

“I did not know where to go” – Scams awareness and reporting at Cambridge & District Citizens Advice

Executive Summary

Our research aimed to explore people’s awareness of scams and how to report them. In the research, people understood scams as being a cunning and technical method by which people/organisations con others out of their money or steal personal details to commit fraud. On the whole people seem able to spot and avoid most scams. However, the research demonstrated the breadth of scams and how there could be a scam for everyone. Most people were approached by scammers online or by phone. On the whole people realised they had been scammed after money was lost and they tended to lose under £500. Scams also impacted on people’s mental health and wellbeing, and sometimes in a very significant way. We need to raise awareness of psychological impacts of scams as well as financial impacts so that the public and policy-makers take scams more seriously.

Most people talked to friends and family about scams but did not report them to official organisations. This means that we must promote the role of the public as advocates in tackling scams to help protect themselves, friends, family and neighbours.

On the whole the people who reported scams contacted the police and Citizens Advice. Those who did not report scams tended to say that this was because they did not know who to report them to. We need to promote one point of contact to simplify the reporting process – this could be the Citizens Advice helpline, which is a ‘one-stop shop’ for reporting scams to Trading Standards but also getting advice on indications of potential scams. We need to help people understand the investigations processes of different organisations they report scams to. This will mean the public know what to expect and so will be more likely to report scams.

In this report recommendations were made around terminology, further research, actions for Scams Awareness Month 2015 and 2016, and communications on scams beyond Scams Awareness campaign months.

Headline findings

- Only 19% of survey respondents said the scam had succeeded.
- The most common scam was the phone scam from people pretending to be from Microsoft.
- Most people were approached by scammers online (41%) or by phone (40%).
- Most people did not lose money but 20 did (26%). Amounts that were lost varied between £18 and £34,000. Most people lost £500 or under.

- Scams undermined people's wellbeing, trust and self-confidence.
- Many only realised they had been approached by a scammer after having lost money already.
- 82% of respondents spoke to friends and family about the scams or potential scams.
- 58% did not report the scams to an official organisation.
- Most people reporting scams went to the police and Citizens Advice. Experiences of reporting scams tended to be positive, even when they did not get money back.
- 48% of respondents did not report scams or potential scams because they did not know who to report them to.

Introduction

Millions of people in the UK each year are scammed. They may be losing as much as £5 billion altogether. Only 5% of scams are reported. This means that there are many types of scams in operation that we do not know about. Also, people could be able to get redress but are not following up on their entitlements by reporting them.

Our research aimed to explore people's awareness of what scams are and how to report them. We also wanted to uncover the most common scams for people using our service and compare this to the rest of the public. The research generally aimed to increase awareness around scams by providing people with opportunities to think through these issues.

The research formed part of our work as a Consumer Empowerment Partnership (CEP) lead for the Eastern region, up to the end of June. We hope that the research is useful to other Bureaux and ourselves in planning activities and publicity around scams awareness. As a CEP lead we helped coordinate campaigns around consumer issues within the Eastern region with other Bureaux and Trading Standards.

Methodology

Cambridge & District Citizens Advice undertook surveys and interviewed 5 of our clients in depth over the phone. A total of 114 surveys were completed (see Appendix for copy of survey). Our findings also come from client case notes (from those who have approached our CAB in the last 6 months for help with scams). There were 11 of these case studies. Information from these did not correspond to answers given in any of the surveys, which means they provide new information.

We surveyed Cambridge & District Citizens Advice clients by email who visited us from 1st October 2014 to 30th April 2015 and 77 responded. There were 23 responses to our paper-based surveys in the Bureau, which were carried out over one month from 27th April to the 22nd May. There were 15 respondents to the web link survey. Respondents were our clients, volunteers and staff members.

The phone interviews were undertaken with 5 clients who agreed to be contacted for further information after completing the survey, or since their visit to the Bureau about a scam issue. A

total of 44 respondents or 38% agreed to be contacted but many were unreachable. They either did not provide a contact number or were busy during the duration of the research. We undertook semi-structured interviews. Broad themes were decided in advance of the phone calls and were based on answers the respondents had already given in their surveys. We also asked the 5 clients these same questions in order to identify the level of people's understanding on scams:

- How would you define a 'scam'?
- Is it easier to understand the term 'scamming' or the term 'conning'?
- Many people have said they are not aware of whom to report scams to. How can we raise awareness on who to report scams to?

