



Northern Ireland Pensioners Parliament Scams Report

October 2017



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Background

In 2013, the 'Feel Safe' project was established by Age Sector Platform to address fear of crime among older people in Northern Ireland and to help older people reduce their risk of being a victim of crime. The project has been supported by the Department of Justice.



Since the Northern Ireland Pensioners Parliament was established, 'fear of crime' has remained a concern of older people across the province. The 'Feel Safe' project has engaged directly with older people to develop new ideas and solutions to address this fear.

In 2015, Age Sector Platform launched the 'Feel Safe' guide - a tailored guide to help older people in Northern Ireland feel safe in their homes and communities. It provides useful crime prevention advice, as well as information on organisations that can help.

In 2016, Age Sector Platform organised four 'Feel Safe' workshops across Northern Ireland aimed at providing practical advice and guidance to help older people feel safe in their homes and communities. At these workshops information was provided by Trading Standards NI on the most common scams and how to avoid them, and Age Sector Platform received a great deal of positive feedback from delegates on the information they received; and an appetite for more guidance on the issue of scams.



Age Sector Platform is now a partner in the Scamwise NI initiative, which was launched in November 2016. The partnership brings together a number of agencies including the PSNI, NI Policing Board and Department of Justice with the Commissioner for Older People, the Consumer Council, Trading Standards and Age Sector Platform. The aim of the initiative is to raise awareness of scams so people can avoid becoming a victim.

This piece of research by the Northern Ireland Pensioners Parliament will provide valuable information for Scamwise NI partners and provide direction for our work in the area in the coming months and years.

www.nidirect.gov.uk/scamwiseni

Executive summary

Almost one in four (23%) of those surveyed had responded to a scam.

Men (31%) and those with a disability or long term health condition (32%) were more likely to be scammed. Those living in rural areas (29%) were also more likely to respond to scams.

The most common scams older people responded to were computer software scams (34%), and phishing emails (19%).

Of those that had been scammed, almost half had been scammed online (49%) or by telephone (48%). Around one in ten victims were scammed by post (9%) or by text message (9%).

Worryingly, one in ten (10%) victims lost more than £1,000 as a result of a scam, with the majority of these living in rural areas.

The majority of those surveyed (57%) had never sought advice about scams.

The majority (56%) of scam victims did not report their experience to any organisation.

Online scams are the most difficult to identify for older people, with almost half of respondents (44%) saying they find it difficult or very difficult to spot one.

The majority of those surveyed (55%) admitted they are not registered with the Telephone Preference Service or Mailing Preference Service.

Three quarters (76%) do not have a 'No Cold Calling' sticker displayed on their front door.

Who completed the survey?

The survey collected 370 responses from older people (aged 50+) across Northern Ireland.

- 41% male
- 59% female

Responses by age group

Age group	%
50-59	5.7
60 - 64	11.1
65 - 69	29.7
70 - 74	31.1
75 - 79	17.6
80 or over	4.8

Responses by Council area

Council	%
Antrim & Newtownabbey	7.7
Ards & North Down	13.7
Armagh City, Banbridge & Craigavon	8.7
Belfast City	17.8
Causeway Coast & Glens	7.7
Derry City & Strabane	3.8
Fermanagh & Omagh	7.7
Lisburn & Castlereagh City	7.9
Mid & East Antrim	8.5
Mid Ulster	5.5
Newry, Mourne & Down	11.0

- 62% live in an urban area, 38% in a rural area
- 42% have a disability or long term health condition
- 33% live alone
- 66% live with a spouse, family member or friend
- 1% live in a sheltered housing complex

Responding to scams

Almost one in four (23%) respondents said they had responded to a scam.

Men (31%) and those with a disability or long term health condition (32%) were more likely to be scammed. Those living in rural areas (29%) were also more likely to respond to scams.

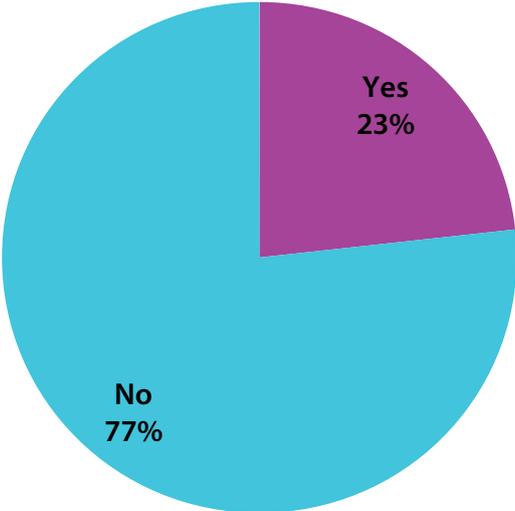
One in three people who had responded to a scam were taken in by a computer software scam, with almost one in four falling victim to a phishing email.

