

Changing the story on scams

Protecting consumers and
increasing reporting



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Summary

Consumers are being targeted by increasingly sophisticated scams across all channels of communication, from copycat websites seeking to extract personal information and emails purporting to be from their bank, to doorstep crime and letters promoting fake competitions, lotteries and investment opportunities. Fraud is now the most common offence in the UK.

New research commissioned by Citizens Advice shows that 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 on their own doorsteps. Over a third (37%) have been targeted 5 times or more.

Most people are confident that they are able to spot a scam, but more than 1 in 8 (14%) of those targeted had been drawn into the last scam targeted at them. A third (33%) of these people lost money as a result of the scam, and just over 1 in 10 people (11%) know friends or family members who have lost money to a scam. The median amount victims lost was almost £150. Some people report losing more than £20,000.

Of those who lost money, nearly 1 in 10 (9%) went into debt as a result, 1 in 8 (13%) reported that they lost some or all of their savings, and 7% did not have enough to pay for essentials such as heating or food. 2 in 5 (41%) were able to retrieve all of their losses, but about the same proportion (42%) were not able to recover any money at all.

Despite the growing problem with fraud in the UK, our research shows that 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. Take up of the Telephone and Mailing Preference Services designed to help people block scams is low. Older people appear to be less confident in their ability to spot a scam, and less likely to take measures to protect themselves when compared to other groups.

Reporting rates are also low relative to the incidence of scams. This makes it more difficult for the authorities and industry to identify and take action against fraudsters, and restricts their ability to understand who is most likely to fall victim to a scam and target awareness campaigns accordingly. Our findings show that 7 out of 10 (68%) people targeted do not tell anyone about it, including friends, family or the organisation being impersonated, as well as the relevant authorities. Just 7% say that they reported the last attempt to scam them to the police.

Just over a quarter (26%) of those who did not report the scam say they would be more likely to report a scam if they had greater knowledge of how to do so, and 2 in 5 (41%) say they would be more likely to do so if there was a single organisation to report to.

Recommendations

- Industry and government agencies should work together to improve reporting systems, examining the possibility of a centralised reporting function for enhanced data sharing
- To tackle low reporting rates, industry and advocacy bodies need to do more to help people understand the value their reporting has in preventing scams and catching fraudsters.
- Consumer education campaigns, including Scams Awareness month, are still needed in order to raise awareness of what constitutes different types of scams and ways to easily advise people on changing scam tactics. These campaigns have an important part to play in helping to increase reporting, while tackling stigma, and will help us to create better, more targeted campaigns that protect consumers.

Background

People are being targeted by ever more sophisticated ploys to swindle them out of their money. Copycat websites and fake adverts impersonate well-known brands to sell fraudulent products. Emails purporting to be from banks and credit card companies seek to extract passwords and personal details. Doorstep visits and cold calls sell false investment opportunities. And mass mail scams promote fake competitions and lotteries, or even seek payment for products or services that were never purchased in the first place.

All scams are a form of fraud and a criminal offence under the Fraud Act.¹ Data on fraud, and particularly online fraud, have only started to be gathered relatively recently, but they suggest that incidences are rising. The Crime Survey for England and Wales found that there were 5.4 million incidents of fraud and computer misuse offences in 2016, making it the most common offence in the UK. Fraud referred to the police rose by 4% in 2016, and industry data on financial fraud showed an increase of 22% in frauds on UK-issued cards when compared to the previous year.²

Falling victim to a scam once can increase exposure to other fraudsters. Once someone has responded to a scam, their personal details are sometimes sold onto other criminals via so-called 'suckers lists', opening the door to more scam mail, emails, phone calls or home visits³. Estimates suggest that there could be more than 560,000 victims in circulation on these lists, and one victim's details were sold on over 200 times to other scam companies.⁴

Various organisations are involved in tackling scams. For example, Action Fraud is the police body responsible for coordinating information about fraud and cybercrime. National Trading Standards also investigates fraudulent activities, identifies scam victims, and informs local authorities and other organisations on

¹ Fraud Act 2006, <http://bit.ly/1vsRnMz>

² **Office of National Statistics**, *Crime in England and Wales, year ending December 2016, 27 April 2017*: <http://bit.ly/2sbaalj>

³ National Trading Standards — Scams Team Review, <http://bit.ly/2tNA6SR>

⁴ Chartered Trading Standards Institute (CTSI) and National Trading Standards (NTS) Scam Team - <http://bit.ly/2t7udAT>

how to support scam victims, while Local Authority Trading Standards may take enforcement action. In 2016 the Government launched a new Joint Taskforce made up of representatives from government, law enforcement and the banking sector to crack down on fraud in the UK, and many organisations are taking action to protect their customers from scams. Royal Mail for example will cancel postal contracts if it receives information that the sender is sending scam mail, and is training postal staff to identify potential victims of mail scams.

Citizens Advice is also a key point of contact for those seeking advice, and can refer cases to the relevant enforcement agencies. We receive over 3,000 contacts each quarter from people who have been targeted by scams, and as the statutory watchdog for postal consumers we have a particular role in identifying and raising awareness about mail scams.

This report seeks to build an up-to-date picture of the number of people affected by scams, how they are affected, and how they react. We commissioned Ipsos Mori to conduct a survey of 3,026 people aged 18 and over in March 2017. We also analysed data and case studies on scams reported to our consumer service. The objectives of the research were to:

- understand of the prevalence of scams, and which types of scams are most common;
- explore who is most likely to be at risk of falling victim to a scam, and the financial and emotional impact; and
- inform our understanding of whether and how people report scams and/or take steps to protect themselves from fraudsters.

This report sets out the findings from this work. Chapter 1 examines how many people are targeted by scams, and the most common form this takes. Chapter 2 looks at who is most likely to be drawn into a scam, and the impact of this on their emotional and financial wellbeing. Chapters 3 and 4 then explore the steps people take to protect themselves from scams, and levels of reporting. We conclude with some final thoughts and policy recommendations to improve consumer awareness of scam tactics and reporting rates to the authorities.

