

SCAMS AWARENESS CAMPAIGN

10-23 JUNE 2019

**STOP.
REPORT.
TALK.**

#scamaware



INTRODUCTION

Thank you for your interest in the 2019 Scams Awareness campaign, which will take place from 10–23 June. This campaign is all about creating a network of confident, alert consumers who ‘stop, report and talk’ when they see a scam.

Your work throughout the campaign is vital for raising awareness of scams in your communities. Whether you’re an individual consumer looking to protect yourself and your family from scams, or an organisation or group representing consumers, everyone is welcome to get involved.

By giving people the knowledge and confidence to spot, report and talk about scams, we can take a united stand against these crimes that affect people across the country.

This briefing and campaign pack has been created to provide you with the information, ideas and resources you need to help make this year’s campaign a success.

Citizens Advice has worked closely with the Consumer Protection Partnership (CPP)¹ to organise the campaign and prioritise areas that cause most harm to people.

Inside this briefing you will find key messages for the campaign, activities you can run, information on scams people may encounter, and useful contact details. There are further resources online to help you take action in your communities, including a social media pack, template letters, resources from our partners and more.

You can order additional printed resources, including posters and postcards like the ones provided in this pack, and find other nearby organisations participating in the campaign, by visiting the Citizens Advice website:

www.citizensadvice.org.uk/sa19.

1) Formed in April 2012, the Consumer Protection Partnership brings together key partners within the consumer landscape to better identify, prioritise and coordinate collective action to tackle detriment more effectively than they could through working in isolation.

STOP. REPORT. TALK.

Spam emails, 'suspicious activity' alerts from your bank, news stories about data breaches – unfortunately, scams and fraud seem to have become part of our daily lives. The data underlines this. A recent Citizens Advice report found that almost three quarters of people surveyed had been targeted by a scam in the previous two years.

The Scams Awareness campaign is an annual opportunity to raise awareness and empower people to take action against these crimes. Together we have managed to raise a huge amount of awareness of scams across the country and equip thousands of people to protect themselves.

The campaign has gone from strength to strength in recent years. The number of participating organisations has more than doubled over the past five years, from 165 organisations in 2013 to 354 in 2018, and the campaign has consistently increased calls to the Consumer Service and reports to ActionFraud. Your work was instrumental in creating this impact.

Much of this work involved partnerships between local Citizens Advice offices, Trading Standards, police and crime commissioner offices, local authorities and many other local organisations. These partnerships are vital to ensuring that scams become a priority for people and organisations who work to help those most at risk. That's why we want this great work to continue in 2019.

Scams aren't just a minor inconvenience to people. Aside from financial loss, they can cause distress, misery, and even if a scam has been avoided, it can lead to a widespread loss of consumer confidence. **They can also happen to anyone.**

That's why, as with previous Scams Awareness campaigns, we want to reduce the risk and impact of scams by raising awareness of the issue and encouraging people to take action – recognising, reporting, and talking about the issues.

STOP

Scams are many and varied, with increasing complexity and sophistication. By arming people with the knowledge they need to recognise a scam, they can protect themselves and those around them, preventing harm in the first place.

We want consumers to know how to spot the warning signs of a scam, and if they think they are being targeted to stop and seek advice on what to do next.

REPORT

Data from a recent Crime Survey in England and Wales suggests that only around 13% of fraud incidents are reported by the victim, either to the police or Action Fraud. With so many scams left unreported, it creates an incomplete picture and reduces the ability of enforcement to effectively tackle fraud across the country.

Confusion in the reporting system needs to be addressed. Consumers need to know how to report scams, not only to improve the quality of data collected to help tackle fraud, but to empower people to take action.

TALK

Scams can be highly sophisticated and often use social engineering to prey on people. Anyone can be vulnerable to scams, and yet we still don't talk enough about them.

Research shows that those impacted by scams often still feel a sense of shame about falling victim to them. As the ONS has reported, this stigma can contribute to under-reporting, and stifles conversations around protecting yourself and others.