The most common scams older people responded to were:

- 1) Computer software scam (34%)
- 2) Phishing email (19%)
- 3) PPI scam (14%)
- 4) Prize draw / lottery (12%)
- 5) Rogue traders (8%)

The most common method through which people were scammed was online and via telephone. Of those that had been scammed, almost half had been scammed online (49%) or by telephone (48%). Around one in ten victims were scammed by post (9%) or by text message (9%).

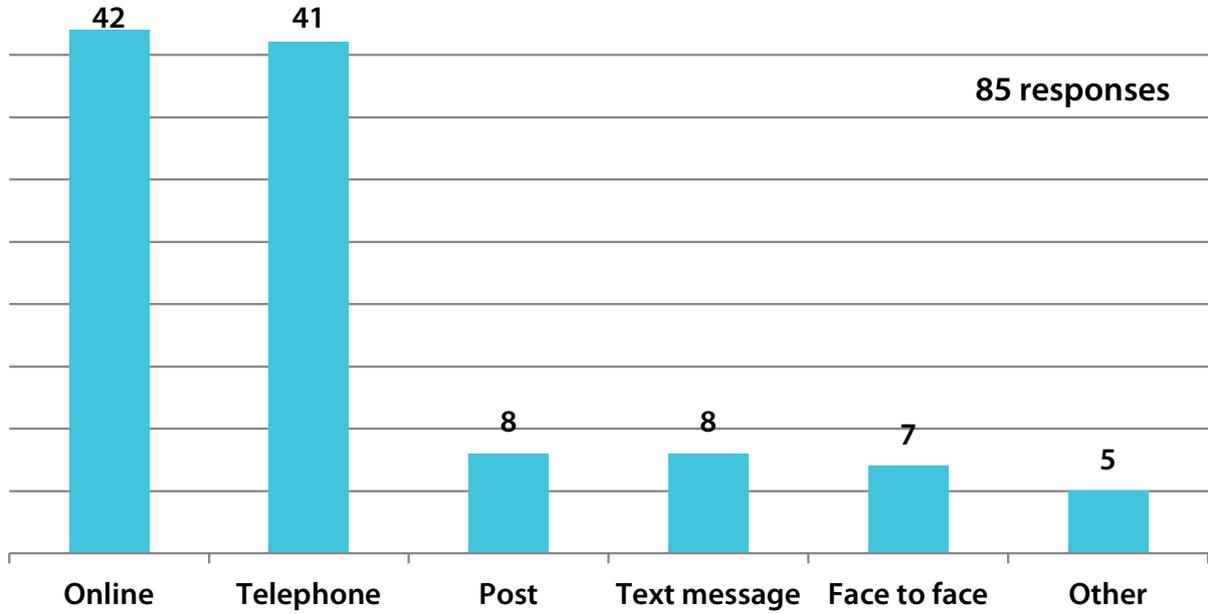
Have you ever responded to a scam?



What type of scam have you responded to?



Through what method did the scammer/s contact you?

