

April 2022

Consumer Insight - Scams Survey 2022

Summary Report

YouGov[®]

The survey details

YouGov interviewed 1,000 respondents in total between 23rd February - 15th March 2022. All interviews were conducted online.

The sample was adults aged 16+ in Northern Ireland. The figures have been weighted and are representative of all Northern Ireland adults, based on age by gender, social grade and region.

Where possible and relevant, the data is broken down by key demographics, as well as other areas of interest (e.g. whether the respondent has been targeted for a scam previously).

Significantly different data is marked using the green arrow for significantly higher  and the red for significantly lower .

Summary

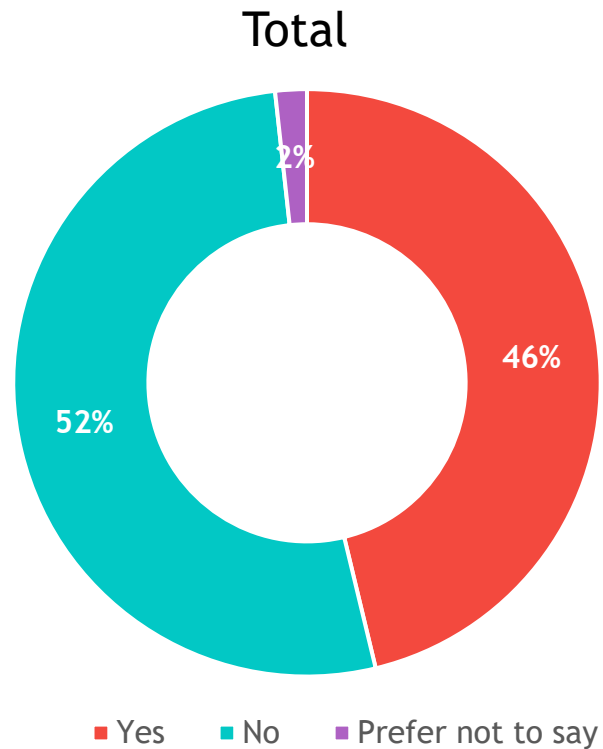
- Just under half of NI adults have been targeted by a scam in the past three years.
- Only two in five people in NI say that their friends or family have been targeted by a scam in the past three years, however this increases significantly among those who have been targeted themselves.
- The most frequent channels for scam attempts are email, text messages and telephone calls, but social media was a route experienced by a quarter of those targeted.
- While nine out of ten of those who were targeted did not fall victim to the scam, the methods most likely to have respondents fall victim to the scam were fake websites and social media scams.
- The majority of people (87%) are confident that they could recognise a scam. This increases significantly for those previously targeted, potentially as they now know what to look out for.
- Only three in ten Northern Ireland adults would know what to do if they were the victim of a cyber security attack.



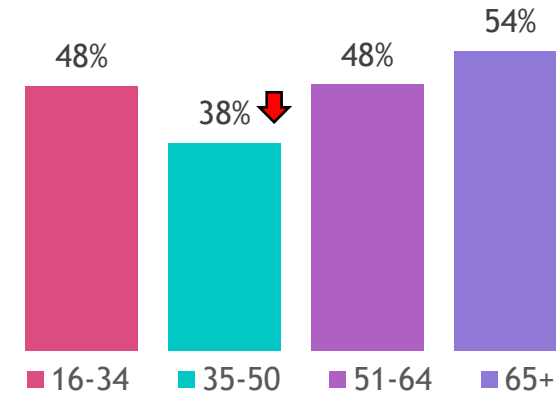
Targeted by a Scam

Just under half of NI adults have been targeted by a scam in the past three years. This is higher among older people and those living with a disability.