We want to get rid of the stigma around scams and encourage people to work together to stop them.

However you choose to take part in the campaign, you're helping to give consumers the awareness to protect themselves, their families and communities – not just in June, but all year round.

THIS YEAR'S CAMPAIGN

Following the success of previous years, our content and messaging will continue to be aimed at those who are the most targeted by or vulnerable to scams. This year we are taking a new approach to the campaign, running it over two weeks instead of a month. The first week will look at the group who have the highest detriment from scams, whilst the second week will focus on those who are most targeted by scams in volume.

By promoting or highlighting specific messages to each target group, we hope to continue to reach more people and help those who are targeted most by scams. However, we appreciate that partners may have different audiences, and there is flexibility within this campaign to allow participating organisations to target other groups as well, under the banner of 'Stop, Report, Talk'. Scams can affect anyone, so all efforts to raise awareness of the issue can make a real difference.

Using the available data, and in consultation with the Consumer Protection Partnership, we have identified two groups to target with the campaign:

Life established (40s-60s)

'Life established' is the term we are currently using for the mid-40 to mid-60 age range of people. In terms of raw numbers, this is the group that are most affected by scams. Part of this is due to the fact that they are more likely to report scams, but it may also be due to their circumstances, for example being a homeowner or having access to financial assets.

Older people

When looking at those who are most vulnerable to high-detriment scams older people by far skew the highest in terms of those most affected. 75 is the average age of reported scam victims and those over-70 have the highest detriment from a number of different types of scams. Older people tend to fall victim most to phone and mail scams.

The materials developed for this group will also be relevant for other groups who may traditionally be seen as more vulnerable to scams. For example:

- Those who are considered to be socially isolated. They are more likely to live alone and so often don't have that immediate support network which can make them easier to manipulate.
- Those with long term health conditions or disabled people. According to Citizens Advice data, when compared to the general population this group were more likely to be victims of phishing and other banking scams (37% vs 29%), and prizes and lottery scams (41% vs 29%).

Whilst saying this, it is important to note that we are all susceptible to being vulnerable to scams. Vulnerability is not a personal trait but a state that one finds oneself, anyone can find themselves vulnerable.

While general scams awareness messaging, and this year's slogan 'Stop, Report, Talk' is relevant to everyone, the resources across the campaign are more targeted to our two chosen groups. For example, the leaflets are most suited to the over 70s, but these will also work for other demographics which partners may wish to reach, such as the socially isolated. The online resources, are more likely to reach the 'life established', and so messages will be tailored to them.

Help, support and advice for the campaign

Whatever you do for Scams Awareness campaign 2019, please let us know about it, so we can highlight and co-ordinate your efforts. It will also help us to evaluate the campaign for future years.

If you are tweeting remember to use #scamaware. Please also email us pictures and updates about your events directly to campaigns@citizensadvice.org.uk.

If you are part of the Citizens Advice service you can let us know about your activities by sending a Local Action Reporting Form – www.citizensadvice.org.uk/cablink/larf

For any queries about this resource or the Scams Awareness campaign generally please contact: campaigns@citizensadvice.org.uk.

ACTIVITIES FOR RAISING AWARENESS OF SCAMS

The Scams Awareness campaign is the perfect opportunity to highlight current scam activity in your area and help consumers tackle them.

Good partnership work between local organisations such as Citizens Advice, the Trading Standards service and community groups will be central to a successful campaign and ongoing scam-fighting activities throughout the year.

It's worth talking to potential partners, such as Trading Standards, police and crime commissioners' offices, and local authorities in advance about the evidence of scams locally and how best to prioritise activities.

You could also discuss wider work and data sharing. Local Citizens Advice can access more information on data-sharing agreements for use with Trading Standards services on BMIS.

Activities

The Scams Awareness campaign gives consumer advocates the opportunity to raise awareness and promote behaviour change around scams and fraud over the course of two weeks.