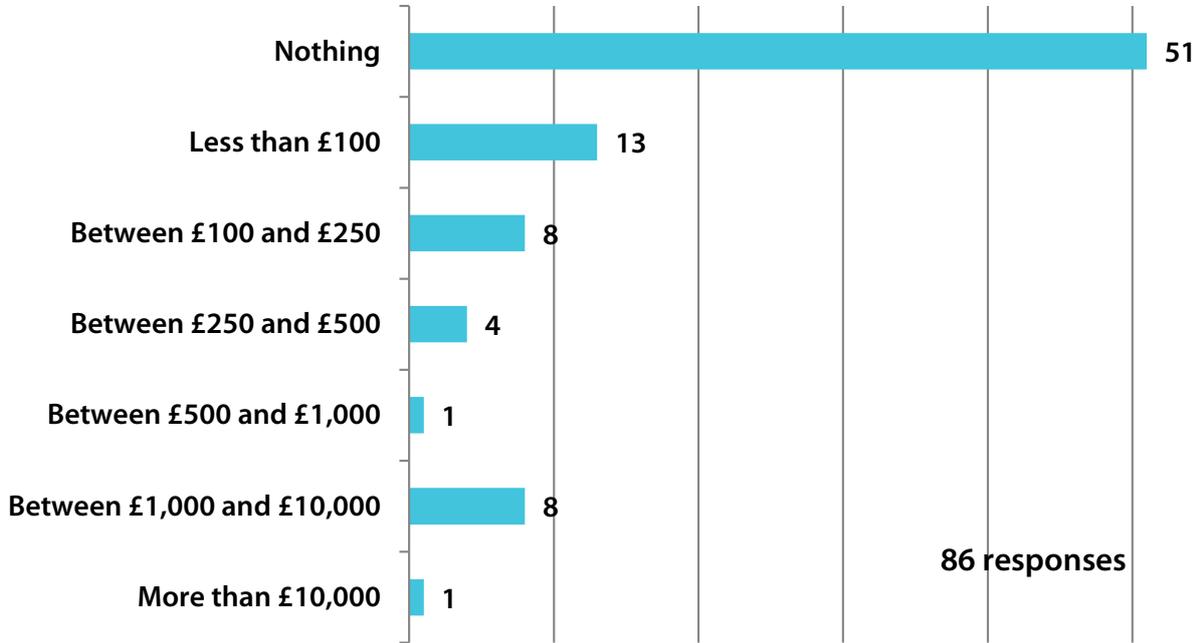


Financial impact of scams

Worryingly, one in ten (10%) victims lost more than £1,000 as a result of a scam, with the majority of these living in rural areas. The most common scam resulting in a loss of £1,000 or more was a dating/romance scam; which highlights the ruthlessness of scammers who capitalise on an older person who may be isolated or feel lonely.

More than half (59%) of victims didn't lose any money as a result of a scam, and almost one in six (15%) lost less than £100.

Approximately how much money have you lost as a result of the scam/s?



I have become more vigilant since my scam experience. I did get my money repaid to me by my credit card.

My first scam experience I was caught unawares. I managed to close my bank account before any money was taken. I've been overcautious since.

Was taken by surprise one morning and gave the 'scammer' details of my bank account, then thought more about it, and rang my bank to close access to my account.

I was scammed and it leaves a very sick feeling, as well as financial hardship.

Advice and reporting of scams

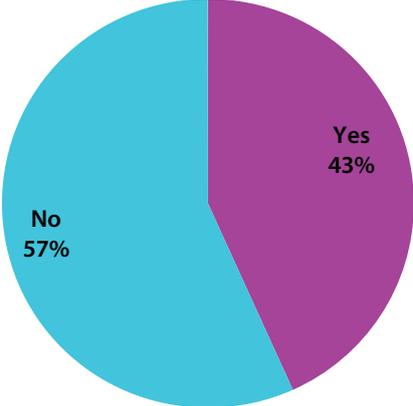
The majority of those surveyed (57%) had never sought advice about scams. Of those who had, almost two thirds (63%) sought advice from an organisation, with two in five (40%) seeking advice from family and a quarter (26%) being advised by friends.

Of those who had experience of being scammed, the majority (56%) did not report their experience to any organisation. More than a quarter (27%) filed a report with the police, with fewer numbers reporting their experience to Action Fraud (14%) or Consumerline (11%).

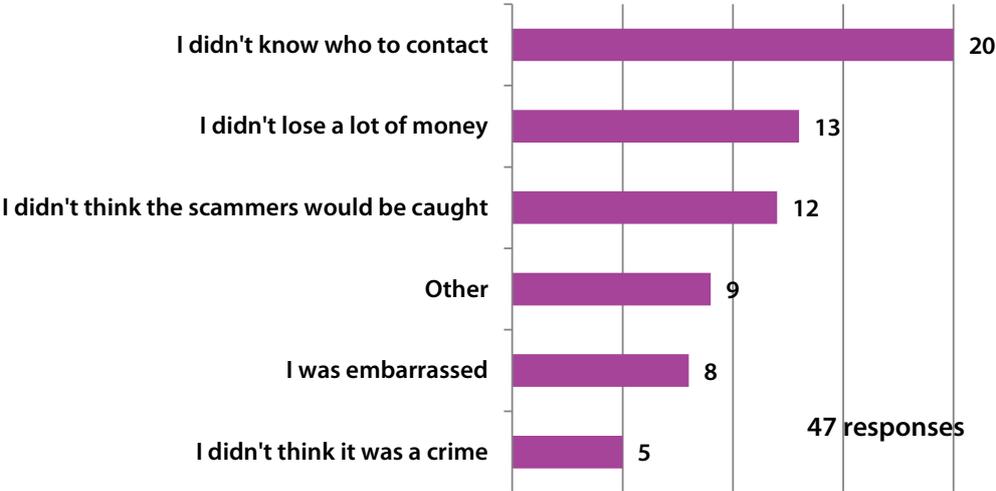
The main reasons victims failed to report the scam were:

