

What works in
scam prevention
messaging?
(And tips for
supporting fraud
victim-survivors)

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Agenda



Fraud intervention study
with the US Postal
Inspection Service

Methods and intervention materials
Results
Key takeaways



Effective
communication with
fraud victims

What works
What doesn't
Interactive pair & share

Acknowledgement and Disclaimer

- The views expressed herein are our own and do not necessarily reflect the views of the U.S. Postal Service or Postal Inspection Service
- This project was supported by Award No. 2019-R2-CX-0053, awarded by the National Institute of Justice, Office of Justice Programs, U.S. Department of Justice. The opinions, findings, and conclusions expressed in the presentation are those of the authors and do not necessarily reflect those of the Department of Justice.

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Studies



Study objectives

**Prevent
revictimization
of older adult
fraud victims
using a mailed
intervention.**

- 1** Conduct a secondary analysis of scammers' data to identify patterns and trends in mass marketing fraud victimization and revictimization.
- 2** Develop and test a mailed fraud intervention geared toward preventing repeat victimization among older victims using empowerment messaging.
- 3** Conduct a follow-up survey with a subset of victims to assess their perceptions of the intervention and collect self-report data on experiences with other types of fraud.

An intervention to
protect fraud victims

Victim empowerment messaging

Research question: Can an empowerment mindset intervention reduce the likelihood of responding to a future scam?

“I was a victim, now I’m a Fraud Fighter”



Intervention recipients will...



Know the signs
that a letter is a
scam



Develop
resiliency to
fraud and
remember what
they learned



Internalize the
strategies in the
intervention and
act on them



Understand why
it is important
not to send
money to mail
fraud criminals



Protect their
community by
alerting their
neighbors to the
signs of fake mail

Victims were randomized into three conditions

Control group

1

- No mailings



Basic forewarning letter

2

- Standard letter



Enhanced empowerment

3

- Standard letter
- Fraud Fighter brochure
- 4 more mailings over 5 mo.



The materials





July 15, 2022

Dear Postal Customer,

The United States Postal Inspection Service's (USPIS's), mission is to investigate scams and to protect Americans from mail fraud.

As part of our investigation of mail fraud, we work to identify and collect mail being sent to addresses associated with scam operations. We recently stopped mail with your return address that was being sent to scammers running a criminal mail fraud operation.

The scammers did not get away with stealing your money, and your envelope and its contents should have already been returned to you with a yellow 'return to sender' sticker on the bottom. However, you should be on the lookout for future scam mail. Your name, address, and other personal information may be on a list that is traded and sold to other scammers who will try to trick you into sending them money.

Scammers work hard to make their messages look real. **Do not reply to mailings that ask you to pay money to receive money or prizes or have your fortune told.**

The back of this letter has tips to help you spot and avoid mail scams.

If you receive mail with any of the elements shown on the back of this letter, do not reply and **do not send payment or payment information.** Instead, report any suspicious mail to us at www.USPIS.gov or 1-XXX-XXX-XXXX.

Sincerely,

Gary R. Barksdale
U.S. Postal Inspector

PO Box 7404
Washington, DC 20044-7404

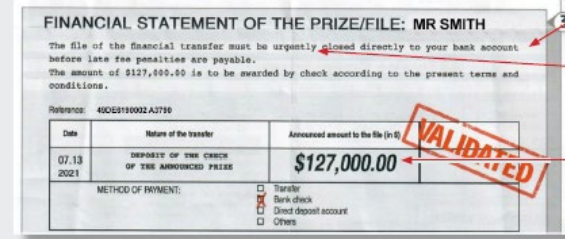
LOOK FOR THESE TRICKS:



Made up company names and departments

Fake seals and stamps

Bar code used to track



Vague language doesn't explain what you really won or how you actually entered a contest to win

Message says that you have to act right away

Suggestion of a large financial payout




Request to complete and return a form along with your payment

Fancy borders that look like a certificate



**Warn Your Friends
and Neighbors.
Report Mail Fraud.**

Call USPIS toll free

 XXX-XXX-XXXX

Submit a complaint online

 uspis.gov/report



Go to the USPIS website by taking a picture of this QR Code with a smart phone.



Keep this handy.

Tear off and hang on your refrigerator.