This year we are looking at two key groups and will focus one week of the campaign on each:

- **Older people** (week 1, beginning Monday 10 June)
- The **"life established"** (week 2, beginning Monday 17 June)

You can find information on these groups, including targeted messaging and additional resources at www.citizensadvice.org.uk/sa19.

Citizens Advice will provide resources, such as model press releases, a social media pack and a range of other online content to reflect the weekly themes. Please share these with other consumer campaigners in your area.

If you can, develop content to use over both weeks of the campaign. Otherwise, you can prioritise the audience that works best for you, based on the strength of your local statistics, partnerships and consumer stories.

We've put together some suggested activities for how you can take part in the campaign. We have split them into three levels depending on how much time you or your office has to devote to the campaign. They are set out with the Citizens Advice service and Trading Standards service in mind, but other organisations are welcome to join in and use the ideas and resources.

Look out for more partner activities and resources online on our website at www.citizensadvice.org.uk/sa19.

“I’D LIKE TO BE INVOLVED BUT DON’T HAVE A LOT OF TIME”

In your community

- Put Scams Awareness posters and information leaflets in places such as your reception or waiting area.
- Use notice boards and electronic displays to highlight current scams and tips on how to avoid them. Invite people to tell you about their experiences.
- Feature the campaign on the front page of your website.

In the media

- Post regularly on social media channels using original content or suggested posts using #scamaware.
- Send a press release to the local media. A model version will be available to download at www.citizensadvice.org.uk/sa19.

Engaging with partners

- Do you attend regular meetings with your local authority, Trading Standards or other community groups who might be interested in the Scams Awareness campaign? Let them know it’s happening!
- Contact local MPs and Assembly Members highlighting the campaign. Getting your MP along to an event is a good way of attracting publicity from the local press, and a good opportunity to promote your organisation. We’ll be sending all MPs a Scams Awareness MP briefing in the run up to the campaign.
- Promote the issues of scams at internal, caseworker, outreach or team meetings. Ask for personal experiences and stories for case studies.

**“THIS IS AN
ISSUE WE’D LIKE
TO SPEND TIME
CAMPAIGNING
ON”**

In your community

- Hold an event at local community venues, such as libraries, schools and colleges, shopping centres, sheltered housing, care homes, lunch clubs, bank branches and community centres. Our online resources include template flyers to publicise your event.
- Survey people who come to your events to find out what they think. This will provide useful information on the problems in your area, demonstrate the value of your work, and may help you find case studies. A template questionnaire is available at www.citizensadvice.org.uk/sa19.
- Run scams awareness training for local groups, charities and carers. As part of the Scams Awareness campaign, Citizens Advice has developed scams education resources that can be downloaded and printed to use with groups or individuals throughout the campaign at www.citizensadvice.org.uk/sa19.
- Invite people who come into your office to tell their stories to reduce the stigma around scams in the community.

On social media

- Update your social media channel imagery with graphics provided by Citizens Advice and using #scamaware.
- Use social media to ask the online community to look out for scams and share them on Twitter and Facebook with the campaign using #scamaware.

In the media

- Radio is an important channel for promoting scams awareness, particularly as many in our target audiences listen to it. Contact your local radio stations in advance to discuss how you can structure content over the campaign.
 - Case studies will be really important to highlight the impact of scams, particularly if you have people who are willing to discuss their experiences.
 - Involve other organisations such as Trading Standards and charities representing specific groups to help gather knowledge and tailor it to audiences.
- Target ‘specialist’ local publications such as council newsletters, carers’ magazines, housing association newsletters, and police magazines.

Engaging with partners

- Invite other organisations, libraries, community centres, and housing associations to promote electronic Scams Awareness campaign materials, which will be available online at www.citizensadvice.org.uk/sa19.
- Meet with your MPs or Assembly Members to discuss ways of improving joint working and information exchange on scams throughout the year.
- Help local councillors/community leaders set up a workshop or surgery which they can hold in community centres in their ward.
- Contact your local police and crime commissioner office to discuss joint working. A template letter is available at www.citizensadvice.org.uk/sa19.