- 1) I didn't know who to contact (43%)
- 2) I didn't lose a lot of money (28%)
- 3) I didn't think the scammers would be caught (26%)

Have you ever sought advice about scams?



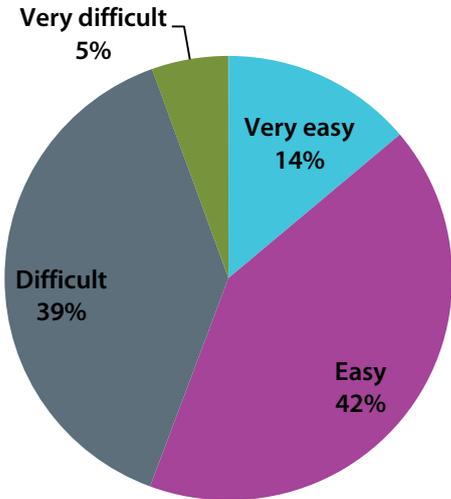
Why did you not report your experience?



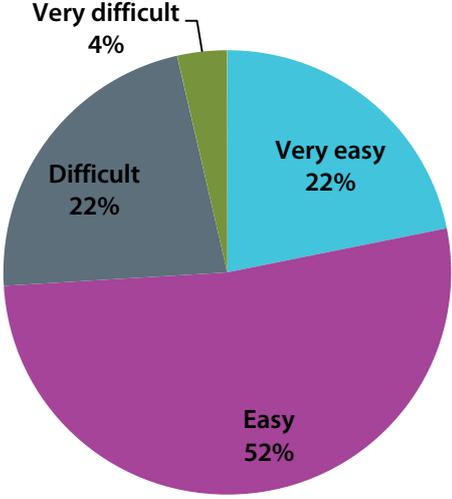
Spotting a scam

Online scams are the most difficult to identify, with almost half of respondents (44%) saying they find it difficult or very difficult to spot one. One in four (26%) of respondents said they find spotting a telephone scam difficult or very difficult. Finally, mail/postal scams seem to be the easiest to spot, with more than four out of five (82%) finding them easy or very easy to identify.

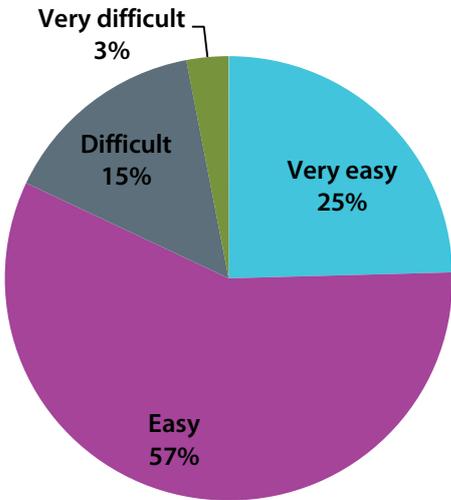
How easy do you find it to spot an online scam?



How easy do you find it to spot a telephone scam?



How easy do you find it to spot a mail/postal scam?