Findings

Understanding of what scams are and ability to spot scams

A total of 22 people (19% of respondents) reported that the scammer succeeded. Two respondents (2%) were unsure about whether the scam succeeded. This demonstrated that, on the whole people are able to spot scams and avoid them. However, this positive finding could stem from self-selection: the people likely to fill in surveys may already understand the significance of scams. Therefore, we would recommend that further surveying is necessary that involves actively going out into communities. This would minimise self-selection.

However, the research did reveal that people used different definitions of scams. People did not define scams as illegal activity (except in referencing fraud). This might be because it is hard to demarcate boundaries of what is legal and what is not. People defined scams by referring to emotive phrases or technicality:

In interviewing the five clients, I asked how they would define a scam and also whether they think people would understand the term 'scam' or 'con' more. There was general agreement that the term 'scam' was more technical. One interviewee said: *"Conning is a more frequent use of word and means misleading someone. It is a slang-word almost. Scam has an air of technicality."* Others defined scams as an *"offer to trade that is fraudulent"* and *"someone taking documents or money"*.

In defining a 'scam' people used emotive words too like *"cunning"*, *"clever"*, *"stealing money under false pretences"*, and *"deceiving"*. This suggests that scamming is an issue that people care about, which means they might want to become advocates to tackle or stop scams. **We need to ensure that we are sharing messages on scam prevention using the right channels for different people, and that we fully demonstrate how reporting scams can help prevent them.**

One person defined scams as exclusively impacting on older people: *"They prey on the old and vulnerable. They frighten them to believe them."* **A recommendation would be to focus a separate scams awareness campaign on younger people to show that scams do not just impact on older people.**

Another interesting point made by a woman aged 91 was that she preferred the term 'conning' as *"it is old-fashioned. It might have something to do with my age. Younger people probably understand scamming as it is more modern."* **It would be beneficial to undertake further research into what terminology we need to use to raise awareness of scams with different groups. From this research it would be a useful starting point to explore this with people of different ages.**

People also reported general issues with employers and letting agents as scams, which would not be the usual definition of a scam used by the Citizens Advice service in recording case notes. One person explained their situation in the following way:

“Following a flood that rendered our apartment uninhabitable, our rent was withheld despite our lease stating that it would not be payable. Alternative accommodation was provided despite us stating that we would be outside the country for weeks. We queried about paying for the apartment where the letting agent clearly stated that we were not responsible for payment. The agents also tried to defer utility costs onto us and retain a larger portion of our deposit.”

We could then define ‘scamming’ as a cunning and technical method by which people con people out of their money or steal personal details to commit fraud. There is no reference to legality here then. People can also include issues that feel like scams even though they are usually not counted as such. This means that legal practices that disadvantage people can better be argued against.

When looking into the impact of scams, people felt that they were more easily able to spot scams after having fallen for one once (as explained in the findings section that looks at impacts of scams).

Types of scam and nature of approach

People were asked in the survey to describe what happened to them in a comment box. We wanted to see if there were any common patterns. We also wanted to reveal if there were scams that affected a number of people that were not commonly categorised, which is why a comment box seemed appropriate. The nature of people’s responses in the comment boxes varied hugely in detail but there were 70 responses.

The most common scam was where scammers phoned and asked people to undertake various actions on their computers in order to enable the company to ‘help get rid of’ viruses or malware. The scammers pretend to be from reputable companies, mainly Microsoft but also once each from MacAfee and TalkTalk. The IT scam impacted on 11 respondents (16%). The scammers commonly charge money for ‘fixing’ issues that do not exist and can result in identity fraud if remote access is given by the caller. (This scam will be referred to as the Microsoft/IT scam in the rest of this report.)

Scams Awareness Month focused on four main channels through which people are scammed (doorstep, online, telephone and post). In the week focusing in preventing and reporting telephone scams, Cambridge & District Citizens Advice focused on raising awareness of the Microsoft/IT scam.

There were some other common scams mentioned in the surveys and by clients who came to us about scams in the last six months. Stealing money from bank accounts through fraud or attempts to do so affected five clients, and rogue trading impacted on five. **Rogue trading was the main focus for the Scams Awareness Month week on doorstep selling at Cambridge & District Citizens Advice. In the next Scams Awareness Month it would be helpful to also have a more general focus on fraud, and how to protect personal information. We could work with the banks on this. Cambridge & District CAB is already working with Barclays locally to help stop fraud. They are running an anti-fraud event in the coming months, which we plan to attend to pick up tips for our clients. Also, Cambridge & District Citizens Advice ran stalls to raise awareness of scams at two of their locations during July (St Andrew’s Street and Great Shelford).**

Cambridge & District Citizens Advice undertook telephone interviews into the IT scam and rogue trading scams. Even though they used different approaches (phone versus doorstop selling) there were commonalities in their approach. Although the victims were wary of the offers, the scammers broke down their defences by being very persistent. They engaged victims in the sales pitch for as long as possible, or as many times necessary before the victim decided to give in at a weak moment.

