

National Consumer Agency

Awareness and Experience of Scams Market Research Findings



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March 2010

Research Conducted by



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Introduction and Methodology



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- This report on awareness, incidence and experience of scams was prepared for the National Consumer Agency by Behaviour & Attitudes
- A series of scams related questions were included on B & A's March TeleBarometer survey:
 - 1,007 adults aged 16+ were interviewed, corresponding with a national population of 3,532,000
 - Interviewing was conducted by telephone with demographic, census-matched quota controls for sex, age and region to ensure that the sample mirrored the national population profile
- Fieldwork was completed between 9th – 22nd March from Behaviour & Attitudes Computer Assisted Telephone Interviewing (CATI) Unit in Milltown, Dublin 6
- The study conforms to the industry standards established by company's memberships of AIMRO, the Market Research Society (UK) and ESOMAR (European Society)

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Section 1: Receipt of Scams

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Scams Received

Base: 1,007 adults 16+



3 in 4 feel that they have received a scam approach, with electronic scams now most common.

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Scams Received - Demographics

Base: 1,007 adults 16+



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	TOTAL	GENDER		AGE					CLASS			REGION				AREA	
		M	F	16-24	25-34	35-49	50-64	65+	ABC1	C2DE	F	Dub	RoL	Muns	Con/ULs	Urban	Rural
<i>Base:</i>	<i>1007</i>	<i>503</i>	<i>504</i>	<i>165</i>	<i>189</i>	<i>299</i>	<i>258</i>	<i>96</i>	<i>503</i>	<i>452</i>	<i>52</i>	<i>275</i>	<i>270</i>	<i>279</i>	<i>183</i>	<i>706</i>	<i>300</i>
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Any Scam	75	79	72	82	80	80	76	52	82	72	61	82	74	70	76	78	71
Scam email in your email account	52	58	46	62	64	58	43	20	64	46	27	61	48	49	48	56	45
Scam letter through the post	39	39	38	23	31	47	52	34	39	39	38	37	43	36	40	38	39
Scam text message to your phone	29	33	25	34	26	35	29	17	30	29	23	31	27	28	31	29	29
Online scam on a social media site	23	26	21	52	33	16	9	7	25	22	17	30	21	20	20	28	15
Online scam when purchasing goods or services	17	20	14	22	19	16	16	8	20	15	12	19	16	17	14	18	14
None Of These	25	21	28	18	20	20	24	48	18	28	39	18	26	30	24	22	29

Internet related scams much more prevalent among men, middle class and in Dublin (mirroring the structure of the online, working population).

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Section 2: Experience of Scams

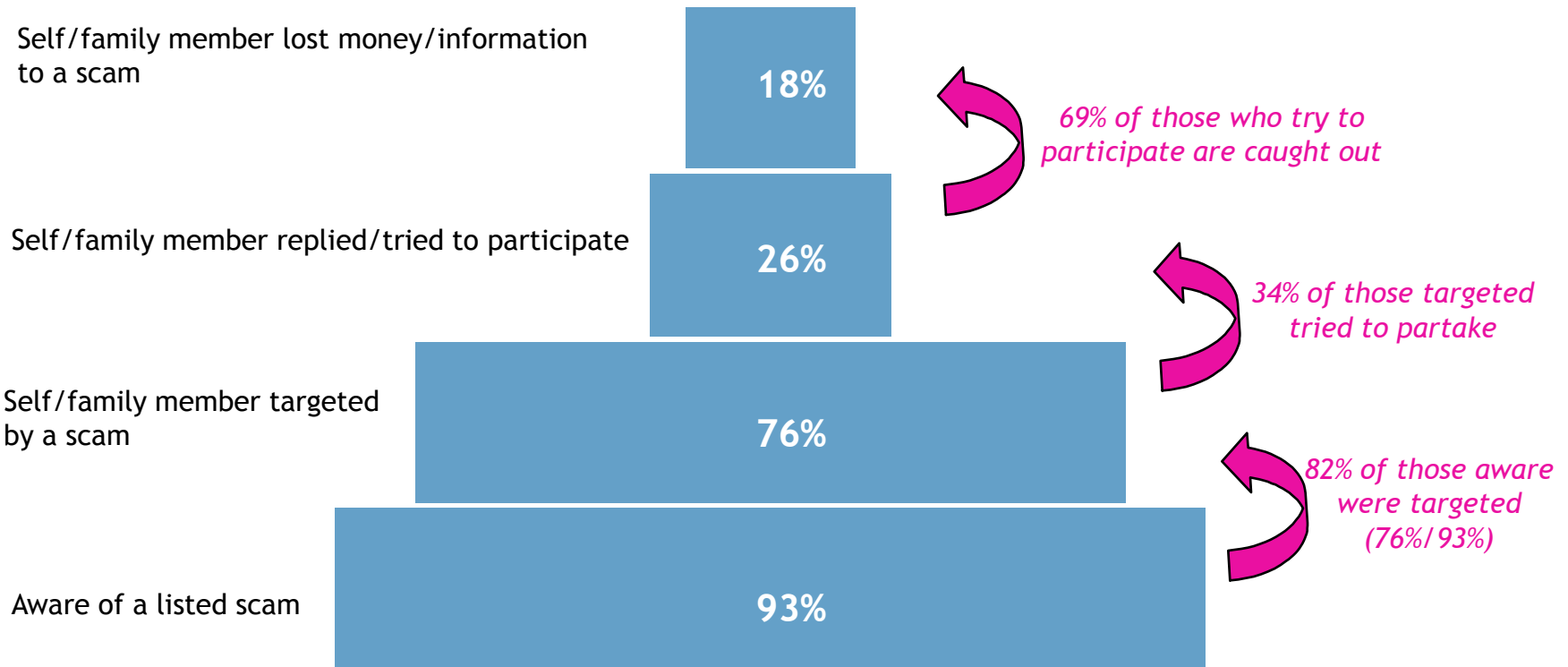
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Scams Experience