**UNITED STATES POSTAL
INSPECTION SERVICE**



**UNITED STATES POSTAL
INSPECTION SERVICE**

**You are one of the best tools
in the fight against scammers.**

Please share your advice to others about ways to protect themselves from fraud. **Fill out the back of this card and mail it to USPIS in the enclosed postage paid envelope.**



Please fill out this card and mail it to USPIS in the enclosed postage paid envelope.

What can others learn from your experiences with mail fraud to avoid getting scammed?



You are not alone

Every day, tens of thousands of scam letters are sent to Americans to trick them into sending money to criminal organizations. Some people in your community have lost hundreds—or even thousands—of dollars by responding to fake mail. We need your help to protect them and other people from becoming victims of scams in the future.

You can help other people

The U.S. Postal Inspection Service (USPIS) invites you to share your tips on spotting fake mail and rejecting a scammer's attempts to steal your money. YOU are in the best position to help us inform other Americans about scams and encourage them to NOT respond, instead of sending money to criminals.

I experienced a scam.

This is my story.....

Become a Fraud Fighter

We are asking you to become a Fraud Fighter for USPIS and share advice on how to avoid mail scams. The advice that you and other Fraud Fighters mail back will be used in our **scam prevention** efforts to alert Americans about mail fraud.





MEET YOUR U.S. POSTAL INSPECTION SERVICE TEAM

The U.S. Postal Inspection Service (USPIS) defends the nation's mail system from illegal scams that target Americans.

Our Postal Inspectors work with local, state, and federal agencies to investigate mail scams and arrest and prosecute the scammers.

You can help us!

HERE'S HOW YOU CAN BE A FRAUD FIGHTER

- 1** **DO NOT RESPOND** to suspicious mail that asks you to send payment in order to receive a prize, sweepstakes, or large amount of money. **Any letter that asks you to pay money in order to win money is definitely a scam.**



USPIS News

RETIREE PROTECTS HUNDREDS OF FRIENDS AND NEIGHBORS

"WHAT WOULD YOU DO?" TIPS

CROSSWORD PUZZLE

HELP U

page 2

page 2

page 3

page 4

WOMAN BRINGS CRIMINALS JUSTICE

INTERNATIONAL SCAMMERS CAUGHT POSING AS PUBLISHERS CLEARING HOUSE REPRESENTATIVES

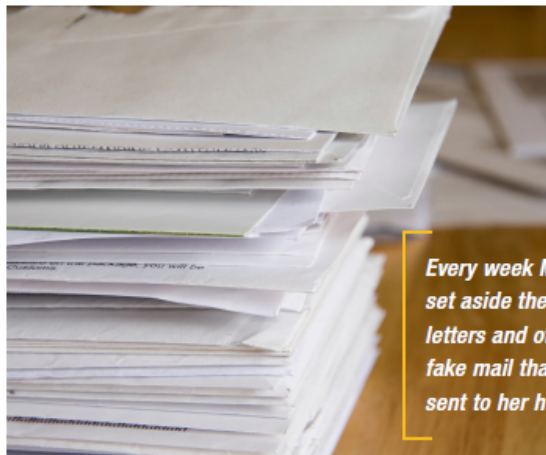
In early 2017, Maria received what looked like an official letter from Publishers Clearing House. It said that her name was randomly selected for a \$3.7 million grand prize sweepstakes.

She was excited by the thought of winning such a huge prize, so she mailed in the required processing fee of \$25 and waited patiently for her winnings to arrive.

But instead of receiving the money, she got more letters saying that she had won other prizes.

Before long, she was hooked on trying to get the prizes she was promised, and so she kept sending more of her own money to cover the new processing fees. She even started sending money to people who claimed they could see the future and said that they could improve her luck.

By April 2019, scammers had taken more than \$26,000, over half of Maria's retirement savings. The U.S. Postal Inspection Service learned about the scam and began to



Every week Maria set aside the letters and other fake mail that she sent to her home.

investigate the scammers. They found Maria through their investigation and reached out to her. They told her that the people who had been sending the letters and calling her on the phone were not actually from Publishers Clearing House—they were international scammers. Maria's name and address were on a list that was being circulated by criminals.

She was devastated that her money was gone, and

she wanted to take action against the scammers. Maria became a Fraud Fighter to help Postal Inspectors catch the criminals who had tricked her.

Every week she set aside the fake mail that was sent to her home. At the end of each week, she bundled all the pieces of mail together and sent them to the Postal Inspectors.