“I WANT TO MAKE SURE WE DEVOTE A LOT OF TIME TO SCAMS AWARENESS, IN JUNE AND BEYOND”

In your community

- Create an ‘action group’ in your local community to coordinate scams related campaign and education activities. Contact your local Trading Standards services, police and crime commissioners offices or your local authority.
- Research scams in your local area. Your local police force may have access to regional and local fraud statistics that they can share with you.
- Create a system for sending out alerts to warn consumers and other organisations about current scams, for example by email or text. In conjunction with Trading Standards, you can keep the network informed and immediately warned of any scams. Some local authorities, police forces, and Neighbourhood Watch schemes will already have alert systems like this in place for you to tap into. Remember to promote the service with any clients that your organisation helps.

On social media

- Use social media to get people to contact the Citizens Advice consumer service about scams and to report them to Action Fraud. They can also contact the Financial Conduct Authority (FCA) if it’s about financial services, Royal Mail about scam mail, their phone provider about scam phone calls and spam texts and their internet provider about dodgy emails.
- Run a live scams advice Q&A or discussion in your local area using social media, for example on Twitter or Facebook.

In the media

- Carry out a media campaign to last throughout the two weeks. You can plan activity across different types of media, including online, print, and radio.
- Pick several examples of current or well-known scams and highlight them weekly by using case studies. The two main groups detailed in this pack can provide a targeted way of structuring content.

Engaging with partners

- Send resources to other frontline workers in the region to educate their clients about scams. For example, send a copy of this briefing and some postcards/leaflets to local housing officers, community police officers, and Jobcentre Plus. You can download materials from www.citizensadvice.org.uk/sa19.
- Hold a workshop for other agencies to discuss how you can work better together in combating scams. Look to build a network where information can be exchanged and distributed. Community Safety Partnerships (or your own local version of this) and local councillors with adult social care responsibilities are good people to get involved.

RESOURCES AND INFORMATION

37%
of people have been
targeted 5 times
or more

72%
of people have been
targeted by scammers
in the last 2 years

What is a scam?

A scam is a scheme to try to steal money, personal information or data from a person or organisation. Other names for a scam include fraud, hoax, con, swindle and cheat.

General facts about scams

- The National Audit Office (NAO) recently estimated that individuals lose £10 billion a year due to fraud.
- The Crime Survey for England and Wales (CSEW) estimated there were 3.5 million incidents of fraud for the year ending September 2018.
- Data from a recent CSEW suggests that only around 13% of fraud incidents are reported by the victim, either to the police or Action Fraud.
- According to Citizens Advice research²:
 - Almost three-quarters (72%) of people have been targeted by scammers in the last 2 years, either via mail, phone calls, text messages, emails, online, and face-to-face.
 - Over a third (37%) of people have been targeted 5 times or more.
 - Just over 1 in 10 people (11%) know friends or family members who have lost money to a scam.
 - Almost half (45%) of people have taken no action to protect themselves against scams in the last 12 months, and two-thirds (65%) have taken no action to help protect friends or family.
 - 7 out of 10 (68%) of people targeted by a scam do not tell anyone about it. This includes friends, family or the organisation being impersonated, as well as the relevant authorities.
- The CSEW suggests that less than one-fifth of incidents of fraud either come to the attention of the police or are reported by the victim to Action Fraud.

2) "Changing the Story on Scams", Citizens Advice 2017

Statistics by demographic

Life established

- CIFAS' 2018 Fraudscape report shows that there were 48% more victims of impersonation over the age of 40 in 2017 than under 40.
- A third of all victims of scams are 41–60 year olds. This age group accounts for the highest percentage of prior fraud victims (34.3%)
- While they are targeted by a wide range of scams, there are certain scams they are more vulnerable to. These include investment fraud, phishing and other banking scams, property scams and pension liberation scams.
- Victims of cyber crime fraud are also more likely to be aged between 41–60.

