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## Scams Awareness campaign 2019

**Dates:** June 10<sup>th</sup> – 23<sup>rd</sup> 2019.

### General background

Scams Awareness Month is a campaign run by the CPP and led in Scotland by Citizens Advice Scotland in partnership with Trading Standards Scotland. The campaign is an annual opportunity to empower consumers against scams. By providing people with the knowledge and confidence to spot, report and talk about scams, organisations can take a united stand against these crimes that affect people across Scotland.

### What we want to achieve

Our evaluations demonstrate that this campaign successfully raises awareness of scams and encourages people to report them to relevant authorities yet problems around scams are perennial.

As with all previous Scams Awareness campaigns, the overall aim is to reduce the risk and impact of scams by raising awareness and encouraging behaviour change amongst the public at both a local and national level. In particular, we want to reach those who are more likely to be targeted by a scam, and who face high level of detriment if they fall victim.

### The three aims within this are:

- To tackle the stigma that surrounds scams and encourages people to talk about their experiences and help others.
- To promote the importance of getting advice and tackle the under-reporting scams.
- To equip consumers with the skills needed to recognise scams.

### Measuring impact

To evaluate the impact of the campaign, we will be monitoring the below metrics:

- 50 organisations participating in Scotland
- 3% increase in reports to Police Scotland
- 10% increase in visits to relevant Advice for Scotland advice pages
- 5 national media hits and 30 local new pieces



## Campaign approach

As agreed by the CPP, we will continue taking a targeted approach to this campaign. We have used data to determine who we want to reach and will be tailoring campaign messaging and communications channels according to their needs.

This year, the Scams Awareness campaign at CAS forms part of a year-long campaign that is internally named **For Your Benefit**. This campaign has been developed to challenge perceptions and stigma associated with a number of issues that see high client volume in Citizens Advice Bureaux across the network: [benefits take-up](#), [problem debt](#) and [scams reporting](#).

We want to create spaces where people feel more comfortable and confident in talking about their finances and experiences of financial fraud. By doing this, we want to encourage people to talk about and report scams and challenges the narrative that surrounds scams and scam victims. We want people to feel empowered to self-help through our advice provision, either online or in CAB and confident to speak out on issues that are surrounded by stigma.

Following the success of our partnership campaign last year in 2018, we have seen a **113% increase** in the reporting of scams across the Citizens Advice Bureaux network. This is not only a testament to raising awareness of key issues surrounding scams, but to the joined-up approach of key prevention organisations in Scotland.

### Stop, report, talk: Be #scamaware

Citizens Advice England and Wales commissioned a piece of research last year, on how to communicate with the public about scams and how to reach certain groups within this. The work was developed into a toolkit, giving evidence based tips to those who wanted to raise awareness of scams with a focus on the most effective messaging to use.

The under-lying principles that came out of this research:

- **Engage:** Many people don't think they would ever fall victim to a scam. This can lead to a false sense of security, and in turn result in them not engaging with the campaign if they see it as irrelevant to them. We therefore need to make scams an interesting and relevant topic for our target audiences.
- **Educate:** People don't always know how widespread or complex scams can be, or what to do if they are targeted by one. Our messaging should teach the public the warning signs of a broad range of scams, and provide

practical guidelines around how to protect themselves.



- **Empower:** There is often stigma attached to scams and those who fall victim to them can feel ashamed and reluctant to speak up. Compounded by people not knowing where to report scams and why, this can lead to people feeling like they have no agency. We therefore need to build a sense of empowerment by encouraging people to talk about scams, and raise awareness of how to report them.

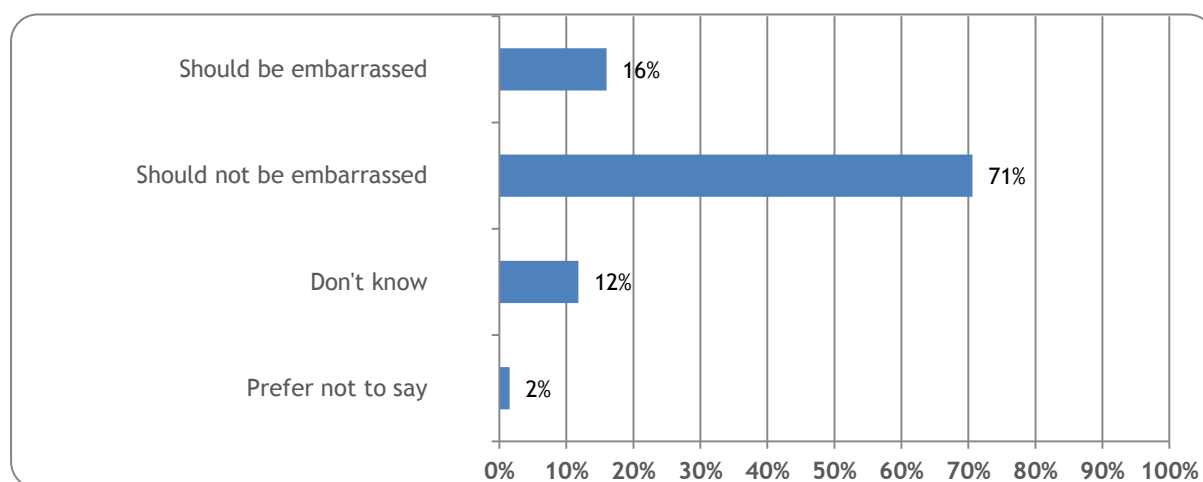
In line with this messaging, this year's campaign in Scotland will be run under the slogan 'Stop, report, talk'. We will continue to use the hashtag #scamaware. The hashtag is in-line with our approach on tackling stigma and changing the conversation on scams issues.