Base: 1,007 adults 16+



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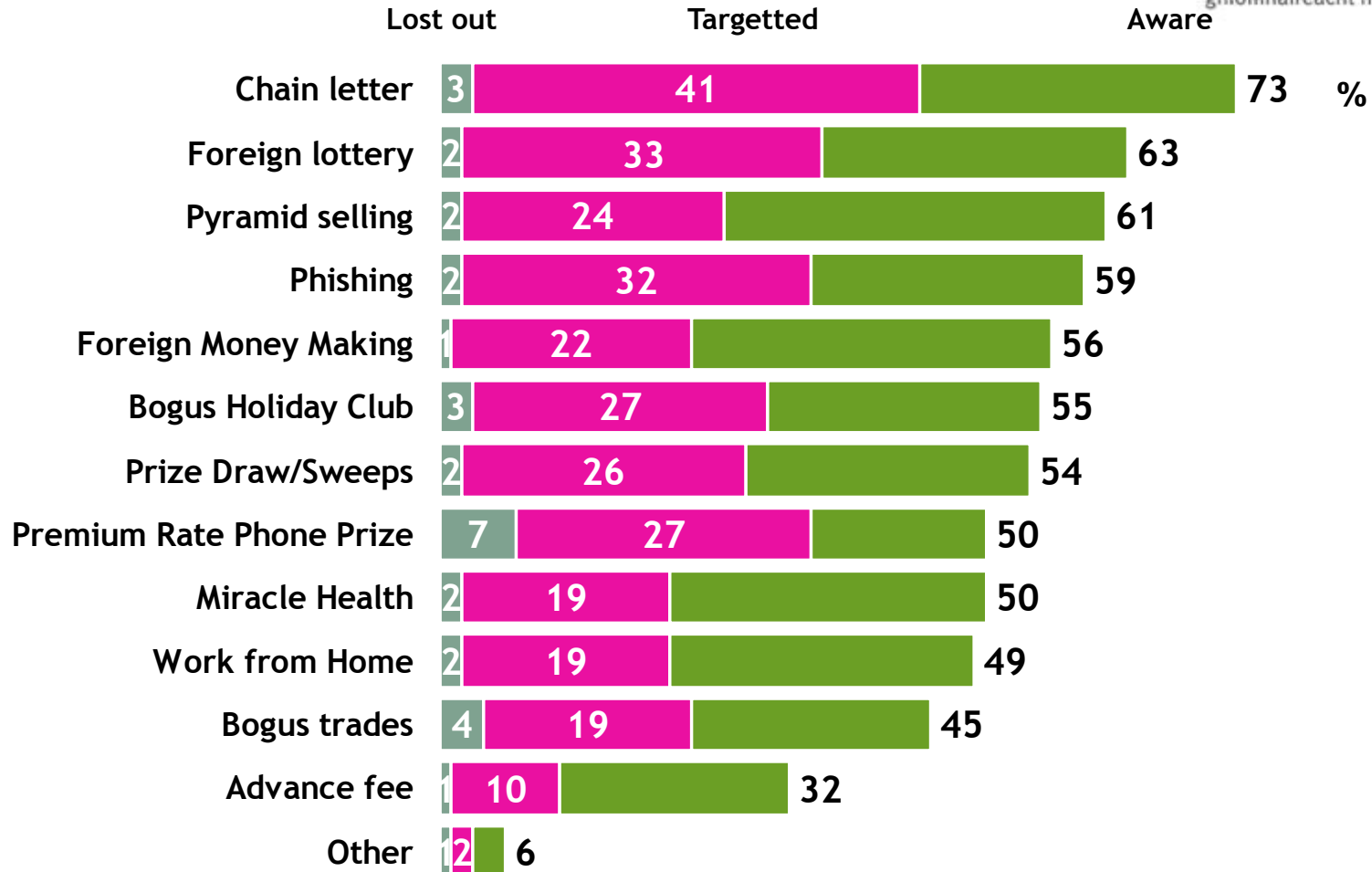
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Scams Experience

Base: 1,007 adults 16+



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Despite lower 'reach' premium rate calls take in more victims.

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Scams Experience Profile - Gender, Age, Social Class & Origin



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	Adult pop. (100%)	Targeted by scam (76%)	Tried to Participate (26%)	Lost out to a Scam (18%)
Base:	1,007	740	247	179
	%	%	%	%
GENDER				
Men	49	51	54	47
Women	51	49	46	53
AGE				
U25	17	15	19	18
25 - 34	22	21	25	22
35-49	26	29	29	34
50-64	21	23	16	21
65+	14	12	11	6
CLASS				
Middle class	41	45	40	39
Working class	51	47	55	57
Farming	8	7	5	4
NATIONALITY				
Irish born	88	89	87	85
New National	12	11	13	15

More men and younger adults admit to trying to participate, but women, older respondents and working class adults more likely to admit to falling victim.

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Scams Experience Profile - Work Status & Region



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	Adult population (100%)	Targeted by scam (76%)	Tried to Participate (26%)	Lost out to a Scam (18%)
	%	%	%	%
WORKING STATUS				
Full time	34	37	33	39
Part time	11	11	12	13
Self employed	12	13	14	12
Unemployed	9	8	9	9
Student	11	9	11	9
Home duties/primary carer	8	9	10	11
Retired	15	14	11	7
REGION				
Dublin	28	28	31	36
Rest Leinster	26	27	25	25
Munster	28	28	27	25
Conn/Ulster	18	17	16	14

Interestingly those who recognise that they may have lost out to a scam are more likely to be working and from Dublin (suggesting that exposure may be the bigger catalyst than a lack of education or sophistication).