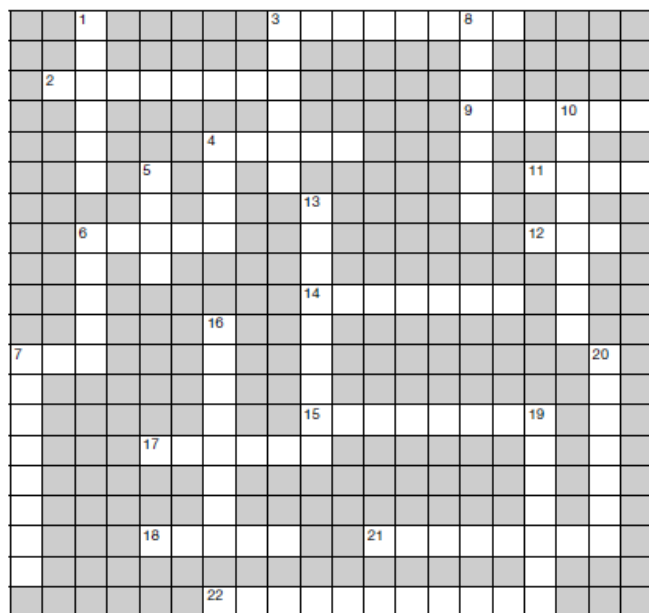
With Maria's letters, the Postal Inspectors could see how scammers collected

money from other people. They used the information she provided to stop money shipped overseas to scammers. And when they brought charges against the international organization, Maria protected her neighbors.

Americans from hundreds of thousands of dollars and the scammers behind the scenes.

The Fraud Fighter's changed to protect

FRAUD FIGHTER CROSSWORD PUZZLE



DOWN

- Maria was a _____.
- Maria was contacted by the U.S. _____ Inspection Service.
- Jim's children shared information about how to spot _____ mail.
- Jim received a letter in the _____ saying that he won \$250,000.
- Maria talked with people on the _____ who claimed to work for Publishers Clearing House.
- Maria and Jim are both Fraud _____.
- Maria helped the Postal Inspectors catch the criminals who had _____ her.
- Maria's evidence led to charges against a major international _____ organization.
- Maria bundled all the pieces of mail together and sent them to the Postal _____.
- Jim got more and more letters, some that asked for a charitable _____.
- More than half of Maria's retirement _____ was gone.
- Jim received messages about other _____ winnings.

ACROSS

- _____ took thousands from Maria.
- USPIS helped Maria stop her _____.
- Jim filed _____ reports with his state's Attorney General's Office.
- USPIS contacted Maria and told her the _____ let not actually from Publishers Clearing House.
- Maria paid a processing _____ of \$25.
- Jim mailed back more _____, certain he would get promised.
- Maria's name and address were on a _____ that circulated by criminals.
- Jim finally realized that if he was asked to pay for money, it must be a scam.
- Jim and Maria helped _____ others from mail fraud.
- Maria's scammers were located _____.
- Maria received what looked like an official _____ Publishers Clearing House.
- What Jim got back was more requests for _____.
- Jim received fake _____ extensions.
- Maria was told she was randomly selected for a grand prize _____.

ANSWER KEY

ACROSS: 2. SCAMMERS; 3. BANNERS; 4. FRAUD; 6. RIZE; 7. FEE; 8. EXTENSION; 9. CHECK; 10. CRIMINAL; 11. INSPECTOR; 12. THIEF; 13. D-1; 14. PROTECT; 15. OVERSEAS; 17. LETTER; 18. MONEY; 21. WARRANT; 22. SWEET TALKS
DOWN: 1. RETIREE; 2. WIFE; 3. MOTHER; 4. CHILDREN; 5. CHECK; 6. MAIL; 7. FRAUD; 8. FIGHTER; 9. SCAM; 10. SCAMMER; 11. SCAM; 12. SCAM; 13. SCAM; 14. SCAM; 15. SCAM; 16. SCAM; 17. SCAM; 18. SCAM; 19. SCAM; 20. SCAM; 21. SCAM; 22. SCAM



Be A Fraud Fighter

Use the enclosed envelope and prepaid address label to collect recent examples of scam letters you have gotten in the mail and send them to USPIS.

These examples will help U.S. Postal Inspectors to investigate and stop new scams.

JUSTICE BEGINS WITH YOU



UNITED STATES POSTAL INSPECTION SERVICE

Call USPIS Toll-free
XXX-XXX-XXXX
Submit a complaint online at
<https://www.uspis.gov/report>



Most Americans who reply to scam letters don't have any idea who actually gets their money.