The man impacted by the rogue trader was visited twice. Once by a man who seemed “*very presentable*” but “*not too pushy*” who explained what the advantages of roof treatment were. They were given a phone number and then a woman claiming to be a surveyor was sent. She was at the property for a long time marketing her deal. The interviewee explained “*the offer started off as £11,000 to £12,000 and then went down to £6,900 whilst the woman was there, by circuitous maths. She said she was doing me a favour and ‘don’t tell on me’. She said she had reduced the size of the roof on the form and brought the cost down and so on.*”

The interviewee impacted on by the IT scam said that the scammer claimed to be from Microsoft, and explained the impact of the sales pitch on her well:

“They spoke at length. They took up loads of my time. One time they spent two hours on the phone to me. I kept telling them that I was disabled, tired and had things to do but they still talked. That was their tactic, they exhausted me.”

In tackling scams, we need messages to foster a culture whereby people feel they can say no to deals they are unsure of without feeling rude or threatened, and this will take some time. The key message “don’t be rushed” for this year’s Scams Awareness Month campaign is very apt. We need to ensure that the message is sustained beyond the campaign.

Some other scams mentioned included:

- Free trial scams (including one on dieting pills)
- Cloning official websites and charging fees for public services that should be free
- General junk mail
- Not providing goods that are paid for
- Cold calls from insurance companies

The research really demonstrated the breadth of scams, and how there could be a scam that appeals to anyone. It is hard to identify recommendations to help people avoid scams then from the small plethora of scams reported in this research.

We need national and longitudinal research to identify different types of scams and their relations to different groups of people. We need to use different means in engaging people in this research such as visiting communities, using social media, and emailing clients and asking clients of partner organisations. This will limit the issue of self-selection that is present in this research. In this research some scams might be over-represented, as well as people who are reporting scams.

Most people were approached by scammers online (33 people or 41 % of respondents) or by phone (32 people or 40% respondents). Five people were scammed by a doorstop seller (6%) and three by post (4%). Seven respondents (9%) were scammed via other methods, which included through a business client, friends, work, and the judicial system.

This means that we have identified the correct four means of scamming for Scams Awareness Month 2015, in that we have identified the most common means. However, phone and online scams are significantly more prevalent than doorstep and postal scams.

They are also becoming increasingly common, as reported by the police and Cambridgeshire County Council's Adult Safeguarding Team at an anti-scams event we held at Cambridge & District Citizens Advice on 29th May. **We would recommend that next year's Scams Awareness Month could then focus on online and phone scams exclusively.**

Impacts of scams

Financial impacts

There were 76 responses around whether money was lost through the scam. Most people did not lose money (56 respondents, or 74 %) but 20 people did (26%).

The total amount lost by respondents of the survey, which we are able to quantify from figures given, was £74,009. The losses faced by the respondents, is likely to be significantly higher. One respondent, possibly a business, reported that they lost 'millions' as a result of fraud. One person did not know how much was lost as they had only just found out that an unauthorised payment was being deducted from their account. Another estimated a loss of £500 to £600 per month for a neighbour who had been subject to a junk mail scam.

Losses incurred by clients who came to see us about scams in the last six months totals £22,557. If we add the £74,009 to this, the total amount is £96,566.

The amounts lost varied hugely. The lowest loss was £18 and the highest loss was £34,000 (for the specific sums shared with us). Five of the 17 in the survey responses who gave exact amounts for money lost were missing £3,000 or over and the other 12 lost £500 or under.

We do not have representative information on how often people received their money back. It would be good to research this in order to encourage people to report more. We need positive statistics and case studies to demonstrate how and when people can get redress.

We are aware that three clients who approached Cambridge & District Citizens Advice about scams recovered all of their money. One was the client who lost the least (£18) from a phone scam that involved mis-selling herbal medicines. Another received £2,300 back from a rogue trader. The third client received a favourable decision from a judge at a small claims court but recovery of the £2,400 was difficult:

"We won the case but are chasing the trader to return funds.... It took 10 months to fight them. We are now involved with a County Sheriff Officer to get the money back. Every day they go there there is no one in the office of the man [who scammed them]."

Since we interviewed the client for the research, they contacted us to report that the £2,400 had finally been returned three months after the court case. The elderly pensioner was pressured into buying a Trust for care home fees and paid £2,400. He received a lot of support from his son in order to take the scammer to a small claims court.