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Section 3: Awareness of Scams

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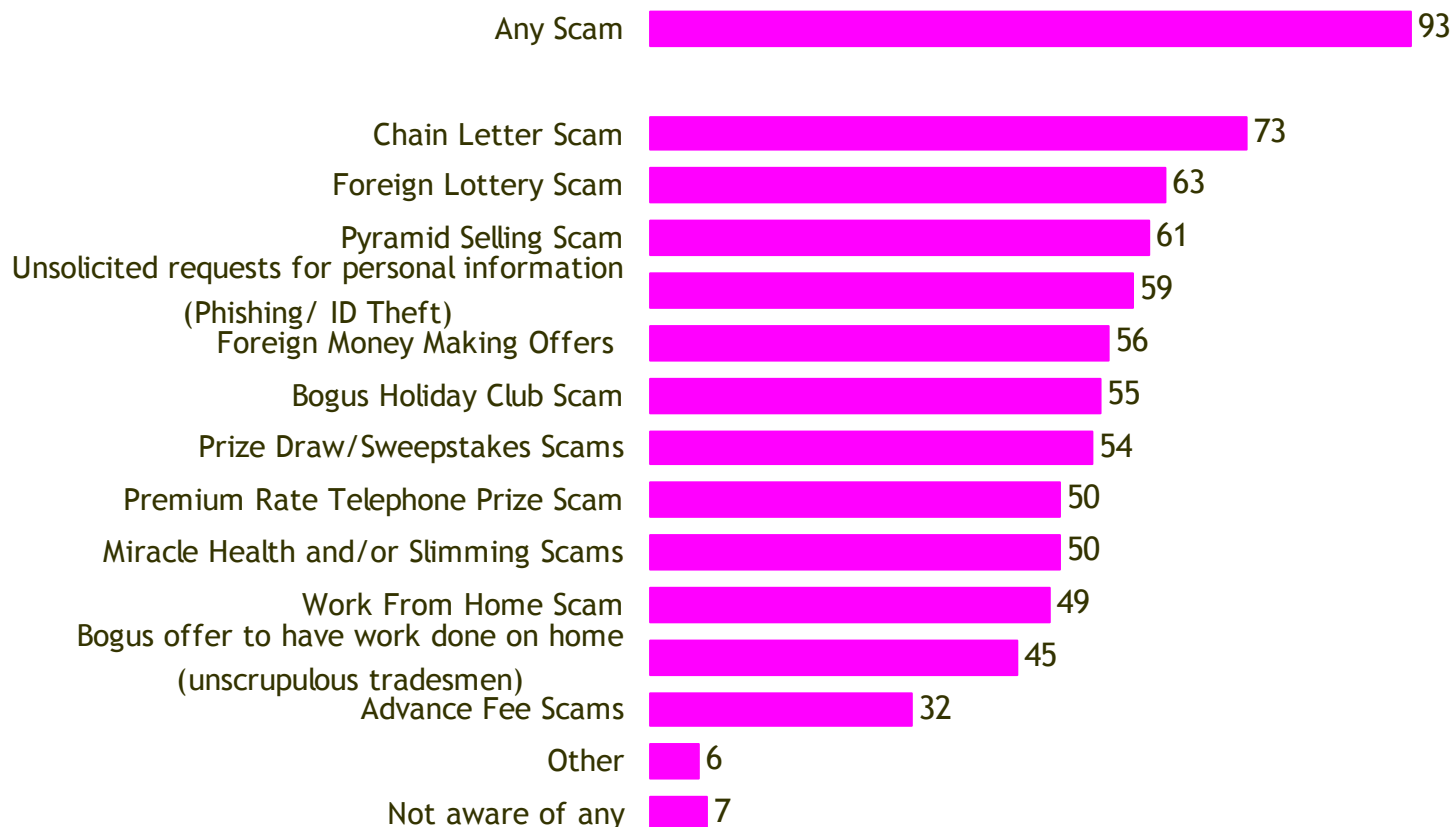


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Knowledge of Scams

Base: 1,007 adults 16+

%



There is very broad awareness of the existence of scams.