Most mail scammers live outside the U.S., but they use either foreign or U.S. return addresses on the envelope.

US federal agencies have worked with countries like Germany, Spain, England, Canada, Jamaica, China, Nigeria, Israel, and the United Arab Emirates to bring down scam operations.



WHERE DOES MONEY GO WHEN IT'S SENT TO A SCAMMER?



UNITED STATES POSTAL INSPECTION SERVICE

INVESTIGATION

The United States Postal Inspection Service, FBI, and Immigration and Customs Enforcement spend a lot of time and resources investigating scammers. Here's what they've discovered that Fraud Fighters like you should know.



Help spread the word!

Encourage your family and friends to think twice before sending money to a person or company they don't know. The money could end up anywhere in the world, including in the hands of international criminals.



Scammers are sophisticated con artists. They often imitate real business mailings and play on people's emotions to trick them into sending money.



Scam artists build contact lists of Americans who have paid in response to their letters. These lists are sold and traded between criminal organizations.



Some mail scammers use phone calls to put more pressure on victims to pay.



Scammers often use the money they steal from Americans to fund terrorism, human trafficking, and drug and weapon purchases.



MISSING



Thank
you



Thank you for being a Fraud Fighter!

Your efforts to spot mail scams and educate your friends and neighbors helps to protect them and others against scams. Thanks to the tips and advice you provided, USPIS can do more to keep Americans safe.

We'd like to share some of those important fraud fighting tips that were shared with USPIS.

www.uspis.gov/report

STRENGTHEN YOUR COMMUNITY

It is important for Fraud Fighters like you to support others who have been tricked by scammers. If someone you know is struggling after having their money stolen, talk with them—listen to their story and kindly let them know that help is available.

*Please tear off and share the
useful information in this
complimentary bookmark.*



TIPS TO SHARE WITH FAMILY AND FRIENDS:

“ You know it's a scam when they ask you to pay money so you can win money. Real sweepstakes don't ask for any money up front.

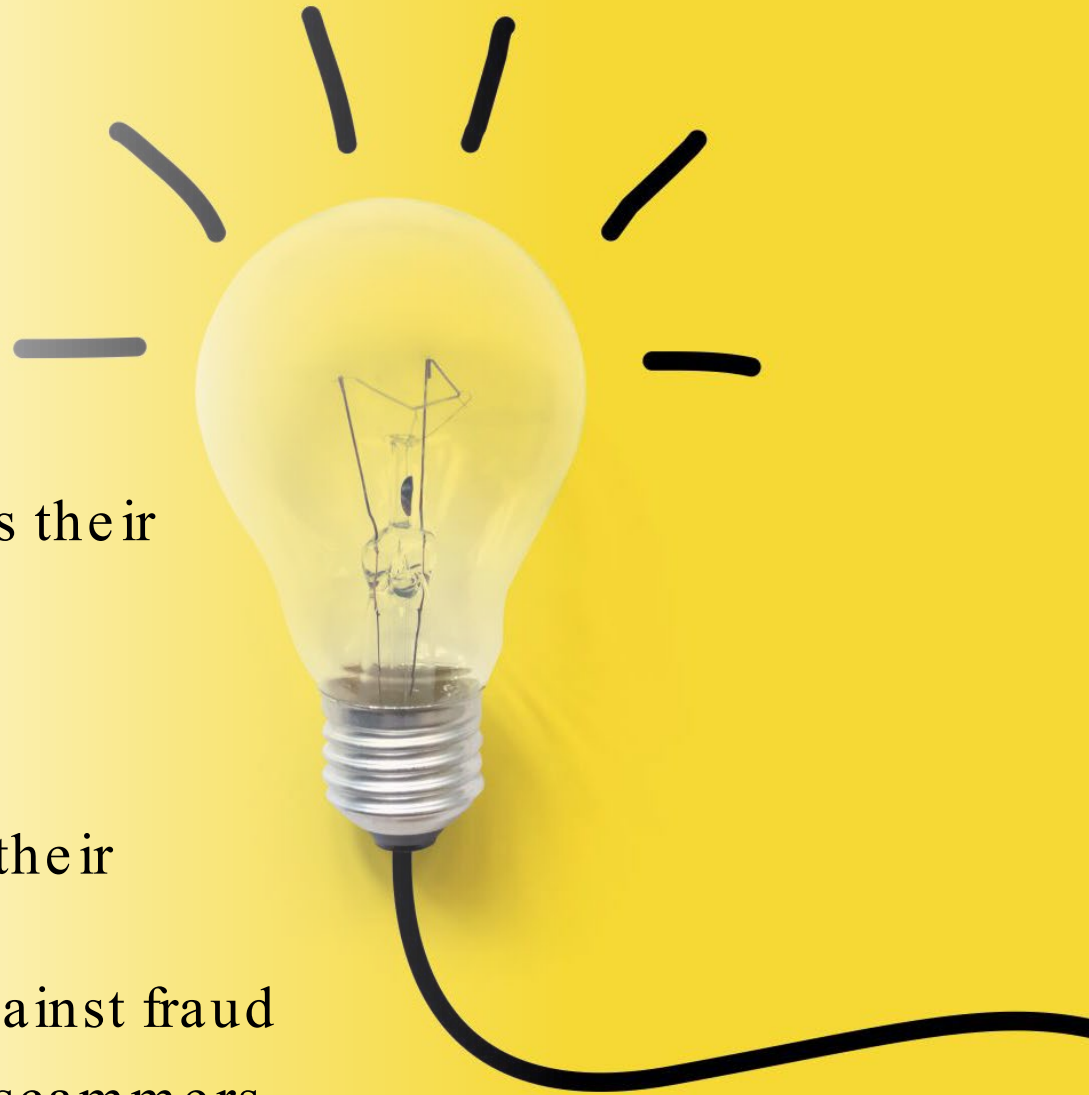
“ Don't respond to letters from companies that you have never done business with or interacted with in person.