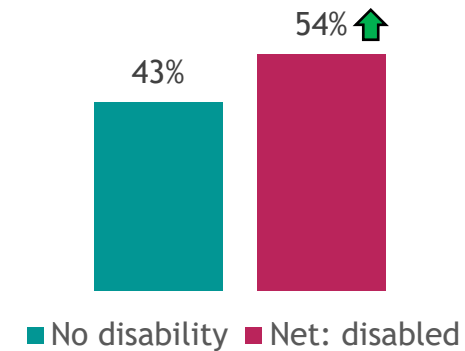
Targeted by a scam in the last 3 years



Proportion targeted by age



Proportion targeted disability status

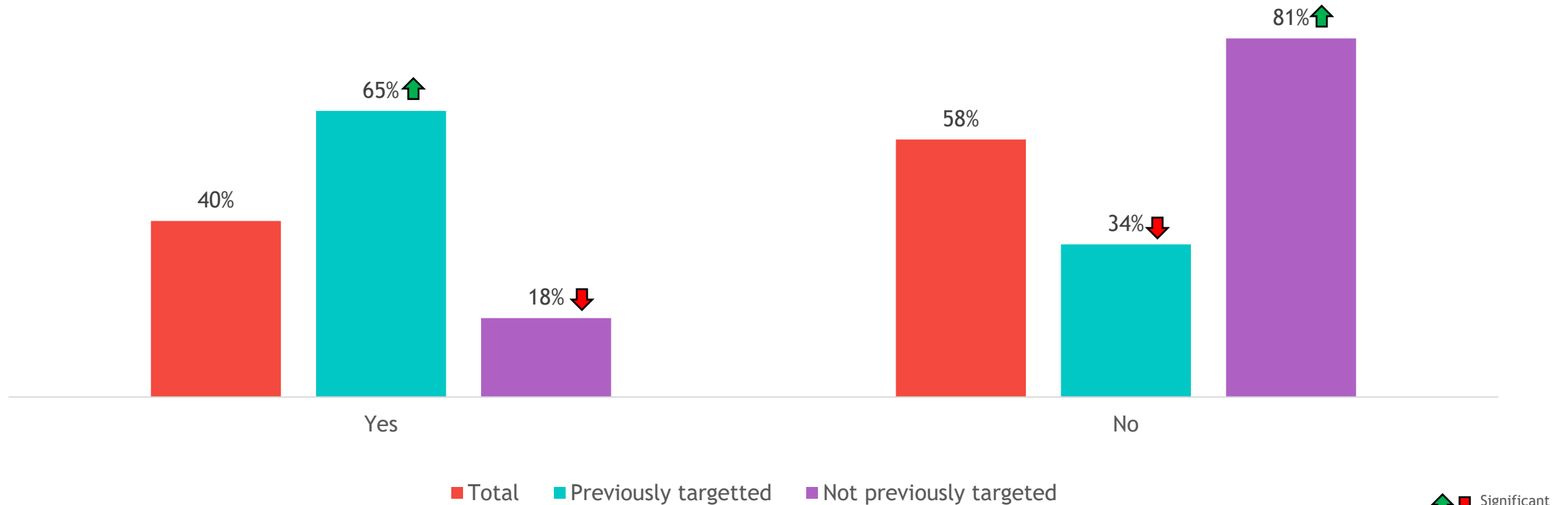


↑ ↓ Significant differences

Friends or family targeted by a Scam

Only two in five people in NI say that their friends or family have been targeted by a scam in the past three years, however this increases significantly among those who have been targeted themselves. This could be because people feel more comfortable confiding in those who have also been scammed.

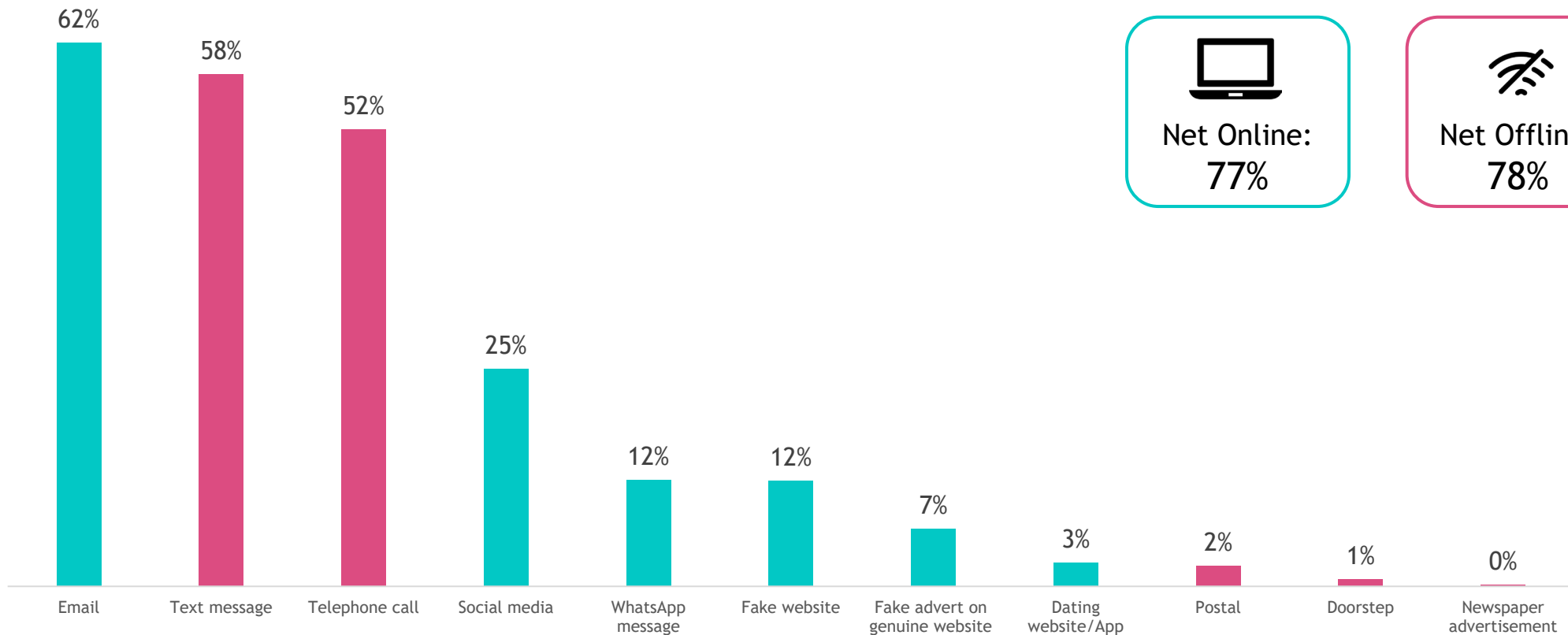
Friends or family targeted by a scam in the last 3 years



Methods used to scam

Of those who have been targeted by a scam in the past three years, almost all of them have been targeted online in some capacity, especially email.