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Section 4: Target of Scams

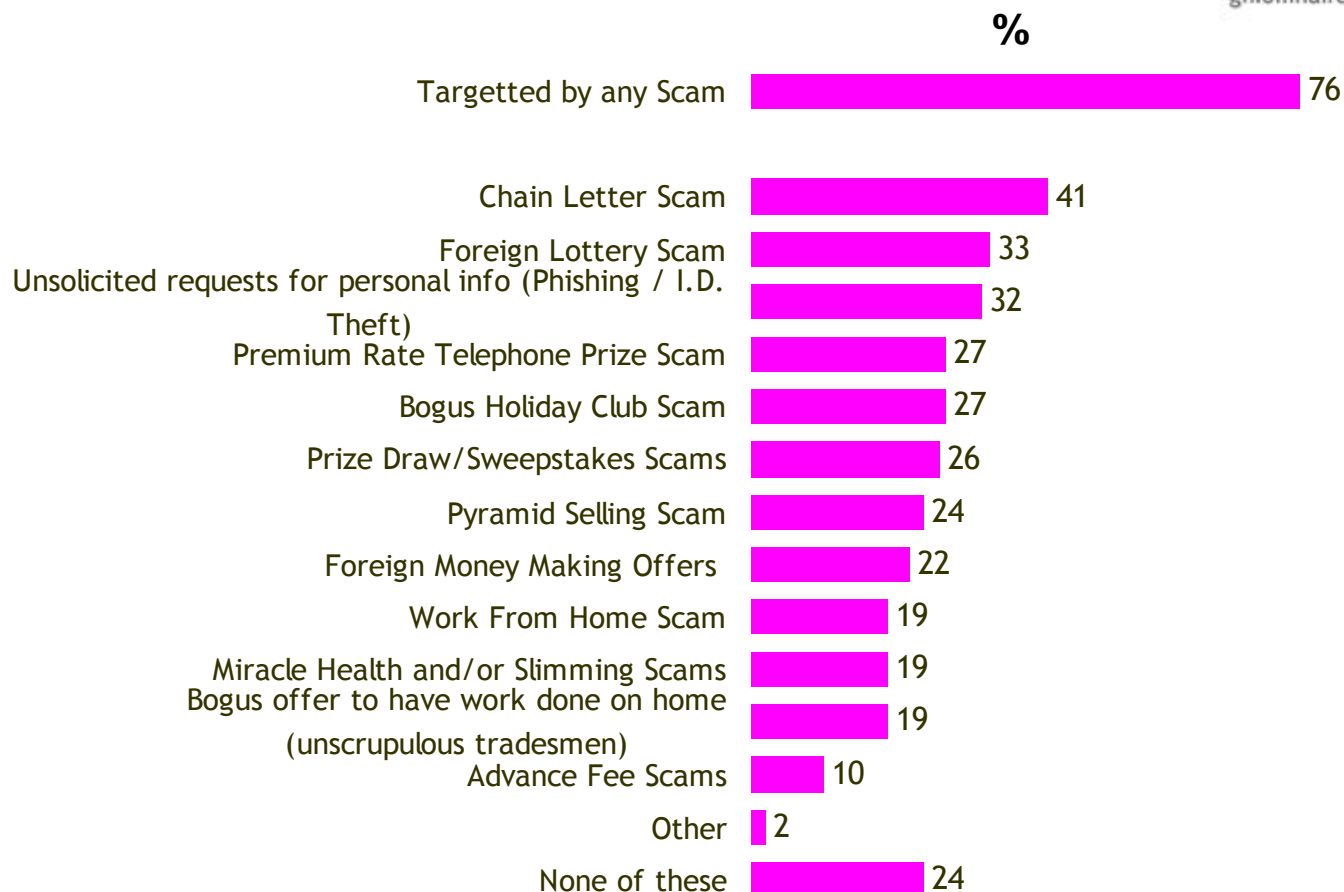
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Scams With Which Have Been Targeted

Base: 1,007 adults 16+



Just under a quarter feel they have not been the target of a scam.

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Scams Targeted By - Demographics

Base: 1,007 adults 16+



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	Total	GENDER		AGE					CLASS			REGION				AREA	
		M	F	16-24	25-34	35-49	50-64	65+	ABC1	C2DE	F	Dub	RoL	Mun	Con/Uls	Urban	Rural
<i>Base:</i>	945	478	467	151	172	287	247	88	481	417	47	264	255	265	161	666	278
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Any Scam	76	78	75	68	76	81	83	68	83	72	71	74	77	77	79	76	78
Chain Letter Scam	41	37	45	38	33	45	49	39	48	38	30	36	41	46	44	39	45
Foreign Lottery Scam	33	33	33	16	36	36	40	33	38	30	24	31	35	34	33	34	32
Unsolicited requests for personal information (Phishing / I.D. Theft)	32	37	28	24	35	38	35	22	38	28	30	33	33	30	32	32	33
Premium Rate Telephone Prize Scam	27	30	24	14	24	32	37	21	28	26	25	22	29	28	30	24	31
Bogus Holiday Club Scam	27	25	28	19	27	26	32	26	28	25	30	24	27	28	28	26	27
Prize Draw/Sweepstakes Scams	26	27	25	14	25	32	31	23	32	21	27	22	28	26	31	24	30
Pyramid Selling Scam	24	28	21	7	25	33	28	21	30	23	7	19	26	27	27	23	26
Foreign Money Making Offers	22	26	18	17	20	24	27	23	26	21	14	24	19	21	27	23	21
Work From Home Scam	19	21	17	15	21	21	18	15	20	19	10	20	20	16	18	20	16
Bogus offer to have work done on home (unscrupulous tradesmen)	19	20	17	16	22	16	20	19	18	20	14	20	20	15	21	19	17
Miracle Health and/or Slimming Scams	19	18	20	19	18	20	20	16	24	16	7	18	21	16	21	20	18
Advance Fee Scams	10	13	6	7	10	10	9	11	11	8	10	8	10	8	13	9	10
Other	2	3	2	2	2	4	2	2	2	3	-	4	3	1	3	3	2
None of these	24	22	25	32	24	19	17	32	17	28	29	26	23	23	21	24	22

Those who feel they have been targeted are middle aged and older
Interestingly, pyramid selling bigger outside Dublin.