Another man whom we surveyed lost £34,000 and was a victim of a company that was cloned. He lost his business and all of his money, which he describes as having "a secondary, devastating impact on my home and personal life".

People may spend more money in aiming to correct impacts that scams have but this was only reported once in the survey from someone who was not sent a product ordered on Gumtree (a four-track) so had to order another. This might be another consideration in future research to better calculate the financial costs of scams.

Other impacts

Even though, as explained above, types of scams recorded in this research varied hugely, the impacts of the scams were very similar. Fifty-eight people responded to the survey question.

Most people said that the scam did not have any additional impacts on them, often because the scam was not successful. Twenty-four people said that the scam had no other impact (41% of respondents).

The most common impacts that scams had on people, other than financial impacts, was on people's mental wellbeing and trust towards others. People commonly reported that scams caused anxiety and undermined confidence. At the most extreme, this could impact on someone's sense of self. For instance, an interviewee explained how a scam impacted on a family member in the following way:

"[He] is exceedingly embarrassed. It knocked his confidence so much that he has said whenever anyone comes to the door will you come and speak to them? I said sure, I wish you had done that to begin with. He used to be exceedingly confident."

In one case, a scammer cloned a company and took everything. The scam had such significant consequences for the victim, that he became suicidal. In the survey the respondent explained:

"I had nothing left to support my own business and had to close down my office. This had a secondary, devastating impact on my home and personal life. My wife could not believe I'd been so foolish with our money and wanted to divorce me. I'd lost my business, all my money, and was now losing my family. I tried to take my own life and ended up on suicide watch. From there I was referred for psychiatric treatment, put on anti-depressants and signed off work for the best part of a year."

For many respondents reporting psychological impacts it was hard to understand the full impact from how they responded in the form in terms of how it impacted on daily life. They reported things like *"my self-confidence went down but my anger levels shot up!"* and that the scam impacted on their *"peace of mind"*. Five respondents said that the scams made them feel angry or 'annoyed'.

In publicity around scams and in helping people to deal with them, we need to take account of the different ways that scams make people feel or impact on mental health. In order to do so, we could take different approaches in our messaging. Some people may want to be assured that those they report scams to will be non-judgemental and compassionate. Others will be angry at having been scammed and will feel compassionate towards others who are likely to be scammed. They might want to be advocates in tackling scams by raising awareness amongst friends, families and communities.

People did explain that scams impacted on their general levels of trust. One respondent reported a *"Lack of trust in companies"*. Some feared how easy it is to be scammed. Someone subjected to a phishing scam said the experience:

"Made me think how easy it is to be scammed. The email looked authentic with a convincing letter head and simply asking for my bank details so the figure quoted (which also looked authentic) could be paid into."

Three people expressed concerns around how they can keep their identity safe after having been targeted by fraudsters. **(This means customers could benefit from banks taking**

greater responsibility in explaining how people can protect themselves from fraud, and how banks protect them.)

In many cases lack of trust meant that people felt that they might be less likely to be fooled again. One woman explained in the survey:

“I can never trust anyone now, when I say something I stick to it and won’t budge.”

However, one person explained that their lack of trust extended to those who are meant to help prevent scams and seek redress for people. They felt scammed by their letting agent that did not stick to terms of the contract. Their house needed significant repair and they were offered alternative accommodation instead of compensation. The issue escalated:

“We suffered through several months of financial and emotional stress and are still fighting the issue with the letting agency today. Our belongings were wrongfully withheld for a month before we started to gain ground and reclaim our money, possessions, and lives. We currently have no faith in the ability of the average tenant/consumer to combat these crooks using the available means: CAB, Ombudsmen, and/or the agencies internal complaint process. We have sought legal assistance.”

If people have lost faith in companies or individuals as a result of scams and/or organisations that are meant to help them get redress from scams, in getting people to report scams we must demonstrate our trustworthiness and positive reputations in delivering support. We must share the positive impacts of reporting scams too.

Other impacts of scams included:

- Detrimental impacts on relationships with family or friends. For instance, one respondent explained:

“They attempted to undermine my persona publicly in order to provoke an image of myself which was not conducive with who I am or what I wish, aim to or indeed have displayed though action. It has had a direct impact on my ability to progress in my career, academia as well as socially costing me greatly in ways I cannot repair, allowing me only to endeavour to overcome the burden of these circumstances and grow internally.”
(Interestingly, in the survey they never explained what the scam was.)

- Concern for others who are more vulnerable. For example one respondent said that the attempted scam had no impact on him but that it:

“Just makes me nervous for people who have been in accidents and could be taken advantage of”.

