you'd like to say, 'Well, I can't imagine either'. But you can't do that (Interview 8).

What really gets me sometimes is you don't know how people can be so foolish ... Why are these people getting involved in these things? It's so mind boggling how people can get involved in that you know (Interview 3).

The notion of greed as an underlying factor for fraud victimisation was alluded to by a few volunteers.

There's that little bit of greed in every human being – like getting something from nothing or getting a bargain. Unfortunately, that's the bait (Interview 6).

For example in some of the lottery scams and stuff like that, their desire, or maybe the word greed, to have the big prize way outweighs any rational thought or any thinking that, you know, this doesn't sound right or something like that (Interview 16).

The perceived gullibility of victims, focused on the idea of common sense, was also expressed.

As far as the computer scams, they're all very similar. Lottery scams, they're all very similar. Romance scams, I'd say it would be the same. I mean, you could go through a zillion of them. I don't know where you'd see a dissimilarity. They're all really gullible. They hear what they want to hear, and they do things that really show a tremendous lack of common sense (Interview 7).

While this draws on the notion of the second discourse, there was no evidence to suggest that volunteers themselves directly blamed victims for their own circumstances and what had occurred. Rather, there were still links between the perceived greed and gullibility of victims and the previous notion of social vulnerability.

Volunteer: There is a similarity with all of them and, as I said, it's greed and stupidity, gullibility. I didn't say loneliness, did I?

Interviewer: No.

Volunteer: And loneliness. The three things basically that makes up the victim (Interview 7).

Interestingly, there was some evidence of a hierarchy of fraud victims, with some victims garnering greater sympathy and understanding than others. This supports the previously cited work of Fattah (2010: 75) who detailed the creation of different victim categories depending on moral values.

The ones I feel the worse for are the grandsons scamming people. They acted out of love ... you know the ones that fall for the lottery or whatever, those people yeah. It's like there's a sucker born every day, in a way. But the grandson one, I feel really bad for those people. They're trying to help one of their kids, yeah. A lot of them will afterwards say, 'well, how did I fall for that?' But yeah, these scammers are professionals. And they're good (Interview 1).

The grandparent scheme is a current fraudulent pitch, whereby offenders claim to be a grandchild who is in trouble (having been arrested or ill for example) (Foxworth 2012). The offenders will ask the grandparent for money on the basis that they can't tell the parent what has happened. The victim will usually comply with the request for money immediately and by the time they discover it is a hoax, it is too late to recover any funds. This particular fraudulent pitch exploits the connection that grandparents have to their grandchildren. The same was evident in the case of romance fraud victims.

Well, when I say greed, it's obviously not greed when it comes to romance scams; it's a need, an anxiety. Something you need to have satisfied, whether emotional or financial (Interview 6).

Again, this quote differentiates romance fraud victims from other types of fraud victims in terms of how they are understood. This suggests that some of the volunteers do perceive fraud victims differently, depending on the type of fraud they have experienced.

The established stereotype of fraud victims, in that they are greedy, gullible and deserving of victimisation (Cross 2013), was known to volunteers, and the above indicates that some volunteers could identify with some of these elements. However for one participant, their volunteering experiences had changed their overall perception.

Interviewer: What about fraud victims? Did you know much about victimisation like who would, who became a victim, why they became a victim?

Volunteer: I think I heard a few of the stereotypes, you know.

Interviewer: So what would they be?

Volunteer: Oh, probably the idea that, you know, I think one of the ideas is that fraud victims aren't too bright and maybe the idea that, they should have known better and, they're naïve, you know, the general sort of stereotype of somebody that might fall victim to a fraud, yeah.

Interviewer: And that's changed now since you've been working here?

Volunteer: Oh yeah, oh yeah, yeah. For sure (Interview 16).

This demonstrates that their experiences within the SSU have influenced their understanding of fraud victimisation. In a similar vein, there were several examples where individuals sought to actively resist the victim blaming mentality, towards victims themselves and towards their family/friends. During their interactions with victims, volunteers sought to reassure the person, who often blamed themselves for what had occurred.