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Section 5

Responded to/Participation in Scams

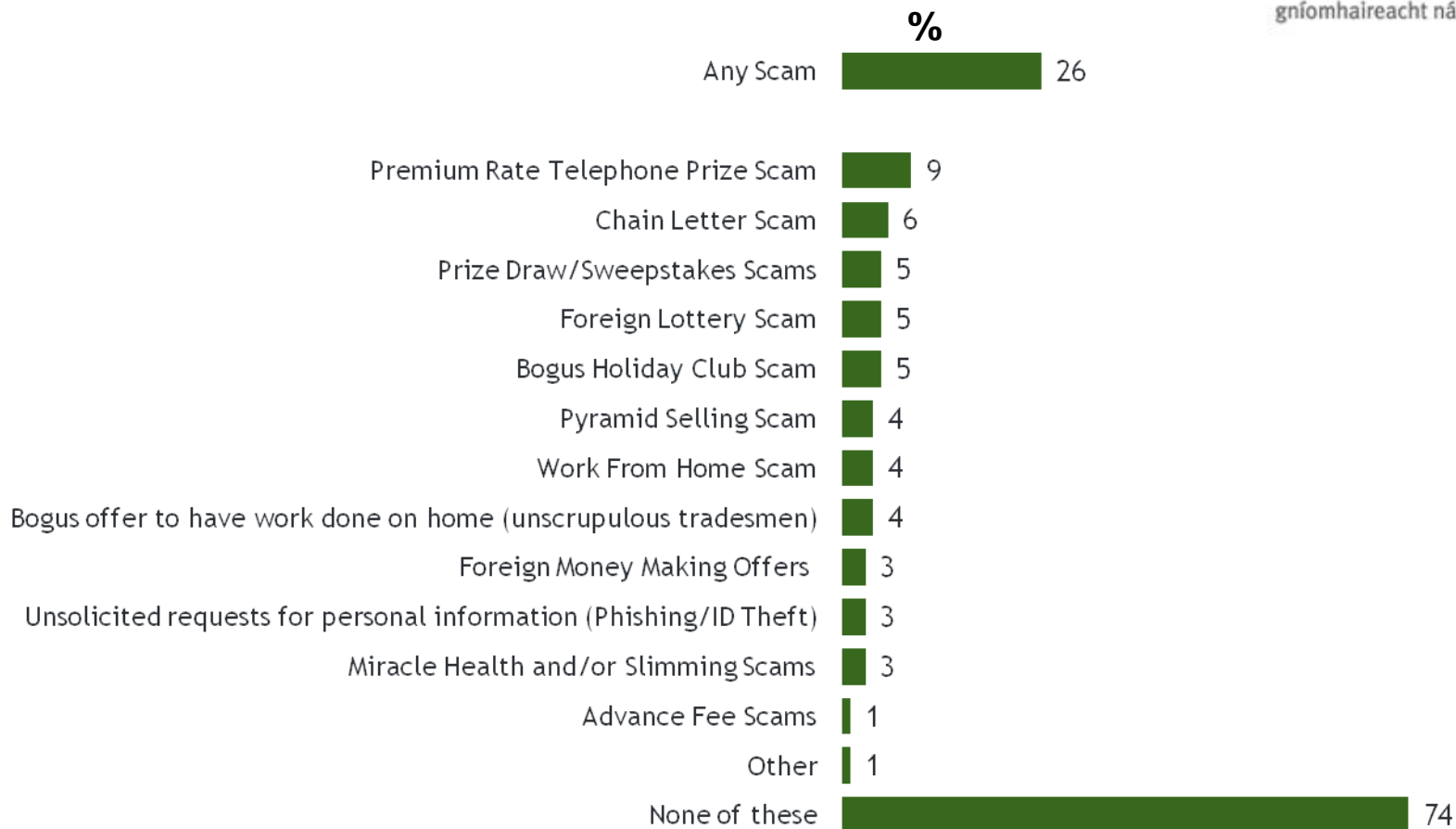
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Scams Replied to with the Intention of Participation

Base: 1,007 adults 16+



About a quarter admit to having participated in or subscribed to a scam.

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Scams Replied to with Intention of Participation - Demographics

Base: 1,007 adults 16+



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	TOTAL	GENDER		AGE					CLASS			REGION			AREA		
		M	F	16-24	25-34	35-49	50-64	65+	ABC 1	C2D E	F	Dub	RoL	Muns	Conn /Uls	Urban	Rural
<i>Base:</i>	945	478	467	151	172	287	247	88	481	417	47	264	255	265	161	666	278
Any Scam	26	28	24	29	30	28	20	21	25	29	17	28	24	26	25	27	24
Premium Rate Telephone Prize Scam	9	9	9	3	10	13	9	5	8	9	9	8	8	10	10	9	8
Chain Letter Scam	6	6	6	13	4	5	5	4	4	8	-	4	5	9	4	5	7
Bogus Holiday Club Scam	5	6	4	4	8	6	4	3	5	6	2	6	6	4	5	5	4
Prize Draw/Sweepstakes Scams	5	5	5	7	6	4	4	4	5	5	-	5	5	6	3	6	4
Foreign Lottery Scam	5	5	4	4	7	4	3	5	3	6	3	3	5	5	4	4	5
Bogus offer to have work done on home (unscrupulous tradesmen)	4	6	3	8	4	5	3	2	2	6	4	6	4	4	3	5	4
Pyramid Selling Scam	4	6	3	1	7	5	3	4	4	5	-	3	4	6	4	4	5
Work From Home Scam	4	4	4	5	6	3	2	1	3	5	-	3	5	4	2	4	3
Unsolicited requests for personal Information (Phishing / I.D. Theft)	3	4	3	3	5	3	2	3	3	4	2	5	3	3	1	4	2
Miracle Health and/or Slimming Scams	3	3	4	6	3	3	2	4	3	4	-	4	4	3	2	4	3
Foreign Money Making Offers	3	3	2	2	3	1	2	6	3	3	-	3	3	2	2	3	2
Advance Fee Scams	1	1	*	-	1	2	*	-	*	1	-	1	*	*	2	1	*
Other	1	2	*	1	2	-	*	2	1	1	-	1	1	*	1	1	1
None of these	74	72	76	71	70	72	80	79	75	71	83	72	76	74	75	73	76

Participation generally higher in younger age groups.