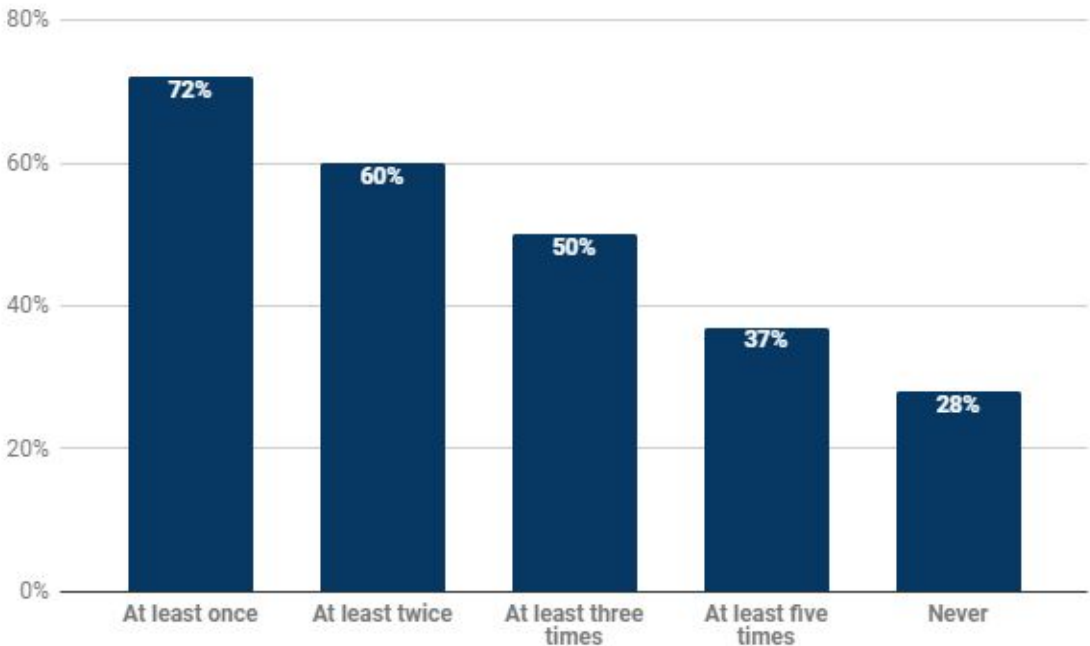
1. The scale and type of scams

This chapter sets out our findings on the proportion of people targeted by fraudsters, and the most common form this takes. The findings suggest that most adults have been targeted at some point in the past 2 years, with email and phone scams the most common.

Experiences of scams

Almost three-quarters (72%) of adults aged 18 and over have been targeted by either a mail, email, online, telephone, text or doorstep scam at least once in the last 2 years. Over a third (37%) say they have been targeted 5 times or more in the last 2 years, and almost 1 in 5 (18%) have been targeted in the last week.

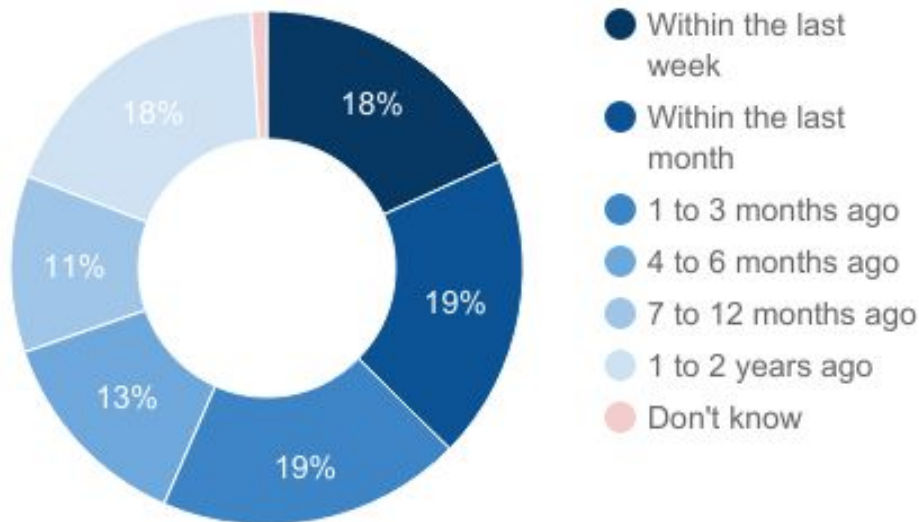
Figure 1. Frequency of being targeted by any scam in the last 2 years



Q.6 We're now going to show you a list of ways in which people can be targeted with scams. For each one please tell me approximately how many times, if at all, you have had a scam aimed at you? Please think about the last 2 years only. (All scams merged, single code)

BASE: All adults aged 18+ in Great Britain (3026)

Figure 2. The most recent incidence of a scam



Q.7 You mentioned that you think you have had a scam aimed at you in the last 2 years.

Thinking about the most recent time, when did this last occur?

BASE: All adults aged 18+ in Great Britain who may have been targeted by a scam in the past 2 years (2198)

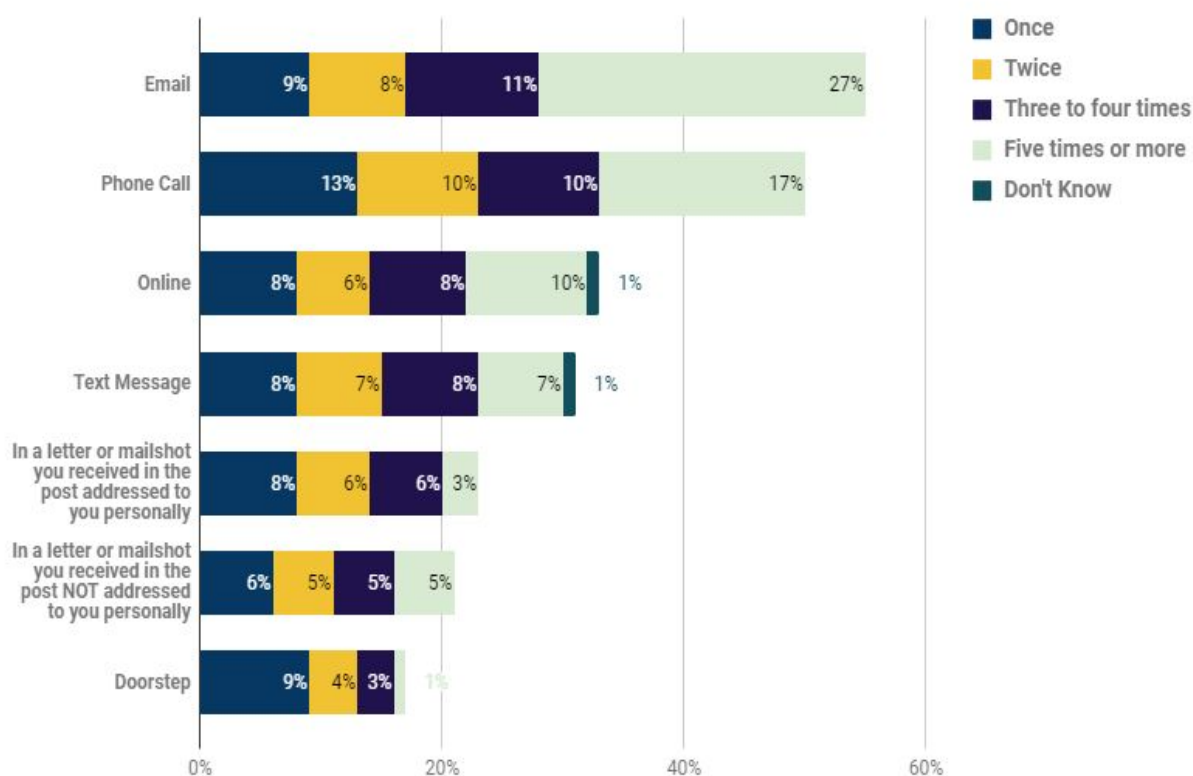
Those with lower incomes, lower levels of education and older people were less likely to report having been targeted by a scam. The research found that 7 in 10 people with an income exceeding £25,000 say they have been contacted by someone trying to scam them, compared to only 4 in 10 of those earning less than £9,500 a year. Similarly, 7 in 10 (71%) people educated to degree level say they have been targeted by some form of scam in the last 2 years, compared to a third (34%) of those without any formal qualifications. Those aged over 75 were slightly less likely than the average to say they had been targeted (47% compared to 58%). It is not clear whether these findings reflect targeting strategies by fraudsters or awareness among different groups.