- Detrimental impacts on working life. These responses were not explained in much depth, other than by the man whose company was cloned.
- Time in trying to correct the issues that the scam created. The respondents did not expand much on this point they made.
- Further approaches by scammers. This might have been because details have been passed on to other companies (i.e. a ‘suckers’ list is in operation). In one case, a woman seemed very susceptible to different types of scams. Upon interviewing her about the IT/Microsoft scam she shared two other scams she had been subjected to. One was where an organisation’s members pretended to be a charity and ask the public for donations. The woman was implicated in the organisation but had not

understood that they were scamming people. Another attempted scam she had received was an email from a known contact who said they were in Africa, had no money after having been robbed, and needed some sending to them.

We need to raise awareness of the impacts of scams beyond financial impacts. This will help policy makers and the public to take scams seriously.

It is very positive that many respondents felt concern for people they considered as more vulnerable than them. We might be able to draw on support from individuals who feel this way in being advocates for raising awareness of scams.

It is concerning that people who are scammed once can continue to be susceptible to further attempts. Once they learn about one scam they can still be taken in by another. We must identify these individuals quickly and ensure that community coordinators (traditionally concerned with doorstep scams) in no cold calling zones can help them deal with different scams. These people would benefit most from face-to-face regular contact.

Recognising and reporting the scams

How people deduced that they were approached by a scammer

Some respondents explained when they realised that they were scammed in the answer to the 'what happened?' question in the survey, and in my telephone interviews. Many realised that they were scammed when they lost unexpected amounts of money. Respondents said:

- *"I didn't read/didn't see the small print terms and conditions. The company charged around £100 for postage."* (Free trial scam, beauty products)
- *"I was the victim of a company that phoenixed [cloned].... Alarm bells should really have rung when it transpired he had no collateral.... They set up another company (identical in every regard save for the name), they emptied out the company bank account, removed all the office computers and company files / paperwork."*
- *"I was charged full price for the free trail - £79 and £89 for two bottles of pills. So it wasn't a free trial at all."* (Free trial, diet pills)

Others realised something was a scam when services or goods did not arrive.

If some people only recognise a scam after they lost money/goods/services, where possible we should be sharing payment methods or methods of transferring money or assets, which can insure people from scams.

People were also able to deduce that they had been approached by a scammer as they were aware of the specific type of scam. This answer was exclusively given regarding the IT scam/Microsoft scam (though there were two respondents who had been taken in):

- *"Recognised it as a scam and put the phone down. They were very plausible unless you were PC savvy."*
- *"The caller hung-up immediately when they realised they were talking to someone aware of these scams."*
- *"I have received a couple of calls telling me that there is a problem with my computer (they then go on to try to extract money to fix it!). I am aware of this scam so I cut them off."*

This example demonstrates how awareness of the most common scams can obliterate

the likelihood of the scam taking place entirely. This could then ensure the extinction of certain types of scam. We need to raise awareness of the most common scams during Scams Awareness Months. As scammers are always 'one step ahead', organisations concerned with consumer rights or protecting vulnerable people in society need to work together more in order to gather intelligence on scams.

Friends and family often alerted people to scams. This was the case for a Microsoft/It scam, a phone scam mis-selling herbal medicine and a scam whereby a man created a Trust to insure for care home fees. In fact, fifty-three people answered the question around whether they talked to friends and family about the scam. Most people had (36 respondents, or 82%). **Friends and family are then the best advocates in helping to prevent and spot scams. During Scams Awareness Month, Cambridge & District Citizens Advice promoted their role in protecting others they care for.**

Number of people who reported the scams and who to

A total of 74 respondents answered the question on whether the scam was reported or not (64% of all respondents). Forty-three did not report the scam (58%) and 31 (42%) did. It is interesting that over half of people responding to a survey sharing experiences of scams did not report the scam to those who could help them seek legal redress. **We need to raise awareness of instances where reporting scams leads to redress or prevents further harm to victims or others. Using informal channels to report scams such as in surveying are useful too, as an alternative to traditional means of reporting them directly to authorities.** One respondent to the survey explicitly stated this.

Thirty-one people shared whom they reported the scam to. Most went to the police (9), and a further 4 went to Action Fraud, which is run by the City of London police. Eight people reported scams to Citizens Advice (either a bureau or the consumer helpline). Six people reported the scam or attempted scam to their bank. Three people reported their cases to Trading Standards. Other organisations that people reported scams to included Neighbourhood Watch, and companies that the scammer was pretending to be from (such as O2, TalkTalk). Two people reported that their cases went to court.