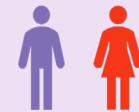
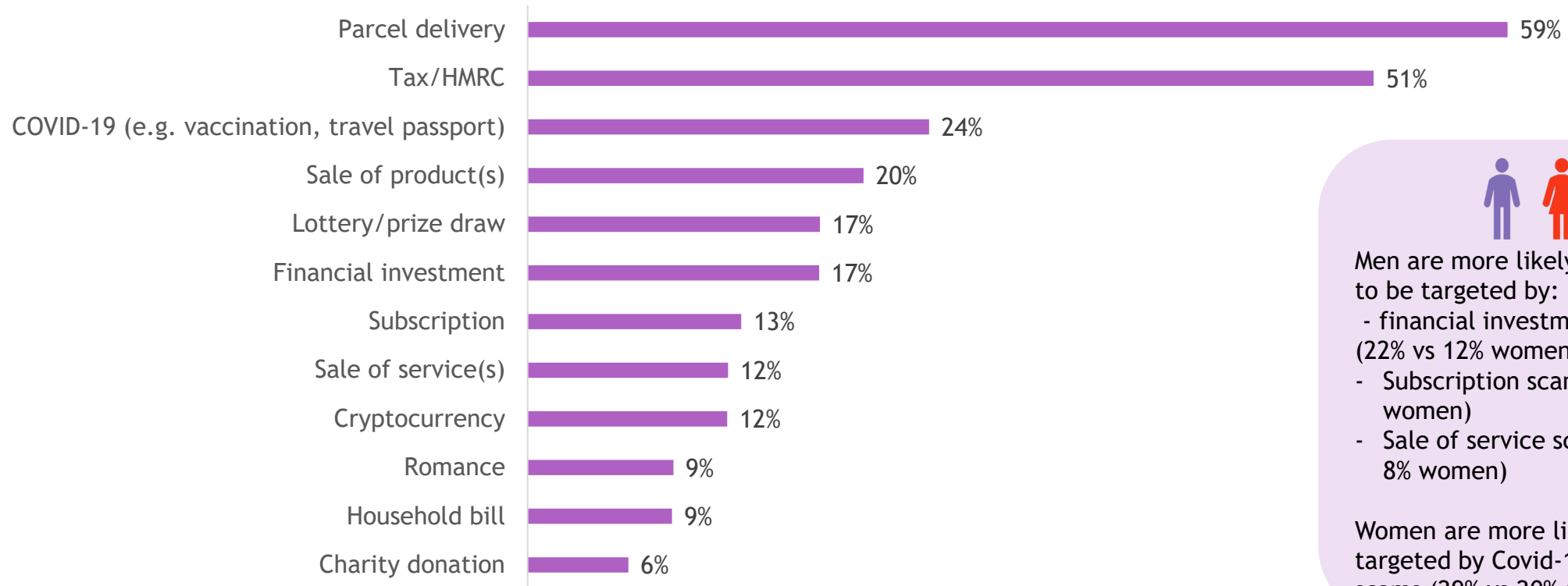
Methods used scam in the last 3 years



Types of scams

Parcel delivery scams were the most common for those who have been scammed, followed by Tax/HMRC related scams and Covid-19 scams, which we might expect to fade as the pandemic becomes less notable.

Types of scams (as a % of those who have experienced a scam)



Men are more likely than women to be targeted by:

- financial investment scams (22% vs 12% women)
- Subscription scams (16% vs 9% women)
- Sale of service scams (15% vs 8% women)

Women are more likely to be targeted by Covid-19 related scams (29% vs 20% men)