The types of scams people encounter

The most common way people report being targeted by a scam is by email, followed by phone calls, mail, online, text messages and face-to-face on the doorstep.

- Over half (55%) of people surveyed say they have been targeted by a scam via an email in the last 2 years, with over a quarter (27%) reporting having been targeted 5 times or more.
- Half (50%) had been targeted by a phone scam, with 17% of people targeted 5 times or more.
- About a third (32%) of people had come across an online scam, with 1 in 10 (10%) people coming across a scam online 5 times or more.
- Almost a third (31%) of people had received a text message that they believed was an attempt to defraud them, with 7% targeted 5 times or more.
- Nearly a quarter (23%) have been targeted by a scam letter addressed to them personally, and 1 in 5 (21%) had received a scam letter not addressed to them personally.
- Just under 1 in 5 (17%) people have been targeted by a doorstep scam.

Figure 3. Frequency of being targeted by different types of scams



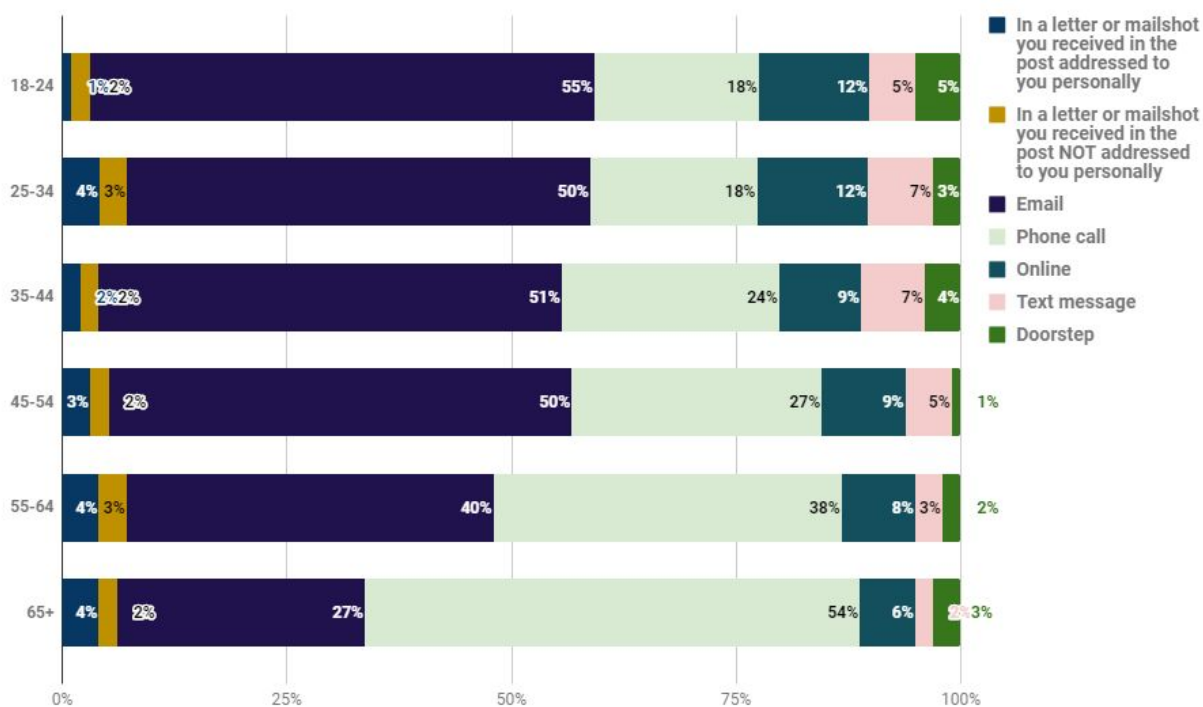
Q.6 We're now going to show you a list of ways in which people can be targeted with scams. For each one please tell me approximately how many times, if at all, you have had a scam aimed at you? Please think about the last 2 years only.

BASE: All adults aged 18+ in Great Britain (3026)

Our findings indicate that younger people are more likely to come across email, online and text message scams than older groups. Two-thirds (66%) of 18 to 24 year olds say that they have been targeted by an email scam at least once in the last 2 years, compared to about a third (36%) of those aged 65 and over. Almost half of 18 to 24 year olds (48%) had come across an online scam at least once, compared to 16% of those aged 65 and above. 2 in 5 (41%) 18 to 24 year olds had been targeted by a text message scam compared to 16% of over 65s. This is at least partly likely to reflect different levels of usage of mobile phones and the internet among different groups.

Similarly, when asked what the last scam targeted at them was, young people were more likely to cite scams via emails, text messages and online forums. Older people in contrast were more likely to cite phone call scams.

Figure 4: Which scams people were last targeted by, by age



Q.8 - And on that last occasion, in which of the following ways was this aimed at you?

BASE: All adults aged 18+ in Great Britain who may have been targeted by a scam in the past 2 years (2198)

There were also differences based on other factors. For example just 1 in 10 (9%) of those without any formal qualifications say they have been targeted by someone coming to their door, compared to 1 in 5 (21%) of those educated to degree level. People who live in the South East were most likely to say they had been targeted by a mail scam, followed by the Eastern and North East regions.