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Section 6

Lost Out to Scams

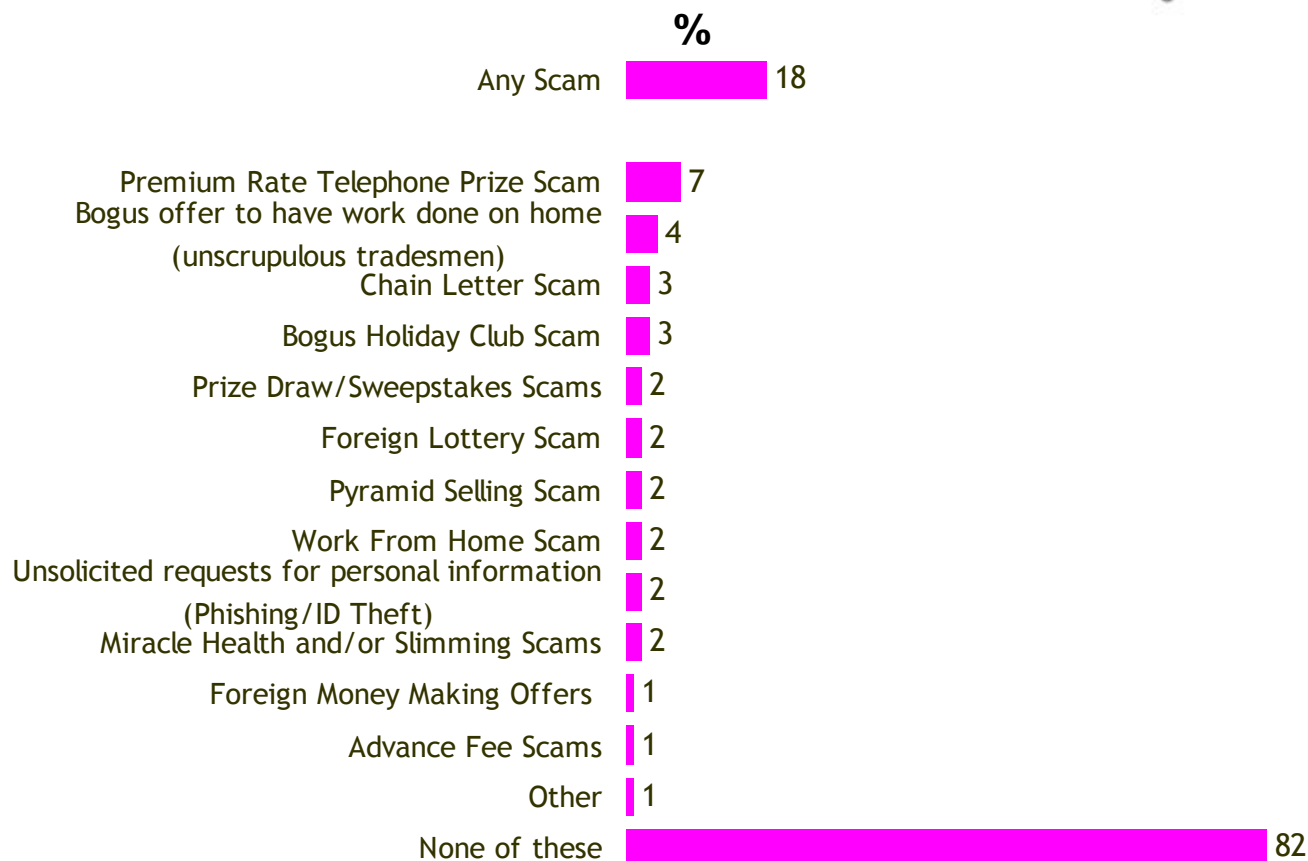
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Lost Out to Scams

Base: 1,007 adults 16+



About a fifth of consumers, themselves or a family member have fallen victim to a scam.

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Lost Out to Scams - Demographics

Base: 1,007 adults 16+



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	TOTAL	GENDER		AGE					CLASS			REGION				AREA	
		M	F	16-24	25-34	35-49	50-64	65+	ABC 1	C2D E	F	Dub	RoL	Muns	Conn/ UIs	Urban	Rural
Base:	945	478	467	151	172	287	247	88	481	417	47	264	255	265	161	666	278
Any Scam	18	17	20	20	19	23	18	8	17	21	10	23	17	16	16	20	16
Premium Rate Telephone Prize Scam	7	8	7	2	6	12	10	*	7	7	6	7	6	8	7	8	6
Prize Draw/Sweepstakes Scams	2	2	2	4	4	1	1	2	2	3	-	3	3	1	1	3	1
Foreign Lottery Scam	2	1	2	*	3	1	1	3	1	2	-	2	2	2	*	2	1
Pyramid Selling Scam	2	3	2	-	4	4	1	1	2	3	-	2	2	2	4	2	3
Chain Letter Scam	3	3	2	6	2	3	1	1	2	3	-	3	3	3	1	3	2
Bogus Holiday Club Scam	3	2	3	1	3	4	2	2	3	3	-	3	4	2	1	3	2
Work From Home Scam	2	1	2	2	3	2	1	-	1	2	-	2	2	1	2	2	1
Foreign Money Making Offers	1	1	1	*	1	1	1	3	1	1	-	1	1	*	1	1	*
Unsolicited requests for personal information (Phishing / I.D. Theft)	2	3	2	3	3	3	1	2	2	3	-	4	2	3	-	3	1
Advance Fee Scams	1	1	1	-	1	2	*	-	1	1	-	2	*	1	*	2	-
Miracle Health and/or Slimming Scams	2	2	2	4	2	3	*	3	2	3	-	5	3	1	-	3	1
Bogus offer to have work done on home (unscrupulous tradesmen)	4	4	3	6	4	5	2	*	3	4	4	6	3	3	2	5	2
Other	1	1	*	-	*	1	1	1	0	1	-	-	1	*	1	1	*
None of these	82	83	80	80	81	77	82	92	83	79	90	77	83	84	84	80	84

A high proportion of those who lost out cite premium rate telephone prizes.