Cambridge & District Citizens Advice is keen to work more closely with the local police to ensure people are encouraged to report scams to the Citizens Advice Consumer Service Helpline. The police expressed that this was the best means to report scams in our anti-scams event on 29th May. This is because our helpline is a one-stop shop: we can give advice on indicators of scams, report them to Trading Standards and identify where it is necessary to report scams elsewhere or not.

We should be promoting one point of contact through which to report scams in order to avoid confusion. Many people surveyed (as will be discussed) did not report scams as they did not know who to report them to.

Cambridge & District Citizens Advice plans to develop closer relationships with the local police and Action Fraud to understand their intelligence gathering processes. We will then be able to share information on most common scams between us. We can provide the public full accounts of what they can expect to happen when scams are reported to the three different organisations.

Impacts of reporting scams

Most experiences of reporting scams were positive. A number of people received their money back:

- *“In the end I was so frustrated I came to the CAB.... I wrote to you. The response was most helpful and quick.... You said you would notify Trading Standards for me. You said they should be told and they might be able to do something or not.”* The man received his money back from a rogue trader in two months (£2,300).
- *“We got our money back. We had a marvellous response from the CAB and after your help have not heard from them since. The money got paid straight back into my account.”* This woman’s husband was mis-sold herbal medicine over the phone (for £18).
- *“After a lot of effort on my part the bank did eventually refund my £364.”* This woman was a victim of a free trial diet pill scam. It is unclear what efforts she went to in order to get her refund.

One person contacted their bank, Natwest, who confirmed that she had been approached by a scammer. This helped her to avoid the scam altogether. She had received a text from a scammer on her Natwest thread. It claimed that there had been unusual activity with her account, and to sign into a web link.

We need further research to help explore people’s efforts to get their money back. Research is needed around victims’ efforts and efforts of organisations helping the victim. We should explore and share good practice on how organisations develop positive relationships with victims, which can help build trust to ensure scams are reported more. It can also identify best methods used in retaining money that can be shared elsewhere with other organisations e.g. between local Trading Standards.

Even unsuccessful cases in reporting scams need to be publicised. Reporting the scam made the client feel positive and not so alone. Cases like this also manage expectations by demonstrating that even with a lot of support legal redress can be hard or impossible to retain.

The following people were not happy with support they received:

- *“I contacted my bank and they never returned the money to me. They were very unhelpful and I was on the phone to them for a long time. After this, I contacted the CAB and was given good advice around laws I could refer to in making my case to my bank. The bank never refunded me though.”* (Free trial scam, beauty products)
- *“When I reported this to the Serious Fraud people [Action Fraud] they just didn’t want to know. They said it was my fault. I was not impressed. My argument is that if it was my fault then the bank would not have refunded my money.”* (Free trial, diet pill)
- *“We currently have no faith in the ability of the average tenant/consumer to combat these crooks using the available means: CAB, Ombudsmen, and/or the agencies internal complaint process. We have sought legal assistance.”* (This was not a traditional ‘scam’ but the client felt scammed. The landlord breached the terms of the contract by moving the client out of the property, free of charge, whilst repairs were carried out instead of reimbursing them for inconvenience. The client and their family were going on holiday so had not needed access to an alternative property.)

We need to be clearer about support people can receive around scams from our different organisations (the main ones being banks, Citizens Advice, Trading Standards, the police and Action Fraud). This will help manage people’s expectations, and also help identify where people may need specialist legal advice. Also, if people understand what to expect after reporting a scam they are more likely to report it in the first place.

The man whose company was cloned reported that there is a legal loophole that enabled to scammer to do this. Reporting the scam had no impact. **This shows that in talking to the**

public who report scams, it is important for organisations to identify where policy is not working for clients or customers, and to campaign for change. It is necessary that in defining a scam it is not reduced to illegality, as this precludes identifying where the law is unfair.

Why people did not report the scams and what would make people report more

Thirty-one people responded to the question asking why they did not report the scams/ potential scams. Some respondents stated two or three reasons for why they did not report the scam. Responses can be analysed as falling into seven categories by statements made:

- Being unsure who to report the scam to (15 respondents or 48%). The scams they referred to varied widely.
- Hassle in reporting the scam (8 people or 26%) – this could also include answers around not having time and scams being one of many.
- They felt that not much could be done (6 respondents or 19%).
- They thought people are already aware of these scams so there is not much point (5 respondents or 16%).
- The scam was unsuccessful so they felt they didn't need to report it (4 people or 13%)
- The scam used legal practices (3 people or 10%)
- They were unsure whether the scam had been successful (2 people or 6%).