Older people

- 75 is the average age of reported scam victims.
- £4,500 was found to be the average financial loss for those aged between 75–59 years old.³
- Those over 70 have the highest reported detriment from a number of types of scams.
- Citizens Advice data shows that clients who had been victim to a scam were more likely to be older, with 34% aged 65+ compared to 15% of all clients.
- Those aged 61–80 were more likely to be victims of investment fraud. This type of fraud has a huge detriment with a median loss to victims of £10,500 compared to a median loss across all scams of £395.

Note:

There are some dubious practices which may leave consumers deeply frustrated or out of pocket. For example, a legitimate company making multiple, aggressive sales calls or a utility company representative persuading people to switch without any financial benefit. These unfair commercial practices are not specifically addressed as part of this Scams Awareness campaign. However, people who do experience them should contact the Citizens Advice consumer service on 03454 04 05 06 or on 03454 04 05 05 for a Welsh-speaking adviser.

3) National Trading Standards Scams Team

New or prevalent scams

There are dozens of different types of scams, from more well-known scams such as investment scams or upfront payment scams, to new or more niche scams, like copycat government official services scams. For more detailed information about prevalent scams and targeted advice content for specific scams, go to www.citizensadvice.org.uk/sa19.

You can find out more about recurring or emerging scams by visiting

www.actionfraud.police.uk. See Action Fraud's Facebook page at: www.facebook.com/actionfraud. On Twitter follow @Actionfrauduk.

Another good source of information is the Metropolitan Police "Little book of big scams". It highlights a range of scams and dubious practices designed to con people out of their money. You can find it on the partner hub at www.citizensadvice.org.uk/sa19.

As part of this campaign, Citizens Advice has developed scams education resources that can be downloaded and printed to use with groups or individuals. These resources are designed to be interactive and to generate discussions to educate and empower consumers. They can be found at www.citizensadvice.org.uk/sa19.

WHAT CAN CONSUMERS DO TO TACKLE SCAMS?

3.5
million incidents
of fraud for the
year ending
September
2018

There are three things that consumers can do if they suspect they're the target of a scam:

- Get advice from the Citizens Advice consumer service on 03454 04 05 06, or on 03454 04 05 05 for a Welsh-speaking adviser. You can also get advice and information online at www.citizensadvice.org.uk/sa19.

The Citizens Advice consumer service can also report problems to Trading Standards for you. Trading Standards are responsible for protecting consumers and the community against rogue and unfair traders.

- Report scams and suspected scams to Action Fraud on 0300 123 2040 or at www.actionfraud.police.uk. Action Fraud is the UK's national reporting centre for fraud and internet crime. **(If debit cards, online banking or cheques are involved in the scam the consumer's first step should be to contact their bank or credit card company. If the scam is a pension transfer, they need to contact the provider immediately, along with the Pensions Advisory Service).**
- Tell family, friends, neighbours so that they can avoid scams and find out how to protect themselves.

Consumers can also do the following to cut down unwanted contacts:

General

- Always check any forms that you fill in for tick boxes that say something like “I give permission for third parties to contact me by phone” or “I give you permission to contact me by email”. Don’t tick the boxes if you don’t want to be contacted.

Phone calls

- Register their number with the Telephone Preference Service at www.tpsonline.org.uk or 0345 070 0707. They can also register their mobile by texting ‘TPS’ and their email address to 85095.
- Report unsolicited marketing calls to the Information Commissioner’s Office at <https://ico.org.uk/concerns/marketing> or 0303 123 1113.
- Use a product to block telephone calls:
 - Your phone company may have a blocking service or help available to protect people from nuisance calls. Call your companies customer service helpline to find out.
 - TrueCall – www.truecall.co.uk
 - CallBlocker – www.cprcallblocker.co.uk