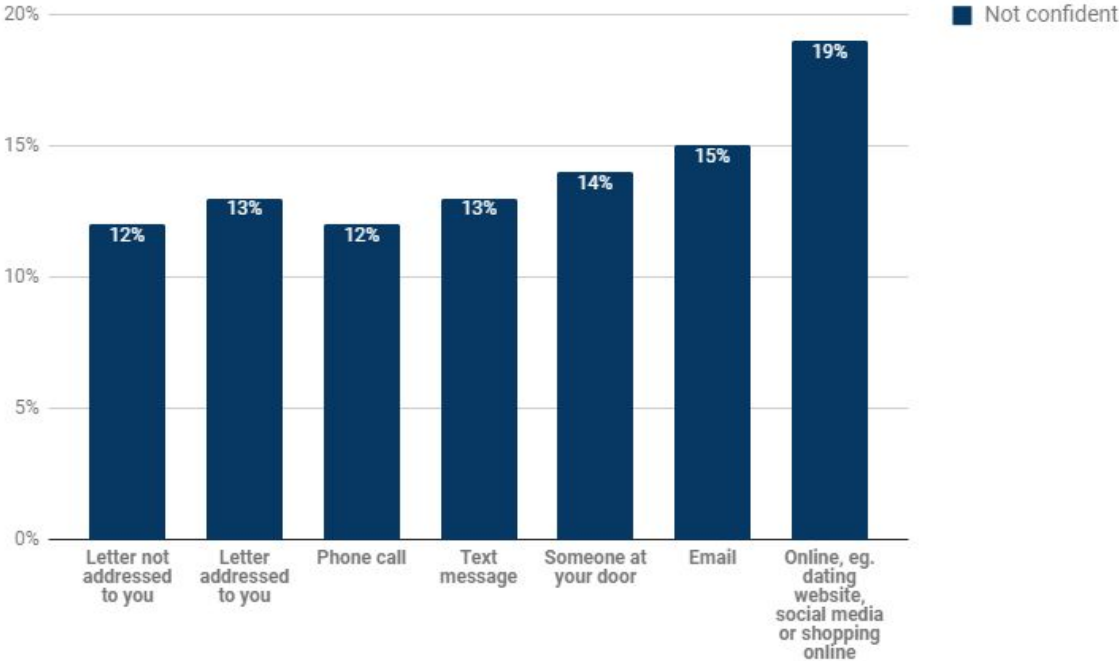
2. Falling victim to a scam

While most people have been targeted by scammers at some point, they do not all fall for their tactics. This chapter looks at who is most vulnerable to becoming the victim of a scam, and the impact of scams on financial and emotional wellbeing.

Our research suggests that the vast majority of people (82%) are either fairly or very confident that they would be able to spot a scam if they came across one. However, older people, people with lower levels of education, and those with lower incomes were slightly less likely to be confident in their ability to spot a scam. Those aged 75 and over were least confident in their ability to elude the swindlers, with nearly a quarter (23%) stating that they would not be confident compared to 17% overall.

People were least confident about being able to spot an online scam, followed by email and doorstep scams.

Figure 6. Confidence in identifying types of scams



Q.2 To what extent are you confident or not that you would be able to identify a scam in each of the following situations?

Base: All adults aged 18+ in Great Britain (3026)

Of those targeted by fraudsters, just over 1 in 8 (14%) said they had fallen for the most recent attempt to scam them. Nearly 2 in 5 (38%) of these people were only drawn in initially and did not suffer any losses, but the same proportion lost money, and 1 in 5 (19%) had their personal details taken. 1 in 10 (10%) ended up taking part in an activity they did not want to. In addition, just over 1 in 10 (11%) people say they know friends or family members who have lost money as a result of being targeted by a scam.

Those who were more confident in their ability to spot a scam were less likely to say they had been drawn into a recent scam. 9 in 10 people (89%) who are confident in their ability to identify a scam say they were not drawn into the last scam they encountered, compared to 7 in 10 (68%) of those who said they were not confident in their ability to identify the warning signs. We did not find significant differences based on age or education, but those without any formal qualifications appeared to be slightly more susceptible to being drawn into a scam than those with higher levels of education. For example, 89% of those with a degree, masters or Phd said they had not been drawn into a scam compared to 82% of those without a formal education. Those with no qualifications were also slightly more likely to say that they had lost money or had their personal details taken.

Wider research suggests that fraudsters often prey on elderly and vulnerable people. Research by Trading Standards has highlighted that groups of consumers are more likely to be targeted and fall victim to scams depending on their age⁵, particularly those suffering from dementia and other mental conditions that contribute to their ability to detect a scam⁶. The average age of victims of mass marketing scams, for example, is 74 years old.⁷ Those who contact Citizens Advice are often concerned about an elderly relative who has been targeted by fraudsters and are seeking information about how they can protect them.

⁵ National Audit Office, Protecting consumers from scams, unfair trading and unsafe goods 2016
<http://bit.ly/2qEnxvA>

⁶ CTSI and NTS Scam Team - <http://bit.ly/2t7udAT>

⁷ National Audit Office, Protecting consumers from scams, unfair trading and unsafe goods 2016
<http://bit.ly/2qEnxvA>



Laura called Citizens Advice on behalf of her elderly mother.

Her mother had been targeted by a company with whom she had no previous interaction, who were seeking payments for £153.60 for health related products.

5 months on from the original demands, Laura's mother still continued to received letters from the company.



Elizabeth contacted Citizens Advice on behalf of her father who had been receiving letters from a scam impersonating a national lottery.

Her father was being repeatedly asked to return a form authorising weekly payments of £30, £60 or £90 to access winnings.

Elizabeth is concerned her father may have been making payments over the past 6 months. She wanted to know what she could do to protect him.

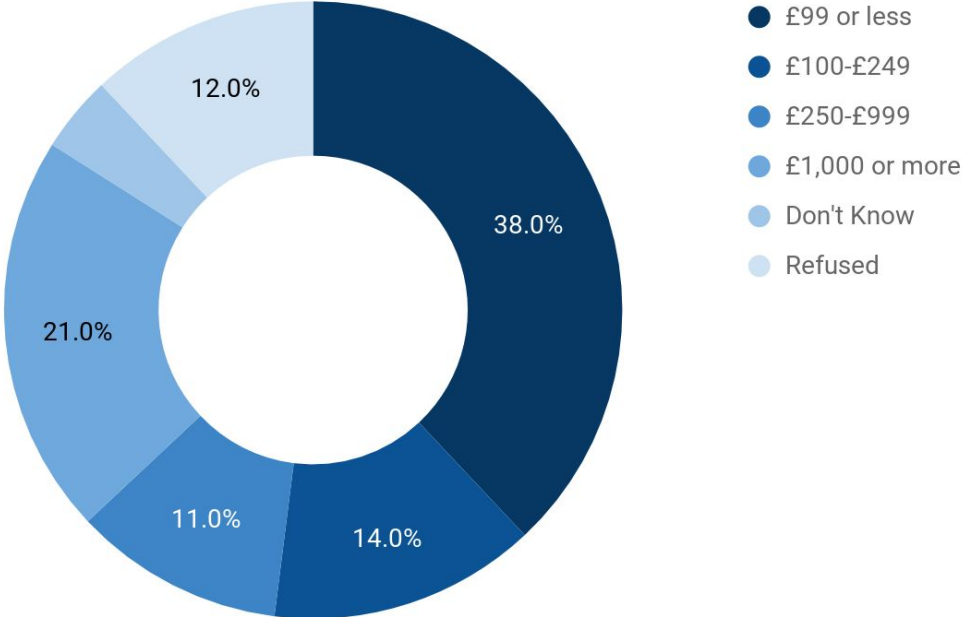
Losing money to a scam

In total about 5% of those surveyed had lost money as a result of the last scam targeted at them, and 3% said that they had lost money as a result of other scams in the past 2 years.

Just over half (52%) of those who lost money as a result of the last scam targeted at them lost less than £250, but more than 1 in 5 (21%) lost £1,000 or more, and some people lost more than £20,000. Of those who lost money as a result of a scam in the past 2 years, only 2 in 5 (41%) were able to get back all of their losses, and around the same proportion (42%) were not able to recover any. As well as those

directly affected, nearly a quarter (23%) claim to know someone who has lost £1,000 or more.