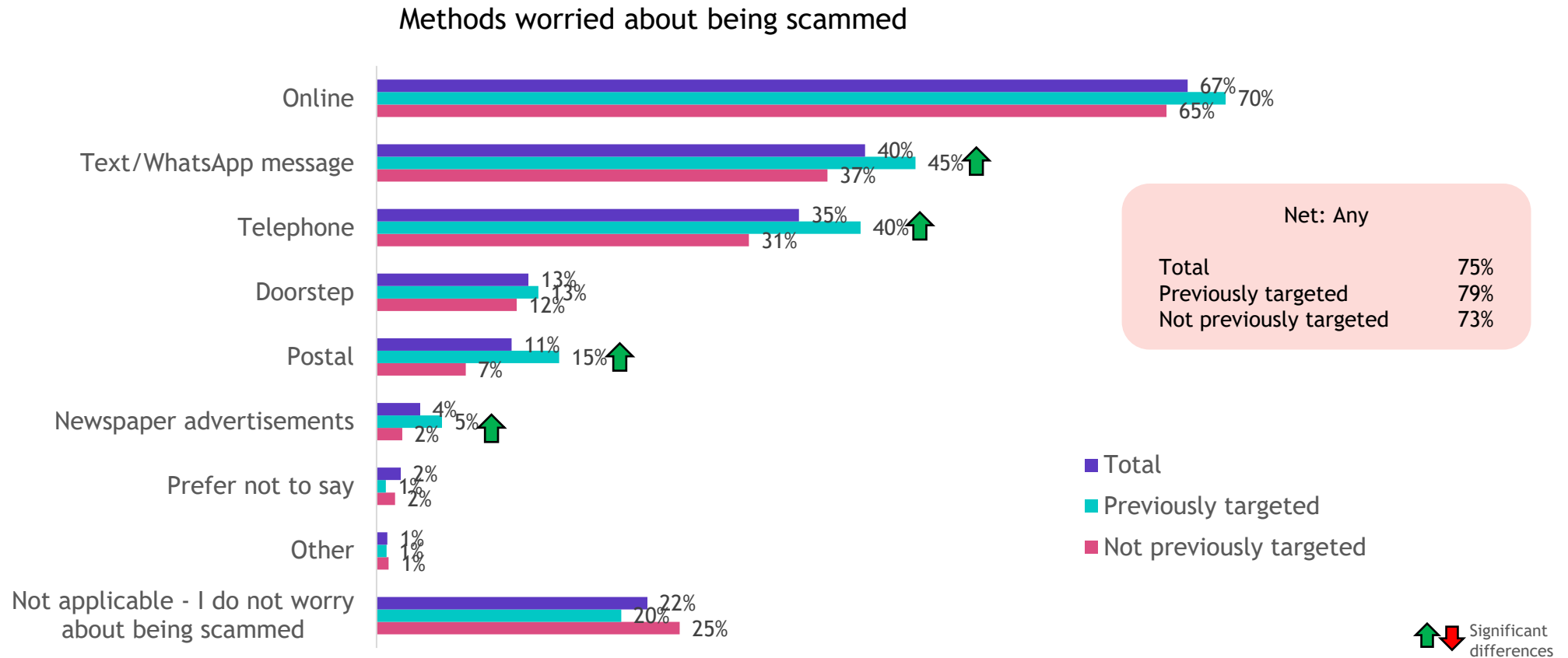
Fell victim to a scam

While nine out of ten of those who were targeted did not fall victim to the scam, the methods most likely to result in a victim were fake websites and social media scams.



Methods worried about being scammed

People are most worried about being scammed online, however those who have been targeted before are more worried than others about being targeted by a scam through text, a telephone call, through the post and a newspaper advert. Those previously affected are more worried than others about being scammed through any method.

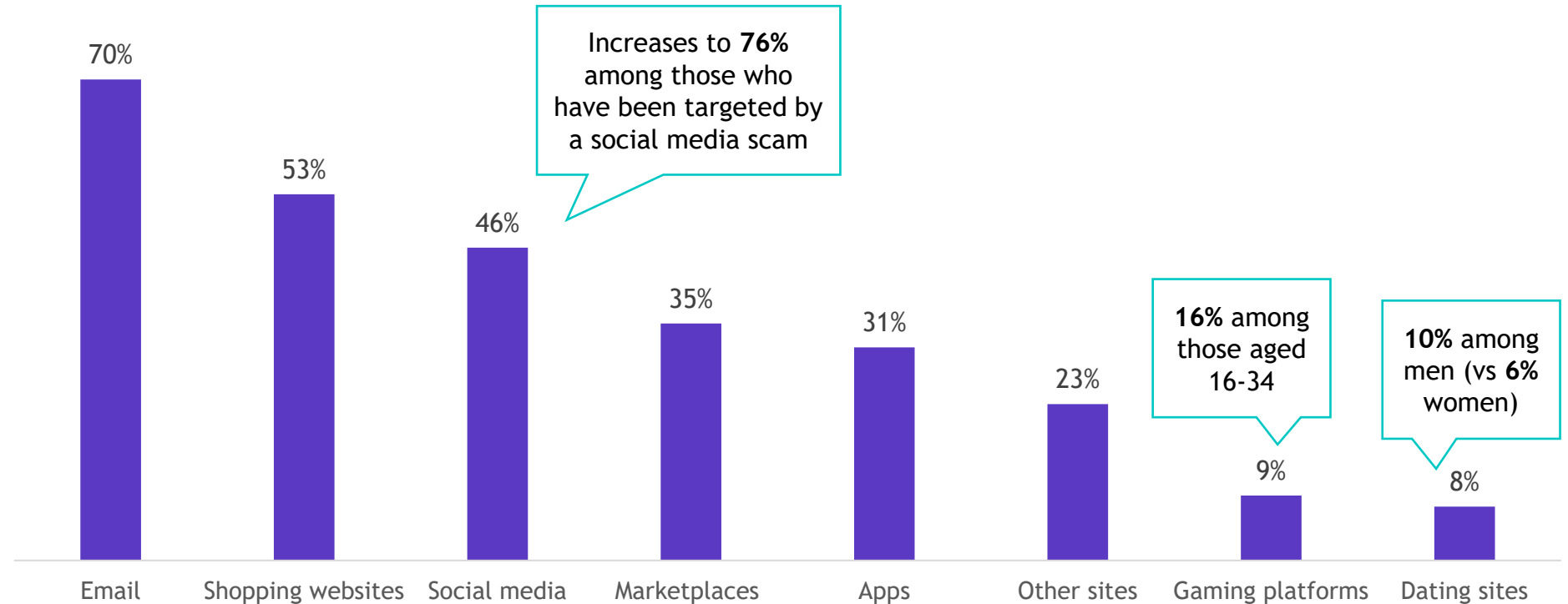


Worried about being scammed online

Northern Ireland adults who are concerned about being scammed online are most likely to be worried about emails, this increases to 79% among those who have been targeted by an email scam before. Followed by shopping websites and social media.