Forty-eight people answered the question on what could make people report scams more. On the whole they believed that more publicity was needed around scams. Thirty-two answers focused on this theme. Many answers were vague and it was clear that the respondent did not have many ideas on how to increase publicity. However, some good ideas were:

- *“Talks in community on how to deal with/spot scams”*
- *“Gumtree to include more warnings on their websites”*
- *“If banks were clear on actions they could take on their customer's behalf to recover money”*
- *“Clearly named and communicated centralized service for reporting scams”*

During Scams Awareness Month, Cambridge & District Citizens Advice undertook talks in the community to help spot and deal with scams. Our Financial Education and Co-ordinator Trainer, is undertaking this work. We have also developed a good relationship with Barclays in relation to combatting fraud and scams, and so could develop guidance on actions banks can take to recover money. We are advertising the Citizens Advice Consumer Service Helpline as the main means to report scams, as mentioned earlier.

A few people were unsure about what could be done (six). Others were more cynical and felt that reporting scams has little effect (ten). Respondents said things like:

- *“Police power to do something”*
- *“If banks... took more responsibility”*
- *“Well I don't really know because the police are not really interested in such cases”*
- *“Faith that the process works and that issues won't be swept under the rug. We are working with a solicitor because the other avenues were ineffective.”*
- *“If someone could actually do something about it”*
- *“Nothing. Until we have world unity, capturing someone in Nigeria for example is not possible as the government there is inefficient”*

As mentioned earlier, it is essential to share positive case studies of people reporting

scams in order to combat defeatism, which prevents the reporting of scams. Services working with vulnerable people and/or supporting consumer rights should be clearer on support they can offer in tackling scams or seeking redress. They could demonstrate why people are able to get redress in some situations but not in others. Emphasis on the necessity for people to report scams in order to develop intelligence is needed.

Many respondents who answered considered the need for better protection from scammers.

For instance:

- *“Companies not passing on details to other companies”*
- *“Webhost (i.e. Google) should police the copy-cat government sites”*

These suggestions are specific to specific types of scam. We need further research on how to get people to report specific scams. Then we can develop useful recommendations around changes to policy that can prevent different scams.

Conclusions and recommendations

In this report recommendations were made around five areas, which we will consider in turn: Terminology, further research, actions for Scams Awareness Month 2015, Actions for Scams Awareness Month 2016 and communications on scams beyond Scams Awareness campaign months.

Terminology

In this report we propose that scamming needs to be defined as a cunning and technical method by which people/organisations con others out of their money or steal personal details to commit fraud. There is no exclusive reference to legality in this definition. People can also include issues that feel like scams even though they are usually not counted as scams. This means that legal practices that disadvantage people can better be argued against.

Further research

We need national and longitudinal research to identify different types of scams and their relations to different groups of people. We need to use different means in engaging people in this research such as visiting communities, using social media, and emailing clients and asking clients of partner organisations. This will limit the issue of self-selection: people more likely to report scams may be more likely to answer a survey on them too.

Further research around costs of scams needs to be undertaken than has been produced here. We propose that further research could look into how often people received their money back. Research is needed around victims' efforts to address impacts of scams including money they spend on this. This will help us understand secondary impacts scams have.

We also need research on efforts of organisations helping the victim. We should explore and share good practice on how organisations develop positive relationships with victims, which can help build trust to ensure scams are reported more. It can also identify best methods used in retaining money that can be shared elsewhere with other organisations e.g. between local Trading Standards.

Actions for Scams Awareness Month 2015

In the week focusing in preventing and reporting telephone scams, Cambridge & District Citizens Advice focused on raising awareness of the Microsoft/IT scam. In the week addressing doorstep scams we focused on rogue trading. We decided this based on most common scams reported in this research. In relation to the Microsoft/IT scam, we found that awareness of the most common scams can obliterate the likelihood of the scam taking place entirely.

Banks are a main organisation people report scams too, especially after money has been taken from accounts. Therefore, Cambridge & District Citizens Advice is keen to work with banks. During Scams Awareness Month ran two stalls at Barclay's bank branches. Barclays has gave us this space for free. On 6th July we ran a stall at Great Shelford and on 15th July we ran a stall at St Andrew's Street.

In tackling scams, we need messages to foster a culture whereby people feel they can say no to deals they are unsure of without feeling rude or threatened, and this will take some time. The key message "don't be rushed" for this year's Scams Awareness Month campaign was very apt. We need to ensure that the message is sustained beyond the campaign.