“ Talk to a friend and show them the letter before responding.

“ Sending in money one time will cause a tidal wave of more junk mail in your mailbox. Just throw the letter away the first time!

Intervention recipients will believe that...

- The materials are authentic
- The information is relevant to them and represents their experience
- “Fraud Fighter” is a national campaign
- They are not alone
- USPIS is looking out for and protecting them and their community
- They are a collaborator with USPIS in the battle against fraud
- They are one of the best tools in the fight against scammers





Did the intervention
reduce revictimization
rates?

Yes! However the magnitude of the effect was small

Percent of victims who responded to a new mail scam during the 4-month intervention follow-up period (i.e., were revictimized)



The initial interdiction list had 2,857 victim households; after deduplicating addresses and removing addresses with bounce-backs (n=604), ***there were 2,253 addresses in the sample***

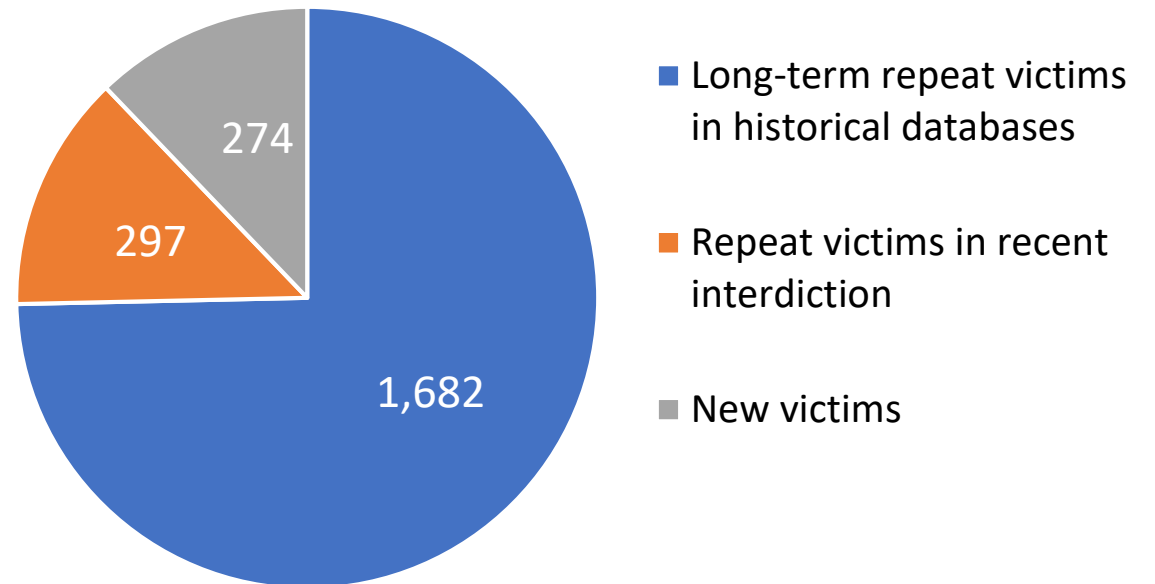
Most victims in the experiment were chronic and repeat scam victims