Places worried about being scammed online

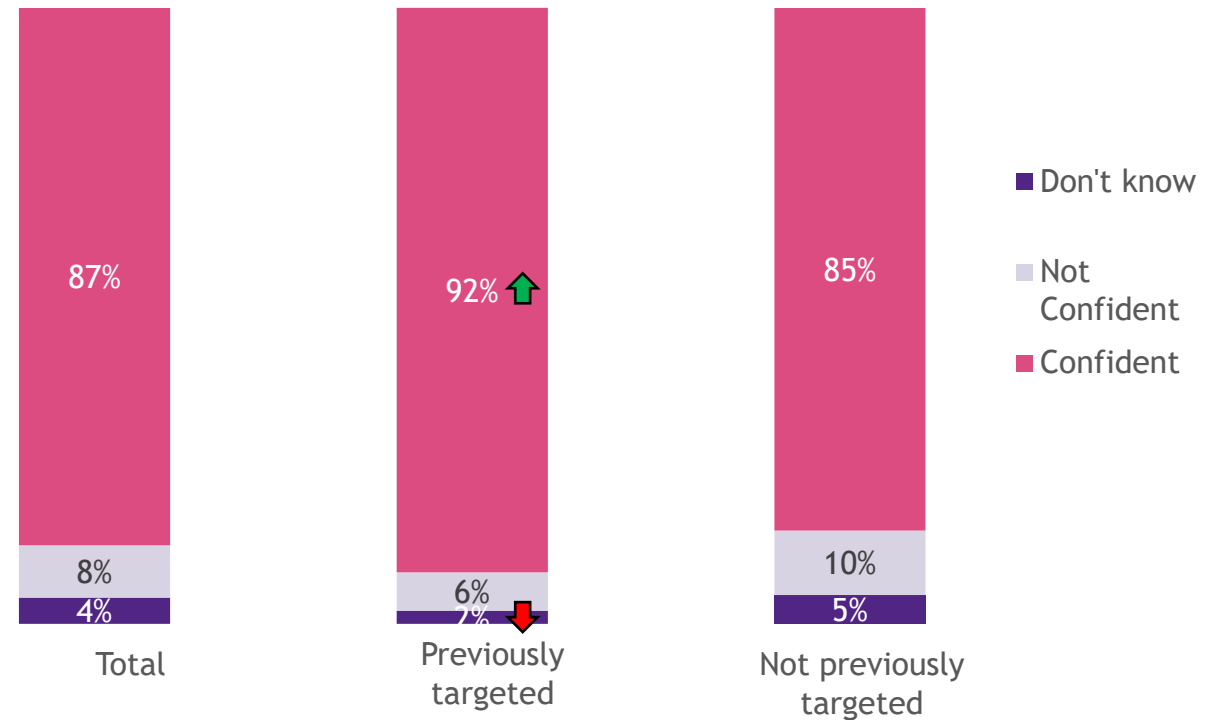
Group	Concerned about email scams
65+	82%
Men	74%
Parent	74%
Home owner	76%
Previously targeted by email scam	79%



The majority of people (87%) are confident that they could recognise a scam

This increases significantly for those previously targeted, potentially as they now know what to look out for. They are also very unlikely to say they don't know.