Some of them are just plain embarrassed, like some of the computer stuff, 'I've worked with computers for a long time and I never thought I'd fall for this. I feel so stupid', she says. I said, 'Well don't. There's thousands of people get taken in by this. Don't feel stupid, and educate others' (Interview 1).

Interviewer: Is that what you're trying to do when you call people? To give them that reassurance?

Volunteer: Yeah, yeah that's right. Yeah, try and build up their confidence, say 'Look, look. Don't blame yourself. You were not being stupid. It wasn't a mistake on your part. These guys are very smart, sophisticated. They know what they're doing. And, unfortunately, you were just caught at the wrong time' (Interview 6).

For several volunteers, an explicit aim of their support to older persons centred on reassuring the victim that it was not their fault and to emphasise the complex and sophisticated nature of fraud as well as the vulnerability of all persons to fraud.

I guess the whole main thing is that they're [the victim] being told you're not an idiot or stupid for what's happened and I mean it happens to everybody. So you're reassuring them, you're trying to get them to make sure that they're looking after themselves in the future (Interview 16).

In addition to countering the discourse of blame towards victims themselves, volunteers used their knowledge and experience to resist the victim blaming attitudes of their own family and friends.

One of my kids ... he comes home a couple of times a year ... He doesn't even want to hear me talk about [volunteering at SSU]. He just, 'I don't know how you can do that. How the hell can you ... stupid people, mum! How can you sit and talk to them like that?' There are a lot of people who feel like that, like these people are stupid. My son will say, 'They're desperate, desperate people'. Yeah, I don't look at it that way. I really don't ever, ever judge them (Interview 21).

The son in this excerpt is a prime example of the victim blaming attitude within the second discourse, one that attributes responsibility to the individual victim (Cross 2013). In this circumstance, the volunteer is able to counter this with their own experiences and understanding of how fraud occurs. This is further reiterated in the following quote.

I hear other people say 'Oh my. How could they be so stupid, how could they be such suckers to get taken in like that?' Well, wait a minute; these guys [offenders] are very convincing at what they do. They're really, really good at it. And I tell, I tell the people that I speak with that as well because they, these guys are good at it, they've had a lot of training and they do it all day long ... So they're good at it, they're convincing ... So you know I, I don't ever think of them [victims] as being stupid ... (Interview 4).

This highlights the secondary role of SSU volunteers in addition to providing support to older fraud victims. They can also act as vehicles for change in their own circles to actively promote an understanding of fraud victimisation which is not premised on victim blaming attitudes.

The implications of these two discourses on older fraud victims

Older fraud victims find themselves positioned at the intersection of two distinct discourses. As previously stated, both of these discourses stem from a deficit model, where they understand

fraud to occur in the absence of something else (for social isolation, it is the absence of connectivity, whereas for greed and gullibility it is the absence of common sense decision making). Neither of these discourses is overly positive and both have detrimental impacts on older victims. This includes their ability to disclose to family/friends, their willingness to report to law enforcement and their ability to access support services to assist in their recovery.

SSU volunteers overwhelmingly understood fraud victimisation to occur as a result of social vulnerability. This reasoning also locates the source of the vulnerability as external to the victims themselves (for example, through physical inability, through the death of a spouse, or through their children not visiting). This is often beyond the control of the individual victim (Findlay 2003) and they cannot be blamed for their circumstances. This may be preferential to the second discourse, but it still presents as a barrier to victims disclosing victimisation to their family and friends as well as reporting it to authorities. In this case, understanding fraud to occur as the result of perceived vulnerability could be taken as an indicator of diminished capacity of an older person. The consequences of this can be devastating for older victims who fear that, through the disclosure of their victimisation, they may lose their independence.

I said 'have you got close friends and relatives that you can talk to?' 'I can't tell my kids that; they'll put me away in a nursing home' (Interview 17).

Family members can cause a big problem ... I have been told that sons have been very, very hard on mothers because they feel they are losing their capacity, mental capacity, emotional capacity, everything ... I've had it to the point where they've [sons] taken away their banking privileges, they've taken away their mail privileges, they limit, they limit them to very little outside access, and they cut off their telephone calls too. They will actually block telephone calls ... So all of a sudden the victim is cut off from everything, from all communication (Interview 4).