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Section 7

Action Taken in Response to Scams

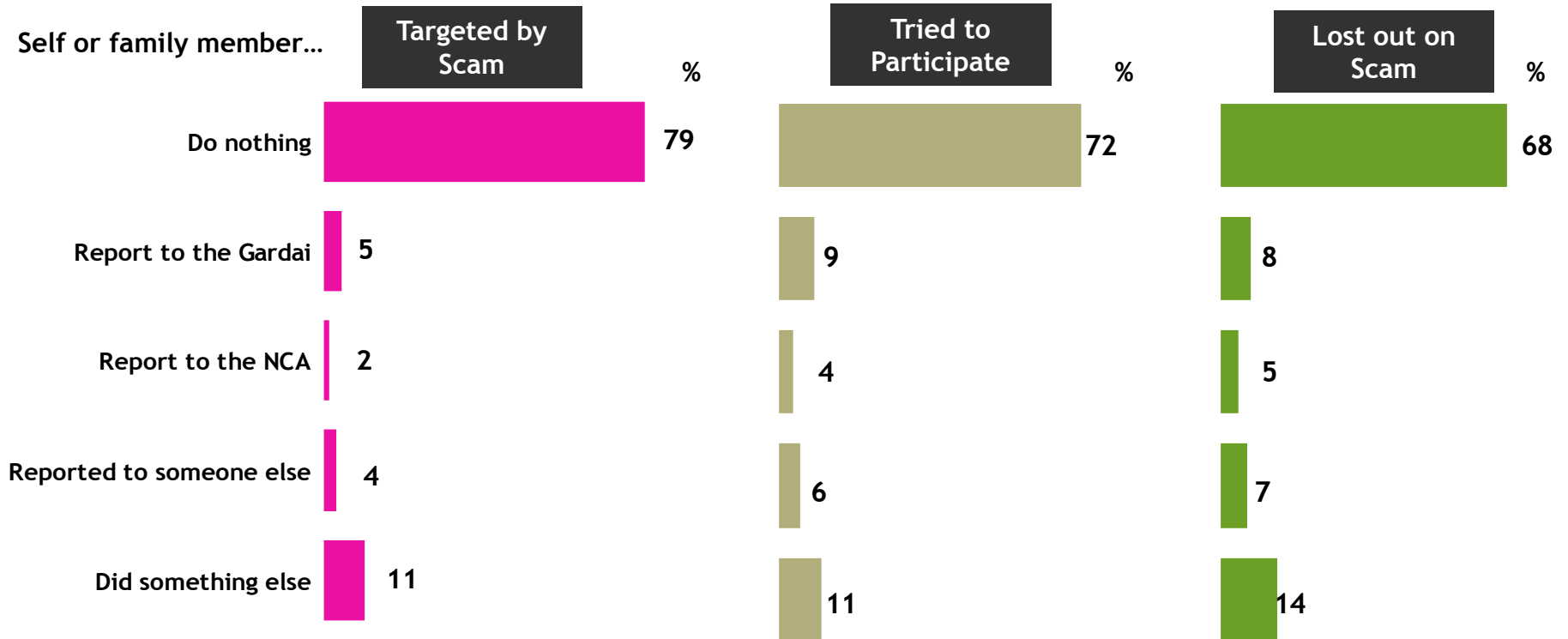
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Action Taken in the Context of Scams

Base: 1,007 adults 16+



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The vast majority did nothing about scams they became aware of.

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Action Taken When Targeted by a Scam



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	Targeted By Any of These												
	All Scams Targeted by	Premium Rate Telephone Prize Scam	Prize Draw/Sweepstakes Scams	Foreign Lottery Scam	Pyramid Selling Scam	Chain Letter Scam	Bogus Holiday Club Scam	Work From Home Scam	Foreign Money Making Offers	Unsolicited requests for personal information	Advance Fee Scams	Miracle Health and/or Slimming Scams	Bogus offer to have work done on home
Base:	3084	271	281	343	257	417	273	192	235	329	97	203	186
	%	%	%	%	%	%	%	%	%	%	%	%	%
Reported to An Garda Síochana	5	6	5	6	4	3	3	3	4	6	-	*	13
Reported to The National Consumer Agency	2	6	2	2	3	*	2	1	1	1	1	*	1
Reported to Someone Else	4	11	2	2	1	1	4	2	3	12	4	4	2
Did Nothing	79	67	83	78	83	83	81	86	84	68	86	85	72
Did something else	11	11	8	13	9	12	10	8	10	13	9	10	12

More than 4 in 5 do nothing in most instances, even when targeted.