Our research has found that friends and family are the best advocates in helping to prevent and spot scams. During Scams Awareness Month, Cambridge & District Citizens Advice promoted the role of the public in protecting others they care for.

Respondents in the research argued that greater publicity is needed around how to spot scams and report them. One respondent mentioned that talks in the community could be helpful. During Scams Awareness Month, our Financial Education and Coordinator Trainer, undertook this work at Birches Day Centre and U3A.

Throughout the month we will advertised the Citizens Advice Consumer Service Helpline as the main means to report scams. This will ensure that messages around who to report scams to are more straightforward, as there was much confusion around this amongst respondents to the survey.

Actions for Scams Awareness Month 2016

We would recommend that next year's Scams Awareness Month 2015 could focus on online and phone scam exclusively. These were the most popular methods used to scam people in our research.

A further recommendation would be to focus a separate scams awareness campaign on younger people to show that scams do not just impact on the most vulnerable, but on everyone. There are a number of campaigns that already focus on helping older people or the vulnerable. We want to readdress this by creating a scam alert smartphone app, in order to target a younger wider audience.

In the next Scams Awareness Month it would be helpful to also have a more general focus on fraud, and how to protect personal information. We could work with the banks on this. Cambridge & District Citizens Advice is already working with Barclays locally. Barclays is running an anti-fraud event in the coming months, which we plan to attend to pick up tips for our clients.

Communications on scams beyond Scams Awareness campaign months

Respondents in the research felt that there was not enough publicity about scams and how to report them. Some recommendations on messaging and reaching more people are as follows:

- In publicity around scams and in helping people to deal with them, we need to take account of the different ways that scams make people feel or impact on mental health. In order to do so, we could take different approaches in our messaging. Some people may want to be assured that those they report scams to will be non-judgemental and compassionate. Others will be angry at having been scammed and will feel compassionate towards others who are likely to be scammed. They might want to be advocates in tackling scams by raising awareness amongst friends, families and communities.
- It is concerning that people who are scammed once can continue to be susceptible to further attempts. Once they learn about one scam they can still be taken in by another. We must identify these individuals quickly and ensure that community coordinators (traditionally concerned with doorstep scams) in no cold calling zones can help them deal with different scams. These people would benefit most from face-to-face regular contact.
- If some people only recognise a scam after they lost money/goods/services, where possible we should be sharing payment methods or methods of transferring money or assets, which can insure people from scams. We need a review into this with banks.
- Using informal channels to report scams, such as in surveying, are useful. Many people who responded to the survey had not reported the scam at the time.
- We need to be clearer about support people can receive around scams from our different organisations (the main ones being banks, Citizens Advice, Trading Standards, the police and Action Fraud). This will help manage people's expectations, and also help identify where people may need specialist legal advice. Also, if people understand what to expect after reporting a scam they are more likely to report it in the first place.
- Even unsuccessful cases in reporting scams need to be publicised. Reporting a scam may make a client feel positive and not so alone.

Appendix

Copy of our survey questions

Have you been a victim of a scam/suspected scam over the last year?

PAGE 1

Cambridge & District Citizens Advice is gathering information on impacts of scams. We want to know how to encourage people to report them in preparation for our Scams Awareness Month campaign in July. Can you help us for 5 minutes by sharing your experiences of a scam/ suspected scam?

Your responses will be used to help us produce a report with recommendations on how Trading Standards, the CAB Consumer Service and Action Fraud can encourage people to report scams to them. The surveys will reveal the most common scams. During Scams

Awareness Month we also want to provide people with information on how to avoid the most common scams.

PAGE 2

1. Has someone tried to scam you in the last 12 months?

Yes

No

2. Did they succeed in scamming you?

Yes

No

Unsure

3. How did they first contact you?

Online

On the phone

Visiting your house

Other (please specify)

4. Please describe what happened. (Comment box)

5. Did you talk to friends and/or family about the scam/suspected scam?

Yes

No

6. Did you lose money? (If yes goes to question 7 and if no question 9)

Yes

No

7. How much money did you lose?

8. Did you struggle financially after losing money?

Yes

No

9. Did the scam impact on you in any other way?

10. Did you report the scam/suspected scam? (If yes goes to question 11 and skips question 12, and if no goes to question 12)

Yes

No

11. Who did you report the scam to?

12. Why did you not report the scam?

13. What do you think would help people to report scams more?

PAGE 3

14. Thank you for answering these questions. Would you be happy for us to contact you to ask more questions? These questions will help us to get more in-depth information on answers you gave in the surveys.

Yes

No

15. What is your phone number?

PAGE 4

Thank you very much for taking part in this survey - giving your time is much appreciated.