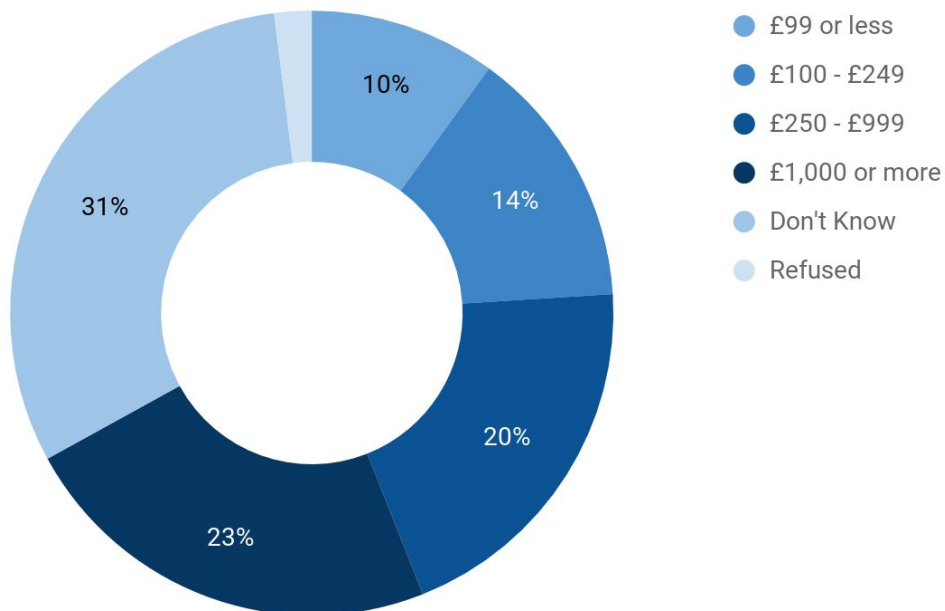
Figure 7. Money lost to scams



Q.16 - You mentioned that you lost money as a result of the scam. Approximately how much did you lose? Please give your answer to the nearest pound.

Base: All adults aged 18+ in Great Britain who lost money as a result of the scam in the past 2 years (103)

Figure 8. How much money is lost by family and friends to scams



Q.25 Approximately how much money did they lose? Please give your answer to the nearest pound.

Base: All adults aged 18+ in Great Britain who have at least one family member or friend that lost money as a result of a scam, in the last 2 years (330).

The median amount of money people lost was £146.51. This is slightly lower than the median value that was lost by Citizens Advice clients between January and March 2017, which was reported as £280. For example, half of consumers affected by mail scams who contacted Citizens Advice over this period lost between £28-£590 and victims of online or email scams lost between £218-£2600. The table below details the median value lost across all types of scams reported to our Consumer Service Helpline.

Figure 9. Consumer Service Helpline money lost to scams, Jan-Mar 2017

Type of Scam	Median value lost (£)
Mail	120
Online/email	556
Telephone	693
Doorstep	1750
Trader Premises	1400

Losing money to a scam can have a long term impact on people's finances. Of the people who had lost money as a result of the last scam targeted at them, more than 1 in 8 (13%) reported that they had to cut back on spending as a result, and the same proportion (13%) reported that they lost some or all of their savings. Nearly 1 in 10 (9%) said that they went into debt as a result, and 7% did not have enough to pay for essentials, like heating or food.



1 in 8 people who lost money to a scam **lost some or all of their savings**

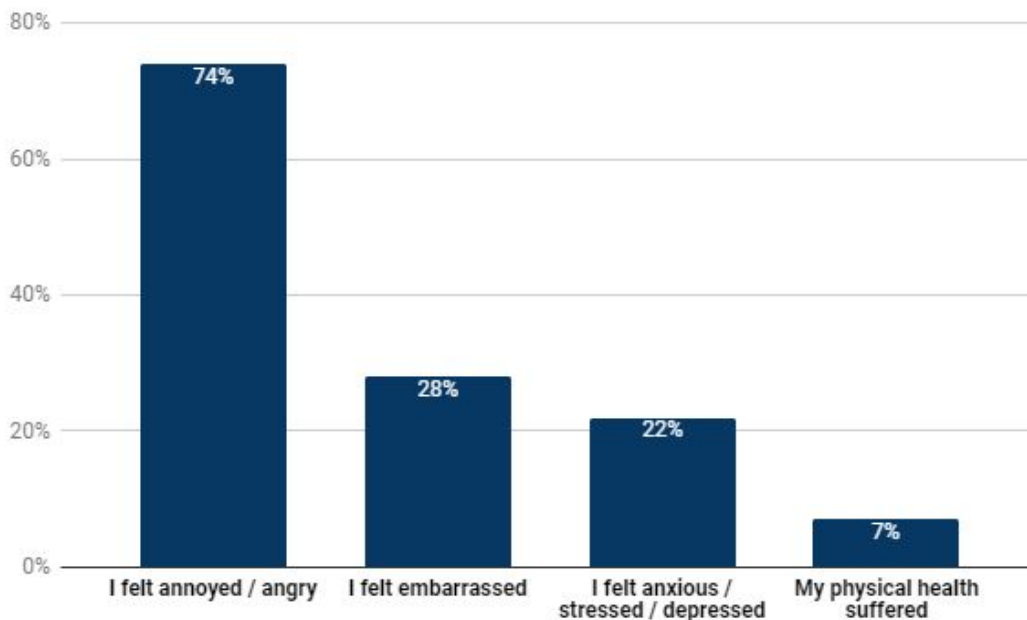


1 in 10 people who lost money to a scam **went into debt** as a result

The emotional impact of scams

In addition to the financial impact, for some people scams are a source of significant emotional turmoil. The stress can cause anything from annoyance and anger to depression and feelings of shame, vulnerability and fear, particularly among those who have lost money. Three-quarters (74%) of those who had lost money as a result of a scam in the last 2 years reported that they felt annoyed or angry as a result. Over a quarter (28%) were embarrassed, and 1 in 5 (22%) felt anxious, stressed or depressed. Just under 1 in 10 (7%) reported that their physical health suffered. The National Trading Standards Scams Team has reported cases where a scam has led victims to feel suicidal.⁸

Figure 10. The emotional impact of losing money to a scam



Q.15 What was the impact to you personally of losing this money as a result of the scam? Please select all that apply.

Base: All adults aged 18+ in Great Britain who lost money as a result of the scam in the past 2 years (103)

⁸ National Trading Standards, *Consumer Harm Report 2016*:
http://www.nationaltradingstandards.uk/site_assets/files/NTS%20Consumer%20Harm%20Report%202016.pdf

The tactics adopted by the fraudsters can exacerbate these feelings. They often deliberately target vulnerable and lonely individuals, gaining their trust or using deception and sometimes threats and intimidation to pressurise them into agreeing to hand over money or personal details, as the case below demonstrates.



Frank was receiving calls on a daily basis from a company claiming to be Virgin Media. They said there were faults with his computer and were demanding a fee to fix it, otherwise they threatened to infect it with viruses.

He challenged the callers but this caused them to respond aggressively and threaten him with physical abuse. They even stated they knew his address.