88% of the victims in the intervention were repeat victims*

Three-quarters were in one or more of the historical scammer databases (75%)

13% were in the first interdiction sample more than once (multiple incidents)

Distribution of victims in the intervention experiment (first list that USPIS provided)



*This is a conservative estimate of repeat victimization since incidents occurring after 2018 and before the interdiction samples provided by USPIS are not captured in our data

Key intervention findings

Compared to the control group (no intervention)...

- The **single letter** condition reduced the rate of revictimization by 2.4 percentage points (8.6%) over a 4-month period.
- The **multiple mailing** condition reduced the rate of revictimization by 5.1 percentage points (22.4%) over a 4-month period.

Rates of repeat victimization during the intervention follow-up period were much lower among “new victims”, i.e., those who were not in the historical database and who only were in the initial interdiction sample one time (the sample we randomized). **Only 7.3% of these victims responded to a subsequent scam compared to 28.7% of the long-term victims.**

Only one third of victims remembered the intervention materials, even though they appear to have some effectiveness.

- 75% of survey respondents in the multiple mailing condition correctly identified the fraud fighter logo
- Only 5 victims in in the multiple mailing condition returned the tear-off brochure (sharing their fraud story and tips to help others spot fraud)
- More victims in the multiple mailing condition talked to someone about the scam experience than in the letter only condition, which is a behavior we encouraged across the materials

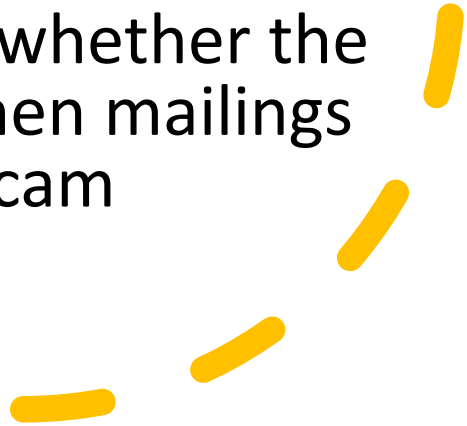
Reactions to the materials among those in the treatment groups:

- 22% were concerned about future fraud
- 19% felt angry at the scammers
- 9% felt embarrassed
- 16% felt relief

Only 5% thought the intervention letter was fake and 3.5% were upset at the Postal Inspection Service



Key takeaways

- Informing people that they have been a victim of mass marketing fraud and providing fraud awareness materials causes a statistically significant reduction in near-term revictimization risk.
 - The sample was comprised of far more chronic victims than we anticipated
 - Future research should assess whether the intervention is more effective among less chronic victims (would need a larger sample of new victims)
 - Future research should also test whether the intervention is more effective when mailings are sent immediately following scam detection
- 



Questions about the
intervention study?

Effective communication with scam victims



Unmet needs drive responses to scams

- Need for social connection
- Need for purpose
- Need for financial security



Pair & Share

Think of a time you interacted with a person victimized by fraud. What did you say? How did the conversation go?

Goals when communicating with scam victims

1

Gain their trust

2

Reduce shame,
stigma, and self-
blame

3

Prevent
revictimization



Start out by...

- Asking the person to tell their story
- Offering confidentiality
- Providing empathy and validation; remind victims that scammers are experts at overriding logic by activating emotions