Both of these examples demonstrate how understanding fraud to occur as a result of vulnerability can act as a strong barrier against disclosure. This contributes to the established under-reporting of fraud (Rebovich and Layne 2000; Schoepfer and Piquero 2009; Titus et al. 1995) and also means that victims do not access any support to assist with their recovery (Cross et al. 2016).

The second discourse also acts as a barrier to the disclosure and under-reporting. There is currently such a strong level of shame and stigma attached to fraud victimisation (Button, Lewis and Tapley 2014; Cross 2013) that victims prefer to keep their burden to themselves rather than disclose and seek assistance.

Some people want to keep it secret for various reasons, obviously. Others are looking for help, but it's been my experience that quite often they'll [victims] cut themselves off and they'll get emotionally depressed (Interview 6).

In terms of fraud prevention and the provision of support services, conceptualising fraud from within the first discourse provides a strong foundation for programs such as the SSU to operate. In understanding fraud victimisation to occur as a result of loneliness and isolation, this assumes an absence of connectivity and of relationships with the older person. Consequently, the ability of a SSU volunteer to provide ongoing telephone support seeks to overcome this perceived deficit and contributing factor to fraud. It provides the ability for a fraud victim to have a meaningful connection with a person who can provide a listening ear, as well as advice and information on how to protect from repeat victimisation. The first discourse allows for support services which seek to educate seniors as well as link them into communities/groups to reduce their loneliness and social isolation. To understand fraud from within the second

discourse – one that is premised upon blaming the victim for their circumstances and attributing guilt and responsibility towards them for their actions – does not provide a clear focus for prevention efforts. In contrast, the first discourse offers a concrete goal for actions that actively seek to reduce repeat victimisation.

Conclusion

This article has examined the ways in which volunteers at the SSU understand the fraud victimisation of older persons. It has examined the existence of two particular discourses, one that is premised on weakness and vulnerability and one that positions the individual as greedy and gullible. The results indicated that the volunteer's frame of reference was focused heavily on social vulnerability (through loneliness and isolation) and that there was minimal evidence to support any victim blaming attitudes. Instead, volunteers sought to challenge the blame and responsibility that victims attributed to their own actions as well as the negative perceptions of fraud victims articulated by their own family and friends.

Neither of the discourses examined are overly positive in their explanations of fraud. Rather, both discourses position the individual victim as having a deficiency of some kind which subsequently contributes to victimisation. It was also argued that both discourses act as a significant barrier to the disclosure of victimisation to family and friends, the under-reporting of fraud to authorities, and consequently as an obstacle to accessing support services to assist with recovery (for both financial and non-financial harms). However, it was noted that the first discourse is more favourable to providing support services, and is arguably the foundation for the work of the SSU. Understanding the fraud victimisation of older persons to emanate from a lack of connectedness and meaningful relationships provides the mandate for the work of the SSU, and ensures that the ability of volunteers to establish an ongoing connection with victims (for as long as needed) is a realistic goal in seeking to reduce the repeat victimisation of older persons to fraud.

There are currently limited avenues of victim support available to those who experience fraud (Cross et al. 2014). The SSU is one of only a few support programs globally to specifically target this particular group, and the only known program to target older fraud victims. Therefore it is critical to know the context in which this program understands the occurrence of fraud victimisation and how this understanding affects the type of support that is offered. This extends to the role of the volunteers who give their time to assist. The current research has been able to provide some insight into the perspectives of the volunteers but, as previously mentioned, it is unable to provide an account of how the support provided by SSU volunteers is experienced by the victims and their own reasons as to why fraud happened to them. It is also unable to discern the relationship (if any) between the nature of support offered and the dominance of understanding fraud to occur primarily as a result of social isolation and vulnerability. There is still much work to be done to further explore this area. However, it is encouraging to see a low degree of victim blaming evident within the perceptions of volunteers when communicating with fraud victims. This is not the case for many fraud victims during their interactions with various agencies (Button et al. 2014; Cross et al. 2016). Despite the negativity which can be associated with the deficit model of the first discourse, its existence appears to translate into a solid starting point to provide much needed support for older fraud victims across Canada.

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