Confidence in recognising scams by those previously targeted or not

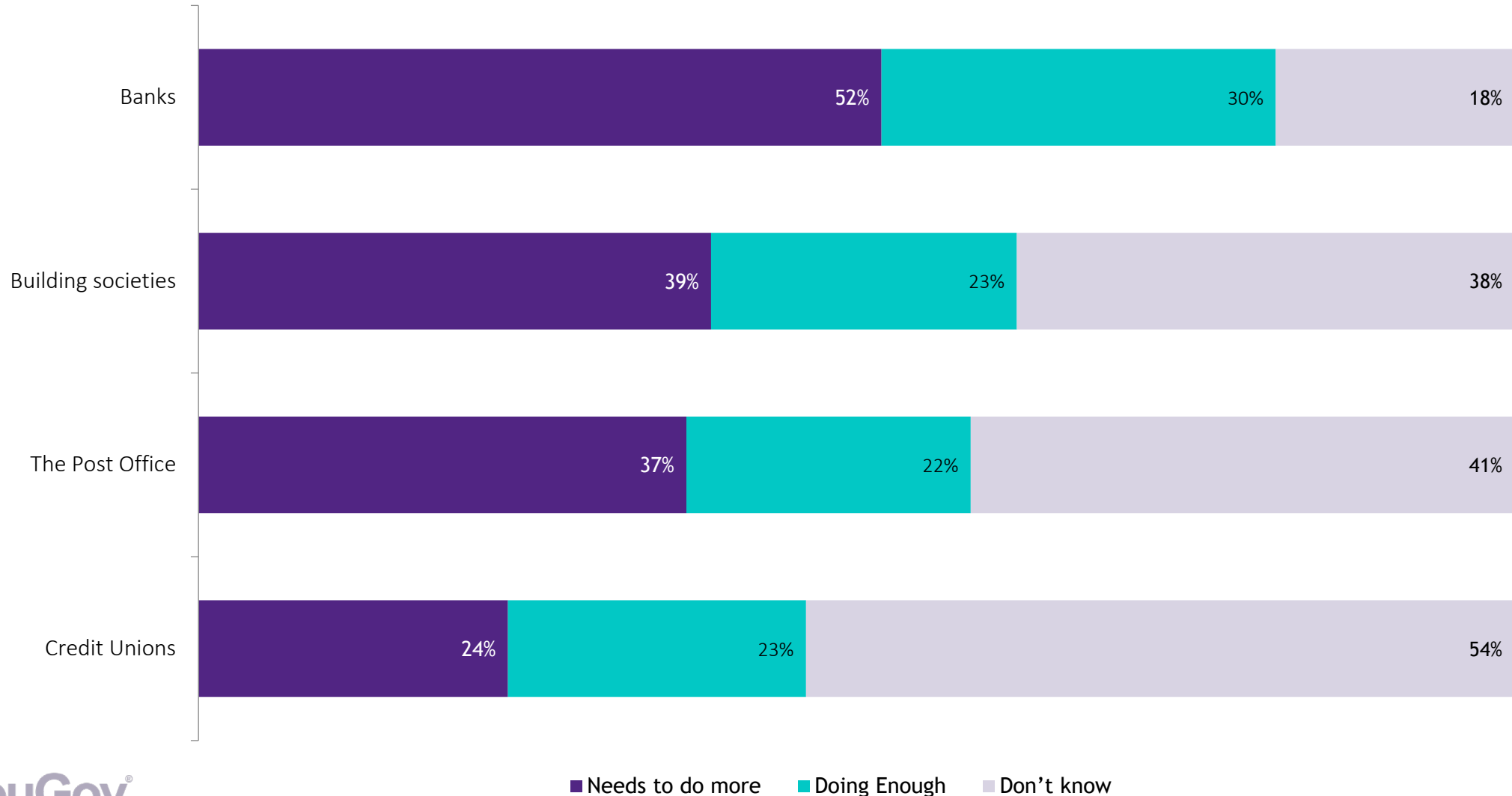


↑↓ Significant differences

Base: All (1000) Q1. Have you been targeted by a scam in the last 3 years? Q11. How confident would you feel about recognising a scam?

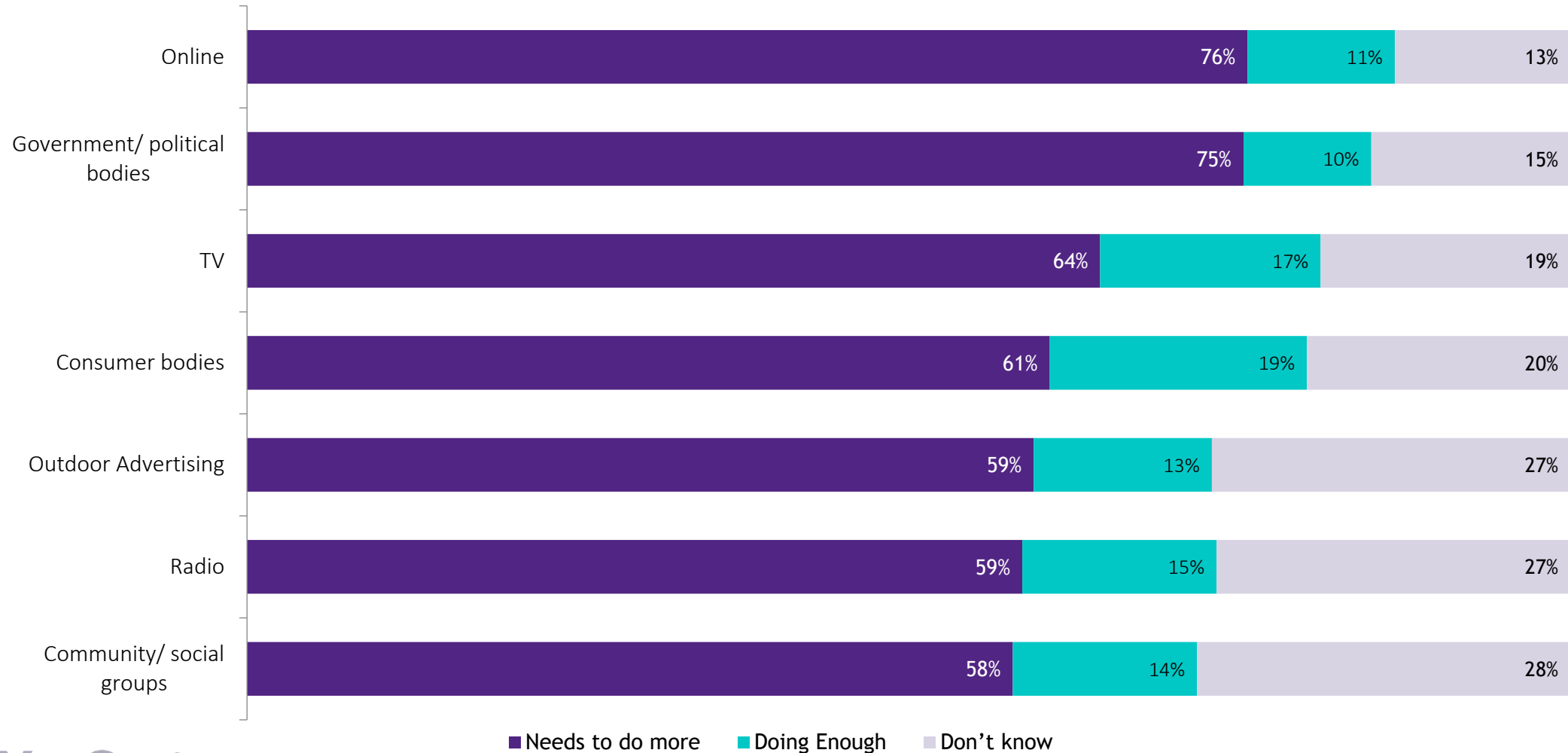
Protecting Consumers

While three in ten said that banks were doing enough to protect consumers from being scammed; just over half said that they need to do more.