Mail

- People who want to report potential scam mail can write to Royal Mail at: Freepost Scam Mail. Phone: 0800 0113466 (message service only) or email scam.mail@royalmail.com. They can also report it to the Citizens Advice consumer service.
- The Mailing Preference Service (MPS) is free and may help reduce unsolicited mail – www.mpsonline.org.uk or 0207 291 3310.
- To opt out from receiving ‘Door to Door’ unaddressed mail delivered by Royal Mail visit their website or call 0345 266 0858.
- To opt out of deliveries from unaddressed mail distributors consumers can register with “Your Choice” preference scheme Direct Marketing Association (UK) Ltd. at yourchoice@dma.org.uk or 020 7291 3300.
- ‘No cold calling’ door stickers. Some Trading Standards services or community police teams provide these.
- Opt-out of the open voting register. This is an edited version of the electoral register that’s available to anyone who wants to buy a copy. To opt-out contact your local Electoral Registration Office.

Citizens Advice will be promoting some of these in its social media pack which is available online at www.citizensadvice.org.uk/sa19.

HELP, SUPPORT AND ADVICE

This year, we're continuing to expand the resources, content and advice that we're making available to campaigners and colleagues. Our Scams Awareness campaign website will continue to host a 'hub' where we can link to and share a list of resources, training and materials from partners.

Make sure to go to www.citizensadvice.org.uk/sa19 for extra campaign materials, niche advice, training tools and more!

75
is the average age
of reported scam
victims

Sources of help for consumers

- www.citizensadvice.org.uk/consumer/scams/scams. Citizens Advice offers free advice and helps people to find a way forward. You can also contact the consumer service for free consumer advice, including advice on scams at 0345 04 05 06.
- www.friendsagainstscams.org.uk. Run by the National Trading Standards scams team, the campaign aims to protect and prevent people from becoming victims of scams by empowering communities to 'Take a Stand Against Scams'.
- www.pensionwise.gov.uk. Pension Wise is a free impartial service for people to discuss pension options. Book an appointment online or phone 0800 138 3944.
- www.pensionsadvisoryservice.org.uk. The Pensions Advisory Service: 0300 123 1047 offers impartial information and guidance on scams.
- www.thepensionsregulator.gov.uk/pension-scams.aspx. The Pensions Regulator has handy downloads for consumers to help them spot pension scams.
- www.fca.org.uk. The Financial Conduct Authority has a register of authorised financial firms at www.fca.org.uk/register and a list of firms which have been implicated in scams. The FCA website also has advice to help investors avoid falling victim to scammers.
- www.getsafeonline.org. An organisation aimed at informing consumers to protect themselves from online scams with factual and easy-to-understand information on online safety.

- **www.cyberaware.gov.uk**. The government has launched a new website aimed at helping the public and small businesses to spot and avoid fraud, by raising awareness and promoting digital security for online users.
- **www.financialfraudaction.org.uk**. Financial Fraud Action UK (FFA UK), which represents the financial services industry on fraud prevention, has resources for consumers, retailers and scam investigators.
- **<https://takefive-stopfraud.org.uk/>**. Led by FFA UK and backed by the government, Take Five is a national awareness campaign providing advice and tips for consumers on how to protect themselves from financial fraud.
- **www.cifas.org.uk**. Cifas is a not-for-profit company working to protect businesses, charities, public bodies and individuals from financial crime.

68%
**of people targeted
 by a scam do not tell
 anyone about it**

Help for people who have been scammed

- **www.thinkjessica.com**. Think Jessica is a charity protecting elderly and vulnerable people from scams which come through the postal system and by telephone.
- **www.victimsupport.org.uk**. Victim Support gives free and confidential help to victims of crime, witnesses, their family, friends and anyone else affected across England and Wales. Call 0808 1689 111.
- **www.ageuk.org.uk**. Age UK has local branches around the UK providing help and support for older people.
- **www.thesilverline.org.uk**. The Silver Line is a free 24-hour dedicated helpline for older people across the UK. Call 0800 4 70 80 90. The website provides information and befriending for elderly people.
- **www.royalvoluntaryservice.org.uk**. Royal Voluntary Service offers a befriending