## Evidence

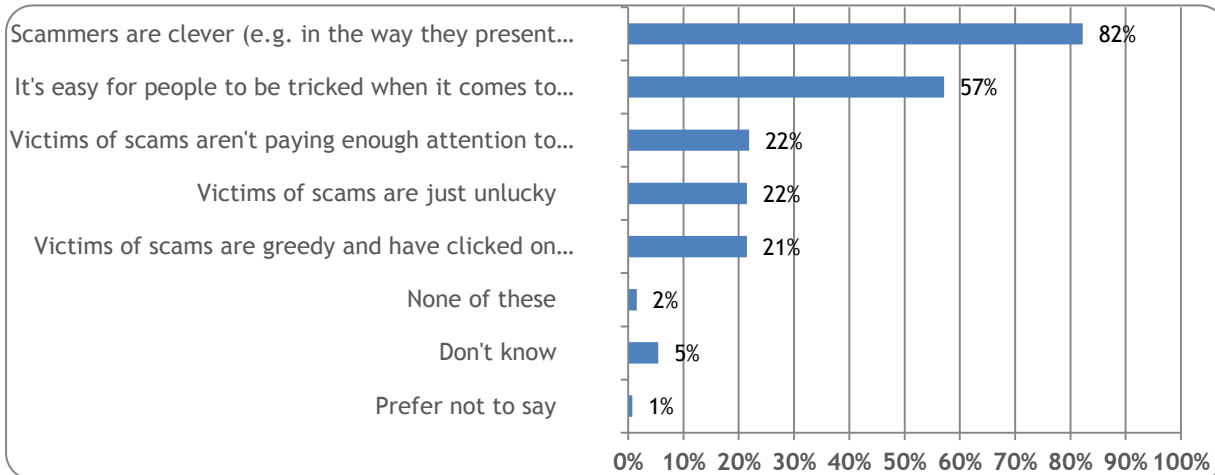
To support our Scams Awareness campaign in Scotland, we have undertaken research to assess both the Scottish public's perceptions on scams victims and personal experiences of scams within the last year; in a bid to tackle scams stigma head on.

CAS commissioned an omnibus survey from YouGov in March 2019 that asked a number of questions aimed to assess the Scottish public's current perceptions on the issues we are campaigning on.

Do you think that people should or should not be embarrassed about falling victim to a scam?



Which do you think are the main reasons why people become victim to a scam?



Unweighted base: All Scottish adults (1012)

In our annual consumer tracker survey of over 2,000 people in Scotland, we asked consumers a range of questions on their personal experience of scams with a number of top lines below.

### Have you been targeted by a scam in the past year?

2,078 base, all Scottish adults.

- 46% had been targeted by a scam, at least once, in the past year, an increase from 2018.
- 10% at least two or three times and 14% three times or more.

### How were you targeted when someone tried to scam you?

968 base, all Scottish adults.

- Email ranked top year on year – 38% approached via an email scam
- Telephone landline ranked second year on year – 27% approached via a landline scam
- Mobile ranked third year on year – 15% approached via a mobile scam
- Online ranked 4<sup>th</sup> in 2019 (5<sup>th</sup> in 2018) – 10% approached online
- Text message ranked 5<sup>th</sup> (4<sup>th</sup> in 2018) – 5% approached via a text scam
- In person (cold caller at home) ranked 6<sup>th</sup> (8<sup>th</sup> in 2018) – 2% approached by a cold caller
- Direct post ranked 7<sup>th</sup> year on year – 1% approached by a direct post scam
- Post addressed to occupier ranked 8<sup>th</sup> (6<sup>th</sup> in 2018) – 0% targeted

## Types of scam experienced?

968 base, all Scottish adults.

- 39% experienced a computer/internet repair scam
- 38% experienced a personal injury scam
- 32% experienced a fake tax refund scam
- 32% experienced an online transaction security scam (PayPal etc.)
- 30% experienced a banking security scam
- 16% experienced a lottery/prize draw/competition scam
- 12% experienced fake or non-existent goods (event tickets etc.)
- 9% experienced dating/romantic scams
- 7% experienced home improvement scams
- 4% experienced home repair scams

Through our CASTLE recording system, we have assessed the level of advice given through the Citizens Advice Bureaux network, year-on-year, in relation to scams advice.