Strategies to motivate behavior change

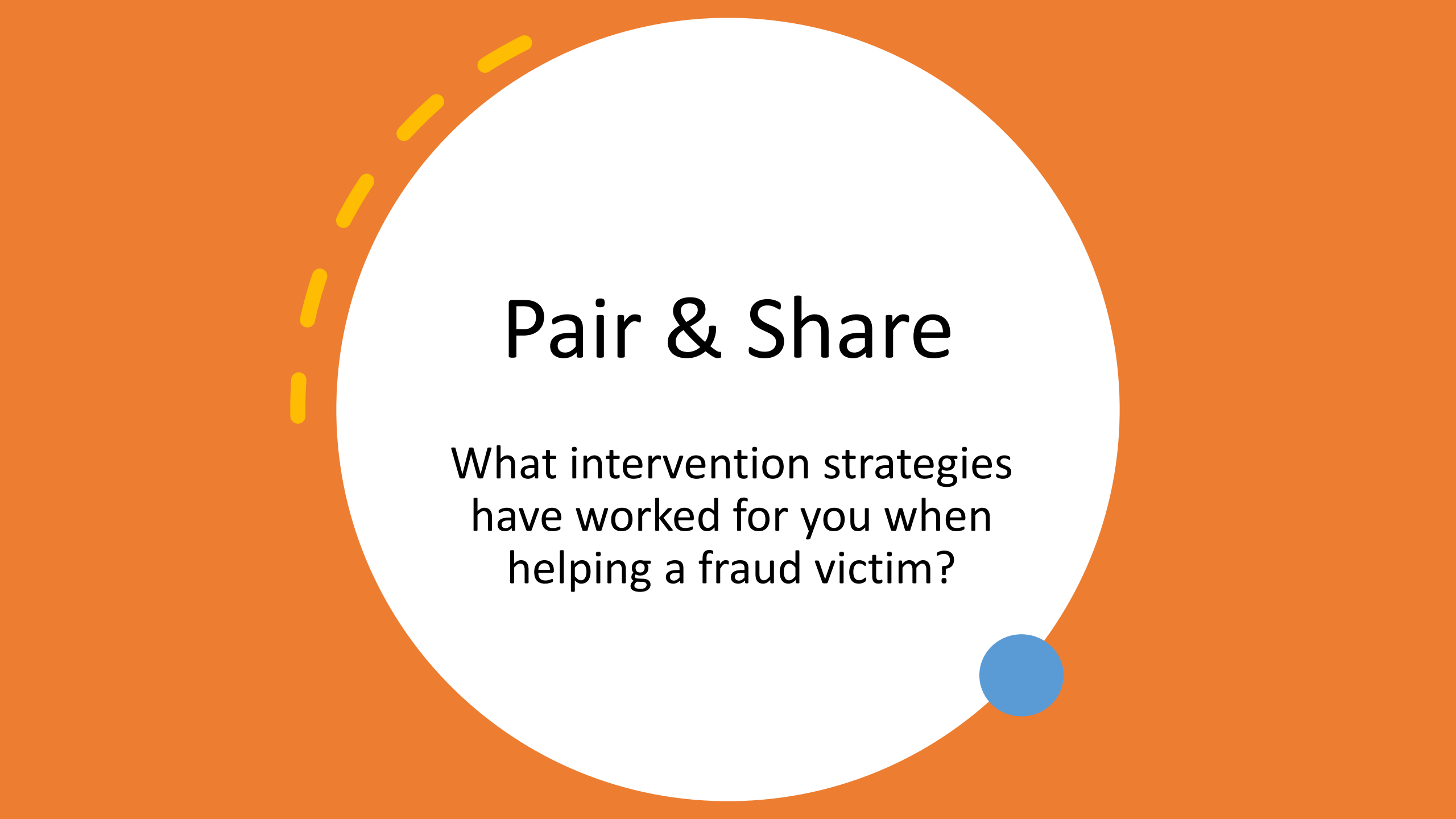
Reverse social engineering

- Authority: Use your expertise and credentials to build trust
- Highlight the negative outcomes of participating in fraud (fear-based strategy):
 - Running out of money
 - Being prosecuted
 - Funds support organized crime and other illegal activity (terrorism, human trafficking, drug trafficking)
 - Bank accounts will be closed



More strategies to motivate behavior change

- Be their partner/confidant – work with them to identify scams and scammer tactics
- Offer to investigate the scam/scammer with them or on their behalf
- Follow-up frequently – regular check ins make a big difference
- Address the underlying need – social connection, financial security, sense of purpose



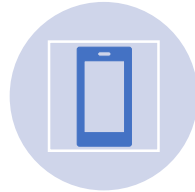
Pair & Share

What intervention strategies
have worked for you when
helping a fraud victim?

Ineffective strategies



Telling the victim they are being scammed right off the bat



Changing the victim's phone number



Rushing instead of trust building

Essential interventions of last resort

1

Holding funds in an account

2

Reaching out to friends and family members to get additional protection

3

Closing bank accounts

4

Appointing a conservator/
guardian

Resources

Report to MAARC

Report to MN Dept. of Commerce

Minnesota Elder Justice Center

AARP Fraud Watch Network

THANK YOU!

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