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Action Taken When Replied to a Scam

	Attempted to Take Part in any of these												
	All Scams Replied to	Premium Rate Telephone Prize Scam	Prize Draw/Sweepstakes Scams	Foreign Lottery Scam	Pyramid Selling Scam	Chain Letter Scam	Bogus Holiday Club Scam	Work From Home Scam	Foreign Money Making Offers	Unsolicited requests for personal information	Advance Fee Scams	Miracle Health and/or Slimming Scams	Bogus offer to have work done on home
Base:	1093	124	102	97	93	137	102	84	76	90	34*	78	76
	%	%	%	%	%	%	%	%	%	%	%	%	%
Reported to An Garda Síochána	9	9	9	8	11	7	7	8	7	11	-	1	22
Reported to The National Consumer Agency	4	7	4	5	5	1	5	2	2	5	4	1	3
Reported to Other	6	14	3	4	2	3	8	3	3	15	3	8	5
Did Nothing	72	55	72	77	74	75	70	79	78	67	87	82	59
Did something else	11	16	12	9	8	15	11	10	12	3	6	9	12

*Caution Small base

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Action Taken When Lost Out to a Scam

Lost Out to Any of these

	All Scams Lost Out to	Premium Rate Telephone Prize Scam	Prize Draw /Sweepstakes Scams	Foreign Lottery Scam	Pyramid Selling Scam	Chain Letter Scam	Bogus Holiday Club Scam	Work From Home Scam	Foreign Money Making Offers	Unsolicited requests for personal information	Advance Fee Scams	Miracle Health and/or Slimming Scams	Bogus offer to have work done on home
Base:	798	94	75	72	67	93	70	53	52	68	28*	64	62
	%	%	%	%	%	%	%	%	%	%	%	%	%
Reported to An Garda Síochána	8	7	8	6	9	7	4	6	6	10	-	1	23
Reported to The National Consumer Agency	5	10	6	4	6	1	6	4	3	6	5	1	4
Reported to Other	7	14	4	3	1	3	10	7	5	15	2	9	7
Did Nothing	68	56	65	77	72	72	64	72	79	62	82	76	53
Did something else	14	15	17	12	12	17	16	13	12	7	11	13	16

*Caution Small base

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Section 8

Confidence in Recognising a Scam

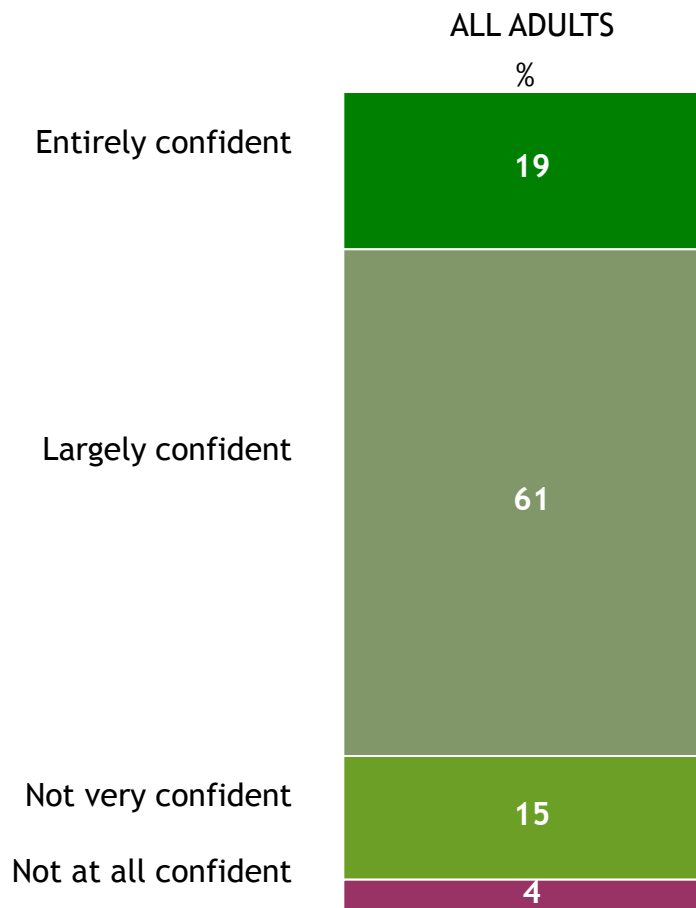
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Confidence In Own Ability to Spot Scams

Base: 1,007 adults 16+



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		Not very confident	Not at all confident
		%	%
GENDER	Men	10	3
	Women	21	5
AGE	Under 25	27	4
	25 – 34	14	3
	35 – 45	13	3
	50 – 64	11	3
	65 yrs+	16	6
CLASS	ABC1 (Middle)	13	2
	C2DE (Working)	18	4
	F (Farming)	11	7
AREA	Dublin	16	3
	Rest Leinster	15	5
	Munster	15	3
	Conn/Ulster	15	5

About a fifth lack confidence in their ability to spot scams, with under 25's, women, working class adults (and to an extent over 65's) the most uncertain.

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Summary and Conclusions

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Summary & Conclusions



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- 75% of consumers have received some form of scam correspondence with over 1 in 2 people (52%) having received a scam email to their email account.
- There is much greater awareness of scams among younger people, and there is evidence that consciousness of internet-related scams peaks among younger adults, among men, and those from white-collar environments and Dublin backgrounds.
- 26% of consumers, themselves or a family member have replied to a scam and 18% have lost money or personal information to one a scam. Almost 70% of those who actively responded with the aim to partake have lost out.
- Chain letters and foreign lotteries have the greatest awareness, whereas what are perceived as premium rate telephone prize scams claim the most victims (up to 7% of all adults have lost out.)
- 68% of people who lost money or personal information as a result of a scam did not report it to any authority, i.e. they did nothing.
- 80% of people have indicated that they are confident that they can spot a scam.
- Just under a fifth of adults (19%) lack confidence that they can spot scams, with women, under 25's, working class adults and over 65's the most uncertain.

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