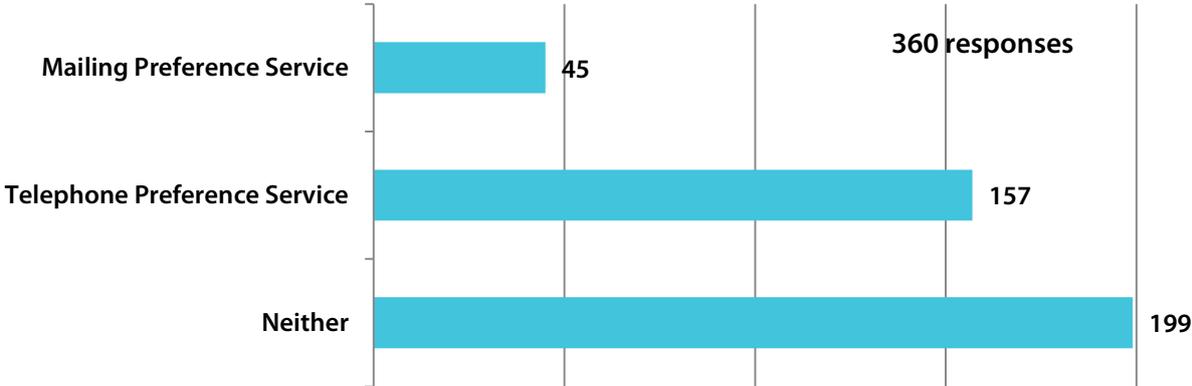
Scam prevention

An increase in preemptive action from older people in order to avoid being scammed is possible, since the majority of respondents (55%) admitted they are not registered with the Telephone Preference Service or Mailing Preference Service.

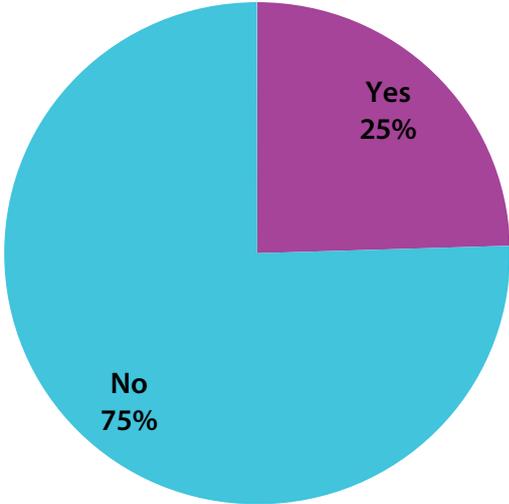
Also, three quarters (75%) don't have a 'No Cold Calling' sticker displayed on their front door.

Despite these statistics, two out of three (65%) respondents felt they had access to enough information about scam prevention - positive feedback for agencies working in the area.

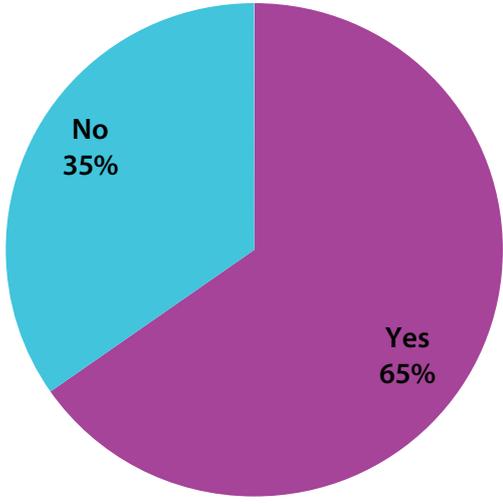
Are you registered with any of the following organisations?



Do you have a 'No Cold Calling' sticker displayed on your front door?



Do you feel you have access to enough information about scam prevention?



Appendix - Scam prevention measures

Telephone Preference Service

The Telephone Preference Service (TPS) is a free service. It is the official central opt out register on which you can record your preference not to receive unsolicited sales or marketing calls. It is a legal requirement that all organisations (including charities, voluntary organisations and political parties) do not make such calls to numbers registered on the TPS unless they have your consent to do so.

Visit www.tpsonline.org.uk or phone 0345 070 0707 to register.

Mailing Preference Service

The Mailing Preference Service (MPS) is a free service funded by the direct mail industry to enable consumers to have their names and home addresses in the UK removed from lists used by the industry. The MPS will prevent the receipt of unsolicited direct mailings sent from member companies of the Direct Marketing Association and it will take steps to prevent the receipt of unsolicited direct mailings from companies which are non-DMA members.

Visit www.mpsonline.org.uk or phone 020 7291 3310 to register.

'No Cold Calling' sticker

This sticker gives a householder the opportunity to warn cold callers that they are not wanted at their door, that ignoring that warning could constitute a breach of 'Consumer Protection from Unfair Trading' regulations and that further action may be taken by Trading Standards. 'No Cold Calling' stickers are available on request from your local PSNI Crime Prevention Officer by calling 101, or by phoning Consumerline on 0300 123 6262.

If you can spot a scam, you can stop a scam

Stay 4 steps ahead of a scam by using this **scam test**

Seems too good to be true

Contacted out of the blue

Asks for personal details

Money is requested

for help and information, or to report a scam visit
nidirect.gov.uk/scamwiseNI

scamwiseNI
PARTNERSHIP

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