

FINANCIAL FRAUD

IT'S NOT THE VICTIM'S FAULT

Let's work together
to change the narrative.





What is victim blaming?

Victim blaming is using language that suggests the victim is at fault for experiencing a crime.



Fraud is a crime.

The blame belongs on the perpetrator, not the victim.

Why is victim blaming harmful?

When victims feel shamed, they might not seek help or report the crime.



Recognize what victim blaming sounds like.



“How much money did you give them?”

“You should have known it was too good to be true.”

“You’ve been duped by a common scam.”

Avoid accusatory words like these, and remain empathetic and supportive.

Victims often blame themselves.



“I can’t believe I was duped.”

“How could I have been so gullible?”

“I’m so ashamed.”

**Victim-blaming words
compound the shame that
many victims already feel.**

A woman with long dark hair and glasses is talking on a black mobile phone. She has a worried expression on her face, with furrowed brows and a slightly open mouth. The background is a plain, light-colored wall. The text "Consider this scenario:" is overlaid in large white font on the left side of the image.

Consider this scenario:

“My grandson called and told me he needed money urgently. After I sent the money, I found out it wasn’t him.”

QUIZ

Which response avoids victim blaming?

- A** “This is a common scam. Have you not heard of it?”
- B** “You were targeted by a criminal. It’s not your fault.”
- C** “If you gave the money away, I can’t help you.”

**Avoid victim
blaming by
responding
with empathy.**





SAY THIS

- ✓ “How much did they steal from you?”
- ✓ “Criminals are really good at what they do.”
- ✓ “Tell me what happened.”

NOT THAT

- ✗ “How much money did you give them?”
- ✗ “It was obviously a scam.”
- ✗ “How did you get duped?”



SAY THIS

- ✔ "Fraud affects people of all ages."
- ✔ "This isn't your fault—you experienced a crime."
- ✔ "Criminals use lies to convince us they're legitimate and their claims are true."

NOT THAT

- ⊘ "A lot of older people fall for fraud like this."
- ⊘ "How could you fall for that? Didn't you see the flags?"
- ⊘ "You should have known it was too good to be true."

How to respond to fraud victims:

- Listen with compassion.
- Reassure them it's not their fault.
- Help them with reporting.



Why it matters.



Victim blaming assigns responsibility to the victims rather than the criminals.

A narrative change can help our response by providing:

- Greater support for victims
- A stronger focus on pursuing justice

**Make a
difference
in the fight
against
fraud.**



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