Frank was particularly distressed by these calls and came to Citizens Advice to find out what he could do to stop the calls.

3. Tackling scams: prevention and reporting

People can take steps to protect themselves from fraudsters. At the most basic level they can avoid responding to offers or clicking on links that they cannot be sure are trustworthy. People can also register for services that minimise the extent to which they are targeted by phone and mail scams by making it illegal for companies to send unsolicited communications without consent.

Another important course of action people can take when scammed is to report it. In some cases victims will be entitled to redress, for example from their bank in cases of identity fraud. Reporting is also important in order to help the authorities to better understand, identify and prosecute fraudsters, and can help industry and advocacy bodies target awareness campaigns that help people recognise scam tactics before falling victim to them.

This chapter looks at the action people take to protect themselves from scams, and rates of reporting among those who have been targeted by fraudsters. We also look at where people are most likely to report to, and what would make people more likely to report a scam.

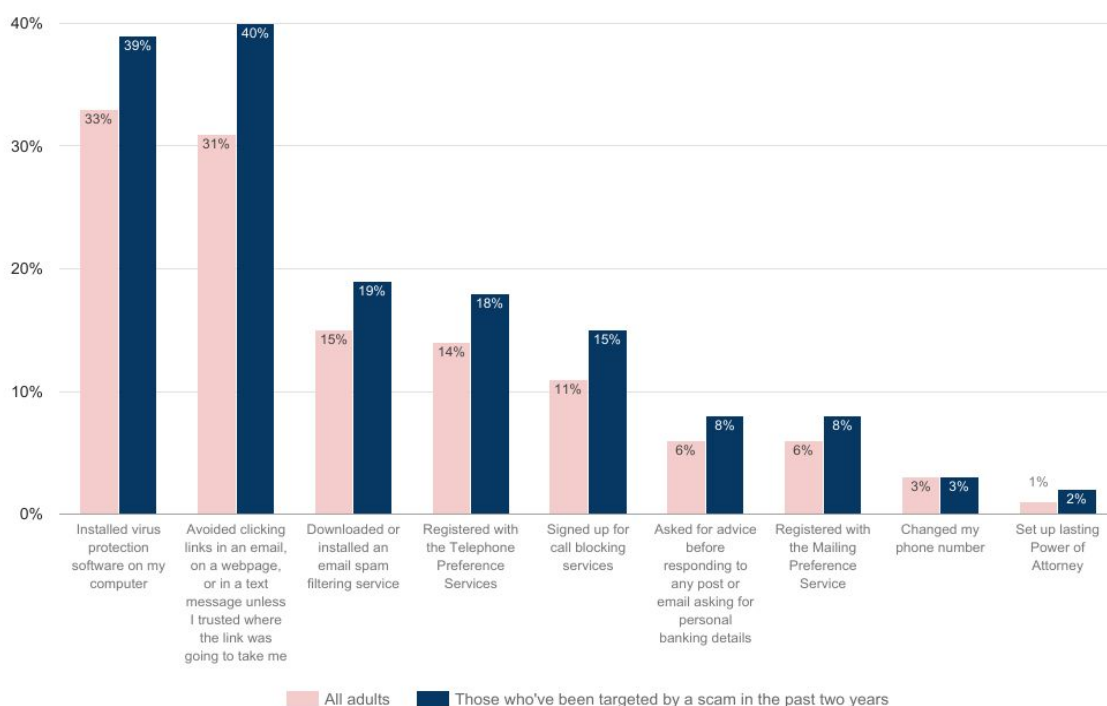
Preventative action

Despite the majority of people having been targeted by scams, our findings suggests that almost half (45%) of people have taken no action to protect themselves in the last year, and almost two thirds (65%) have not taken any action to protect friends or family against scams.

The most common action people take is to install virus protection software on their computer. A third (33%) of people have done this, and 31% avoid clicking links in emails or on webpages unless they trust the link. Services that are designed to help people block potential scams have much lower take up. Only 1 in 10 (11%) people we surveyed had signed up for call blocking services, 1 in 8 (14%) had registered with the Telephone Preference Service, which protects against marketing calls, and

just 6% had signed up to the Mailing Preference Service. Those who have been targeted by a scam in the past 2 years are slightly more likely to have taken action to protect themselves than adults in general.

Figure 11. The steps people take to protect themselves from scams



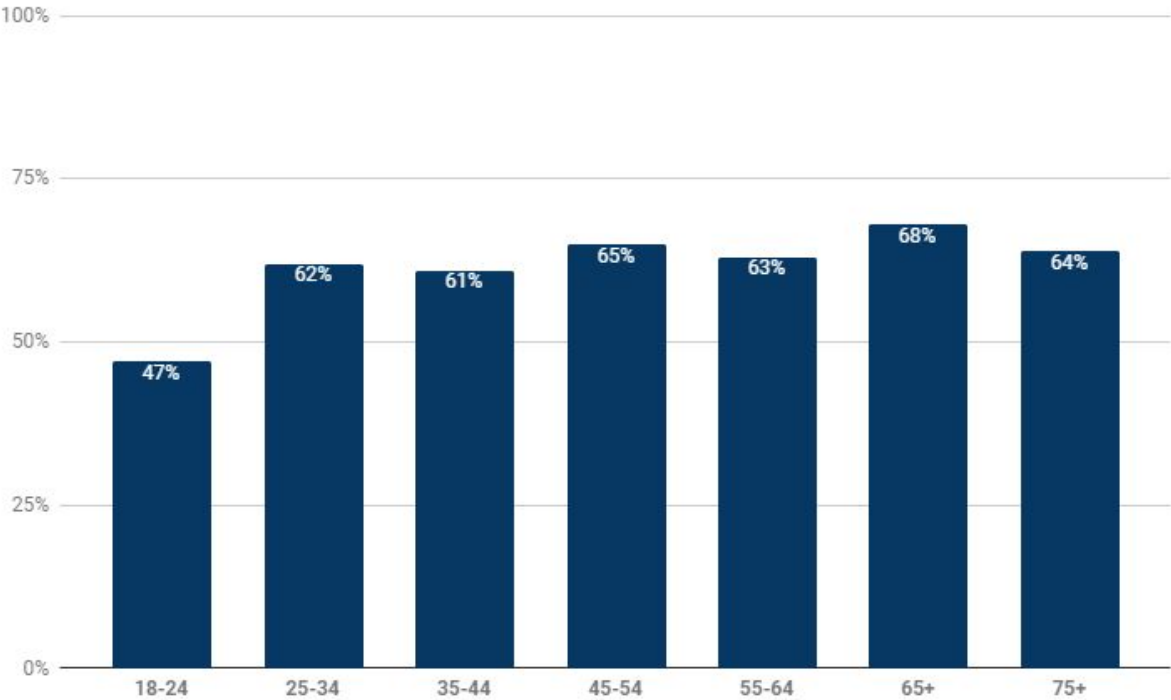
Q.21 Thinking now about the last 12 months specifically... What action(s), if any, have you personally taken to protect yourself against being targeted by scams? Many people will not have done any of these actions, so if you have not done any please say so. Please select all that apply. Base: All adults aged 18+ in Great Britain (3026) compared to those who have received anything or been contacted by anyone trying to scam them, or when asked to think about how many times they have had a scam aimed at them (2,198)

Older people and those without educational qualifications are the least likely to take steps to protect themselves against being targeted by scams. Just under two-thirds (62%) of those aged 75 and over say they have taken no action to protect themselves in the last 12 months compared to nearly half (45%) overall. Similarly, two-thirds (64%) of those with no formal education say they have not taken any precautionary measures.