- In 2018/19, we gave out 1,038 pieces of advice on scams to 617 clients. This is an **increase of 86%** from 2017/18.
- On reporting scams specifically, we seen a **113% increase** from 2017/18 to 2018/19 across the CAB network.

Trading Standards Scotland analysed the scams intelligence in Scotland for the period **1 April 2018 to 1 April 2019** held on Memex. During this period there have been 490 intelligence logs listed. This analysis also includes whether the scam was cyber enabled with intelligence providing that of the 490 logs, 35% had a cyber-element to them. An analysis of the estimated, attempted and actual levels of detriment experienced has also taken place with a total of £600,559.50 being logged.\* Interestingly, whilst cyber only relates to 35% of all incidents, the detriment associated with such is 53% of the total amount being logged, suggesting that cyber enabled scams can result in a tremendous loss to the consumer. \*The figure for detriment which was attempted has also been included to show the extent of money which can be lost to scams. It is also worth noting that not all logs had a figure attached, nor are all scams reported so it is assessed that the true figure is significantly more.

From Memex and intelligence gleaned from local authorities on emerging trends, TSS and CAS are taking a slightly different approach with their messaging, and will be predominantly highlighting types of scams whilst weaving in information on demographics. Ultimately, a different scam a day will be highlighted. Again as per the Scams Awareness Campaign Plan, the underlying principles behind the messaging will be: engage, educate and empower.



Both CAS and TSS intelligence demonstrates the range of scams consumers in Scotland are being targeted by frequently. The following scams will be highlighted throughout the campaign:

- Telephone Preference Service scams;
- PPI scams;
- Insurance scams;
- Competition Scams;
- HMRC scams;
- Council Tax scams;
- Green Deal Funding scams;
- Computer scams;
- Misleading telesales; and
- Health Survey scams assessed to lead to the mis-selling of mobility aids.

Scottish Crime and Justice Survey 2017/18 (published in March 2019) found that the crimes which the public were most likely to say they were very or fairly worried about were fraud.

- 51% of adults in Scotland said they were worried about someone using their credit or bank details to obtain money, goods or services.
- Three-in-ten (26%) thought they were likely to be victims of banking and credit fraud in the next year; this has increased from 14% in 2008/09.

## Demographics

The strength of the Scams Awareness campaign is its breadth and reach, however by targeting messaging to particular demographic groups we can improve cut through.

As the Scams Awareness campaign operates within our over-arching For Your Benefit campaign at CAS, with the fundamental objective to challenge stigma, we have chosen our demographics groups based on evidence and to meet this objective. The evidence gathered through CAS and TSS demonstrate that Scottish consumers are being targeted by a broad range of scams and whilst we have seen a huge increase in reporting to the CAB service, the numbers are relatively small in comparison to the level of scams, a rise in reporting is a key objective.

### Young people (16 – 25 year olds)

Young people are a key target demographic for this campaign. Working with youth organisations in Scotland, we will create a suite of targeted messaging to help young people identify scams and feel confident in reporting.

Our research tells us that ‘under 25s’ are the most likely group to be embarrassed if they fall victim to a scam and they are unlikely to report.

### **What are their needs?**

- This group is unlikely to report a scam, even if they have lost money. This evidence makes them a key target group to provide with information and advice and to encourage reporting.
- Whilst young people may be the group that is most likely to feel embarrassed if they fall victim, they are also the group that has the most sympathy for other scams victims of all ages. We should encourage them to not only talk about their experiences, but to care for others in their communities too.
- Our annual consumer tracker survey demonstrates that overwhelmingly, young people are targeted via their tech by scammers. Mobile, email and online scams affect this group the most. We need to ensure our campaign messaging reaches this audience segment across a range of digital channels.

### **Older people**

Older people are another key target group for our campaign messaging. Our evidence suggests that older people are targeted by scams that will see them suffer the high levels of financial detriment (computer repair, personal injury and banking/fake tax returns).

We will be working closely with Police Scotland and Age Scotland to provide targeted campaign materials and messages to raise awareness to this group.

### **What are their needs?**

Our YouGov survey demonstrates that older people (55+) are much less sympathetic to scams victims.

- 27% of 55+ believe that victims of scams are greedy in comparison to 12% 18 – 24 year olds
- 26% believe that victims of scams aren’t paying enough attention their money in comparison to 15% of 18 – 24 year olds

This attitude towards scams victims sits against a backdrop of older people being the most susceptible to a wide range of scams. However, our research also demonstrates that older people are the most likely to report a scam, if they fall victim. We will educate this group on how to identify scams and to encourage reporting.



## Partnerships/stakeholders

- Young Scot
- The Young Women's Movement in Scotland
- Police Scotland
- Age Scotland
- Canongate Youth

## Communications

CAS and TSS will feed into the CPP Communications plan. We will be developing a national social media plan and a media engagement plan.

## Resources

### Planned resources list:

- Campaign briefing
- Social media pack
- Template press release
- Video case studies
- Poster template
- Leaflet
- Animated social graphics
- Social media graphics