Raising awareness

Three quarters of people said that more needs to be done online and through political bodies to raise awareness about scams in order to protect consumers.



Reporting scams

Almost half of Northern Ireland adults said that they would know where to report a scam if they were made aware of it, higher among older people who have more life experience. The majority said they would report it to the police.



Finding information about scams

The most common place to find out information about scams is through friends and family, with over a third reporting this is where they get their information - higher among older people. Those who have been targeted for a scam in the last three years are more likely to use dedicated scams websites, showing that their exposure has made them more informed.

People aged 51-64 are more likely to get information about scams from friends and family (48%), compared to those aged 16-34 and 35-50 (both 32%)

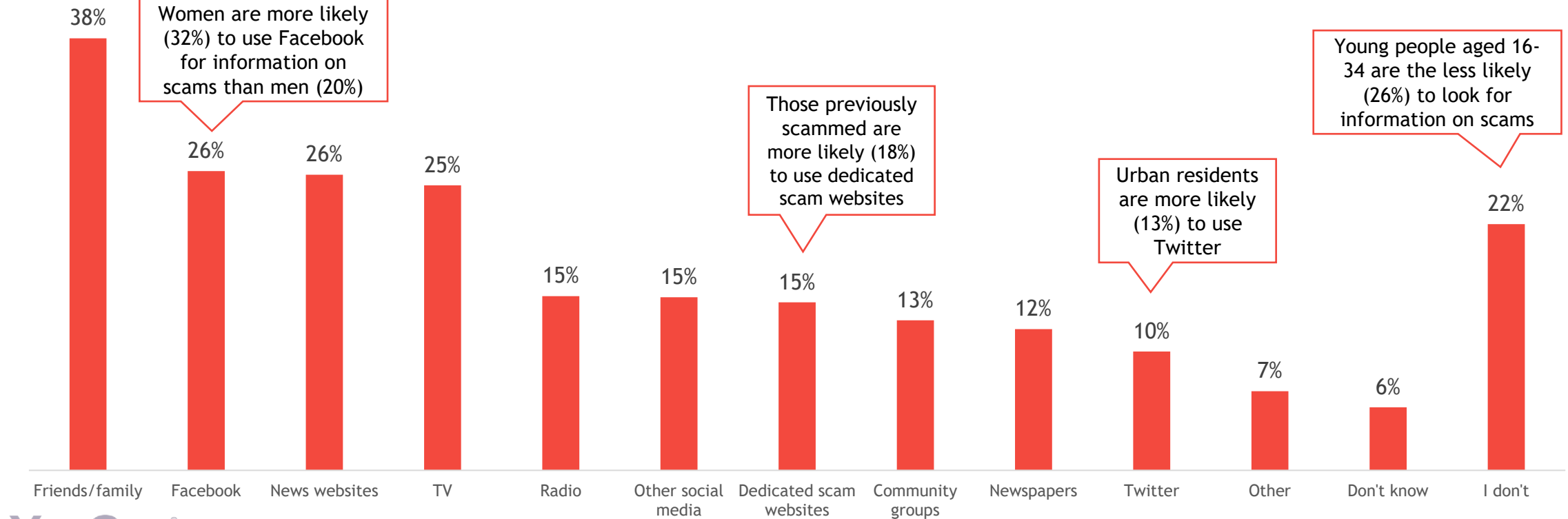
Women are more likely (32%) to use Facebook for information on scams than men (20%)

Those previously scammed are more likely (18%) to use dedicated scam websites

Urban residents are more likely (13%) to use Twitter

Young people aged 16-34 are the less likely (26%) to look for information on scams