Reporting scams

Almost two-thirds (62%) of people say that they would in theory be prepared to report something that they identify as a scam. Young people aged 18 to 24 years old are least likely to say that they would report a suspected scam, with less than half (47%) saying they would be likely to report something they identified as a scam.

Figure 12. Age and likelihood to report a scam



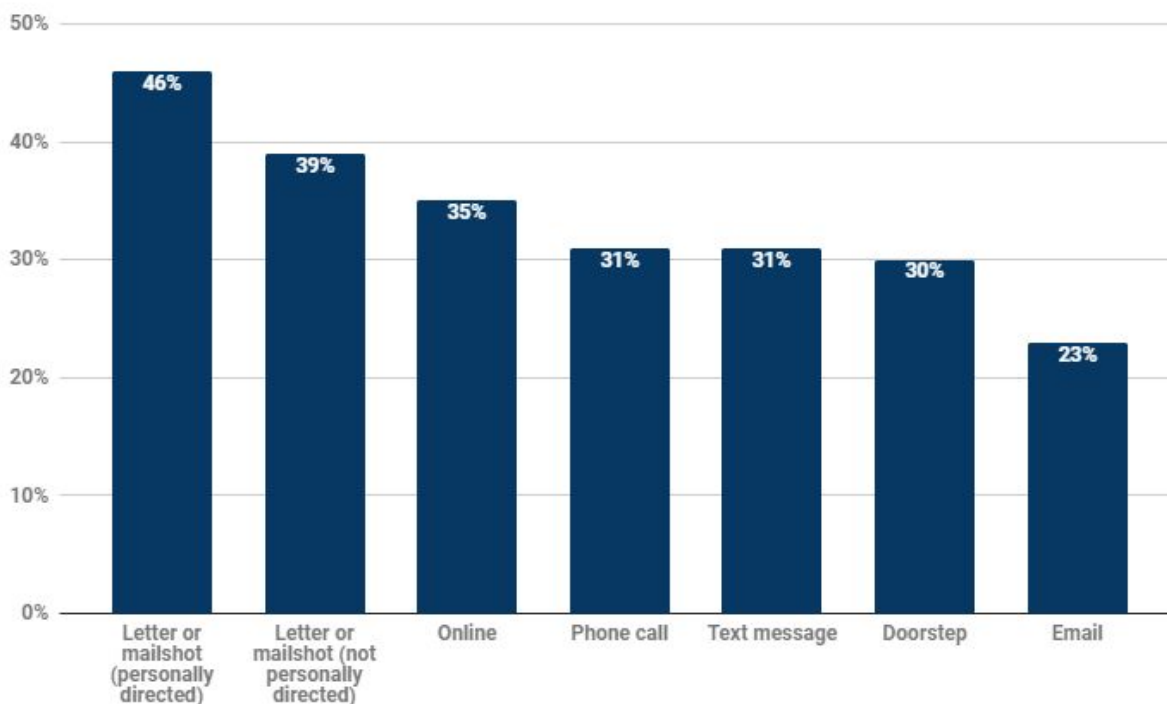
Q.3 Imagine now that you identified something that you thought was a scam. How likely, if it all, would you be to report it?

Base: All adults aged 18+ in Great Britain (3026) expressing Likely (NET)

In practice, a much smaller proportion of those targeted by a scam go on to report it. We examined whether people reported scams to anyone, including friends, family, their employer or the organisation being impersonated, as well as the relevant authorities and regulatory bodies. Over two-thirds (68%) of people - and 4 in 5 (80%) of those aged 18 to 24 - said they had not reported the most recent scam aimed at them to anyone at all. People appear to be more likely to report scams which seem more personalised or intrusive, such as an addressed letter or

someone coming to their door, when compared with general letters, text messages, phone calls and emails.

Figure 13. Rates of reporting by different types of scams



Q.8 And on that last occasion, in which of the following ways was this aimed at you? and Q.9B Did you or did you not report the scam to anybody?

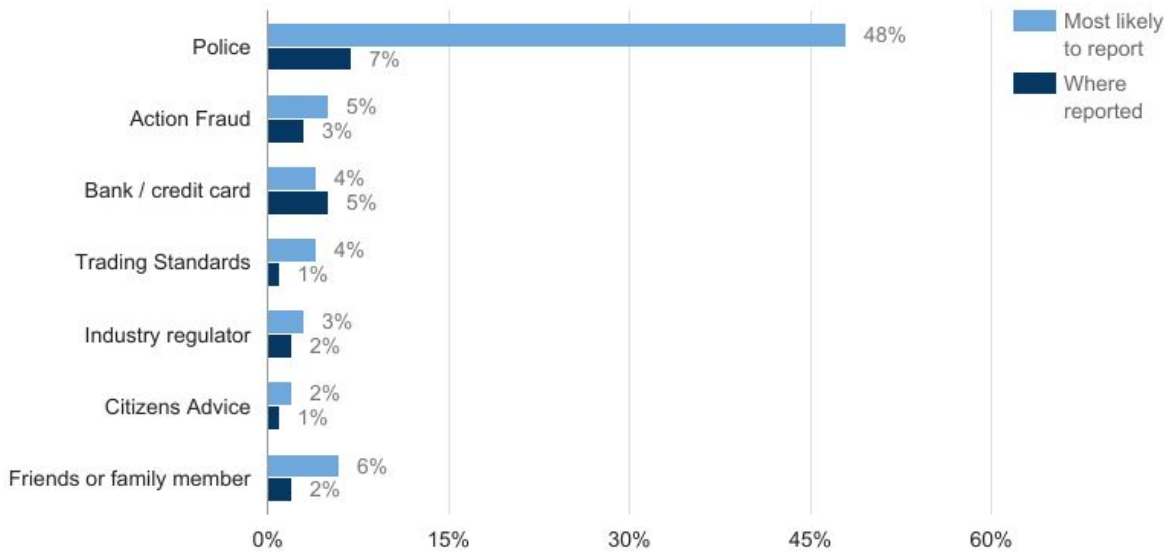
Base: All adults aged 18+ in Great Britain who may have been targeted by a scam in the past 2 years (2204)

The findings suggest that awareness of the official bodies established to tackle fraud is low. Asked who they would be most likely to report a scam to, nearly half (48%) of people said the police, with very small numbers naming Action Fraud (5%), Trading Standards (4%), the industry regulators (3%) or Citizens Advice (2%).

In practice, just 7% of people who had been targeted by a scam reported it to the police. This was closely followed by reporting it to their bank (5%) and Action Fraud (3%). Previous research has suggested that just 5% of scams are reported to the authorities.⁹

⁹ CTSI and NTS Scam Team - <http://bit.ly/2t7udAT>

Figure 14. Where people said they would report a suspected scam compared to where people report a scams they face



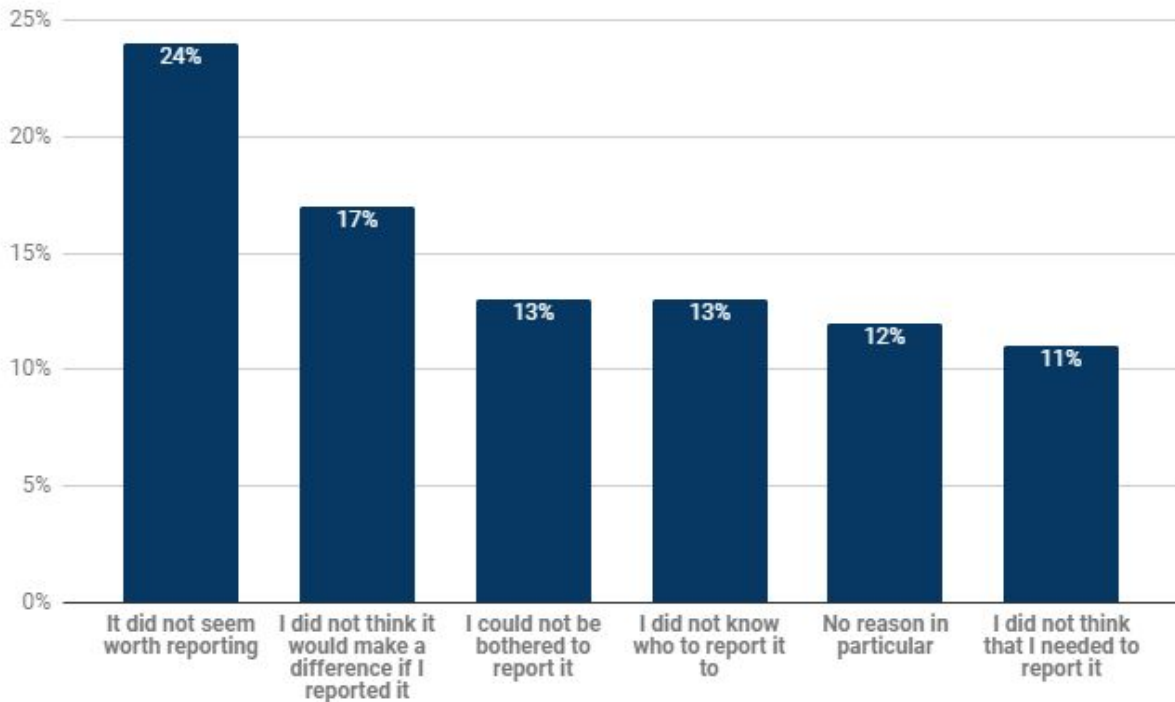
Q.4 Who, if anyone would be most likely to report [a scam] to? Base: All adults aged 18+ in Great Britain (3026)
and Q.9 Did you or did you not report the scam to anybody? If so, which of the following, if any, did you report the scam to? Please select all that apply. Base: All adults aged 18+ in Great Britain who may have been targeted by a scam in the past 2 years (2204)

Why don't people report?

Asked why they had not reported a scam, about a quarter (24%) of people said that it did not seem worth reporting, and nearly 1 in 5 (17%) thought that reporting would not make a difference. The perceived time and hassle of reporting, and a lack of understanding about who to report the scam to were also factors. Wider research also suggests that scam victims do not always report due to embarrassment or because the victim is in denial.¹⁰

¹⁰ Age UK, *Only the tip of the iceberg: fraud against older people. Evidence Review. April 2015*, <http://bit.ly/2byyecv>

Figure 15. Main reasons why people don't report scams when targeted



Q.12 You mentioned that you did not report the scam to anyone. Which of the following reasons describe why you didn't report it? Please select all that apply.

Base: All adults aged 18+ in Great Britain who did not report the scam to anyone (1508)

Calls to Citizens Advice suggest that the wide range of different bodies involved in tackling scams can sometimes cause confusion about who best to contact to seek a resolution, or where to report a suspected scam. People often contact us for advice about their rights to redress, and which organisation has the lead responsibility in helping them get their money back, as well as who to contact to ensure action is taken to catch the fraudsters, as the case below demonstrates. The National Audit Office has highlighted that, despite improvements in recent years, data-sharing between the different agencies involved in tackling fraud also remains problematic, and hinders attempts to understand and tackle new trends in the scams landscape.

11

¹¹ National Audit Office, *Protecting consumers from scams, unfair trading and unsafe goods 2016*
<http://bit.ly/2qEnxvA>



Lloyd contacted Citizens Advice after having fallen victim to an online scam. The scam used the details of his relative to request emergency financial assistance. Lloyd transferred a total of £3,500 before realising the recipient was not his relative.

In trying to recover his losses, Lloyd contacted several organisations. He was initially told by his financial services company to contact the police. After contacting Action Fraud he was advised that there was insufficient evidence to investigate.

The financial services company refused Lloyd a reimbursement of the money, claiming they were not responsible for dealing with Lloyd's fraud.

Lloyd finally came to Citizens Advice to gain clarity on his legal position and what he could do. He successfully put forward a claim of negligence against his financial services company to reimburse his losses.

When asked what would make them more likely to report a scam, 2 in 5 (41%) people say a single organisation to report to would make a difference, and about a quarter (26%) say they would be more likely to report a scam if they had greater knowledge of how to report scams.

Conclusion

The findings from this report suggest that a high proportion of the population is being targeted by fraudsters, but relatively few people are reporting scams or taking action to protect themselves. Older people appear to be less confident in their ability to spot a scam, and less likely to take measures to protect themselves when compared to other groups.

Measures to improve awareness of scam tactics, take up of blocking services, and reporting rates could help to prevent people from falling victim and provide information to enable the authorities to find and stop more scammers. However our research suggests that awareness of many of the specialist bodies set up to tackle fraud is low, and that different points of contact can be confusing for those seeking redress. Wider research has also highlighted gaps in information-sharing and problems joining up different agencies databases.

This suggests a need to look across the landscape and consider how to simplify and improve reporting pathways, as well as work to encourage more people to report scams whether or not they have fallen victim to them.

Potential measures to explore include:

- Industry and government agencies should work together to improve reporting systems, examining the possibility of a centralised reporting function for enhanced data sharing
- To tackle low reporting rates, industry and advocacy bodies need to do more to help people understand the value their reporting has in preventing scams and catching fraudsters.
- Consumer education campaigns, including Scams Awareness month, are still needed in order to raise awareness of what constitutes different types of scams and ways to easily advise people on changing scam tactics. These campaigns have an important part to play in helping to increase reporting, while tackling stigma, and will help us to create better, more targeted campaigns that protect consumers.

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