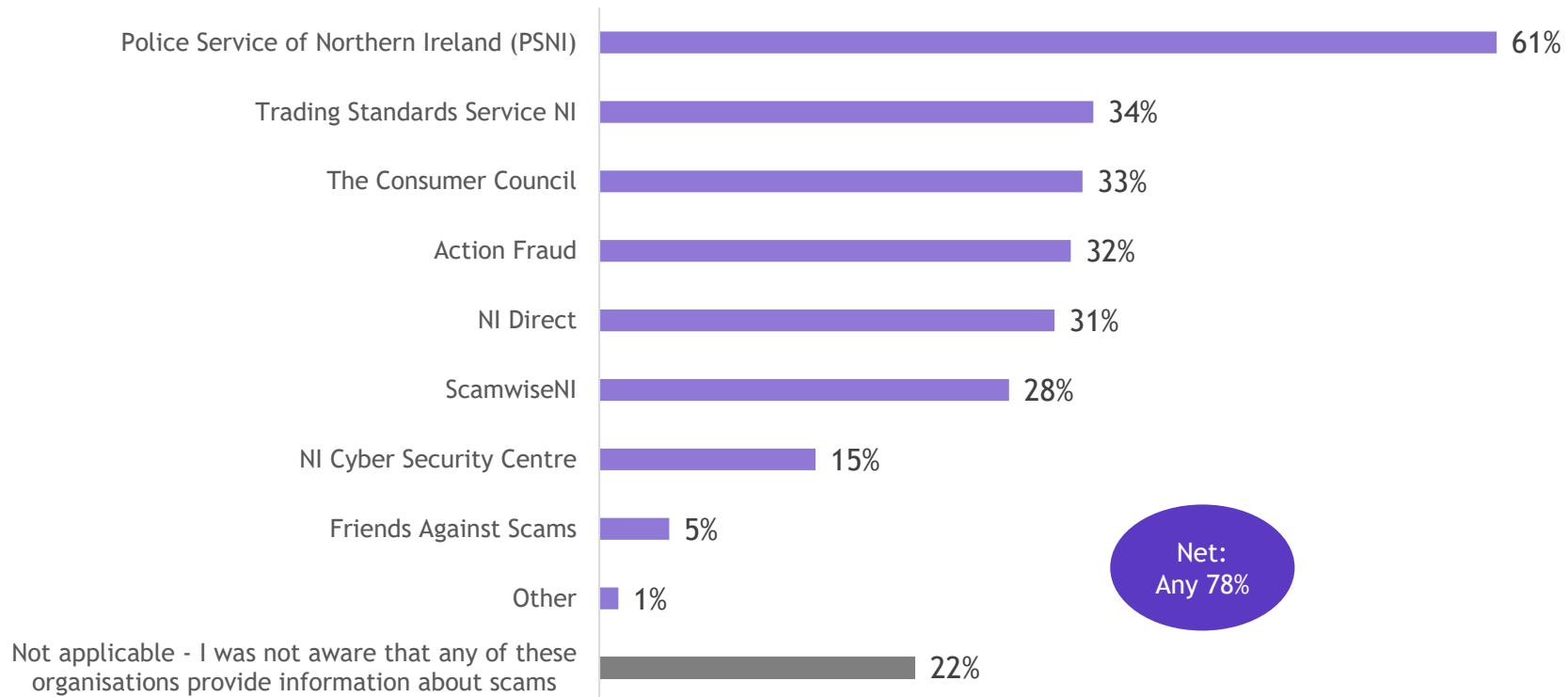
Where do you find information about scams



Organisations that provide advice about scams

The majority of people are aware that the police can be used as a source of information about scams, however awareness falls for the other organisations and one in five was not aware that any of the organisations listed provides information about scams. Awareness is higher among those who have previously been targeted.

Awareness that the following organisations provide information about scams



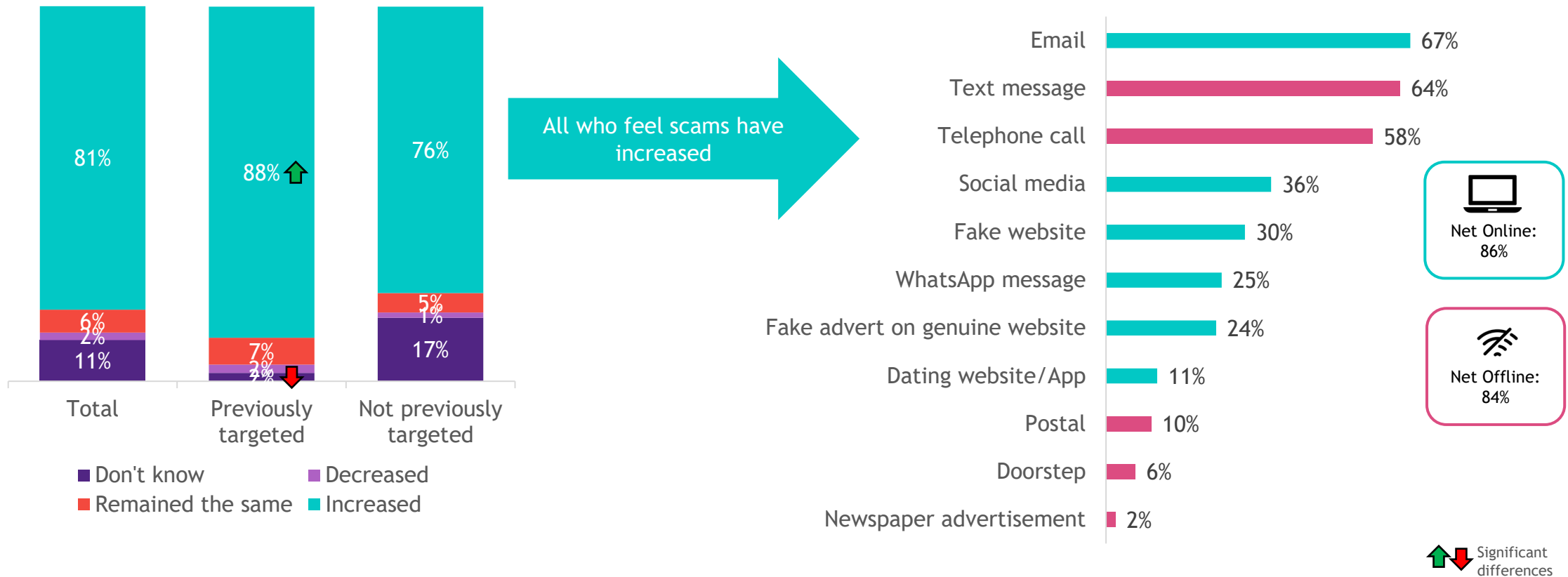
Those targeted by a scam previously are more likely to be aware of Action Fraud (38%)

Older people (aged 65+) are more likely than the total to be aware of PSNI (69%), Action Fraud (44%) and Friends Against Scams (9%)

Increasing numbers of scams

While the majority of people at the total level believe that there has been an increase in scams over the last three years, this increases to almost nine in ten people who have been targeted previously.

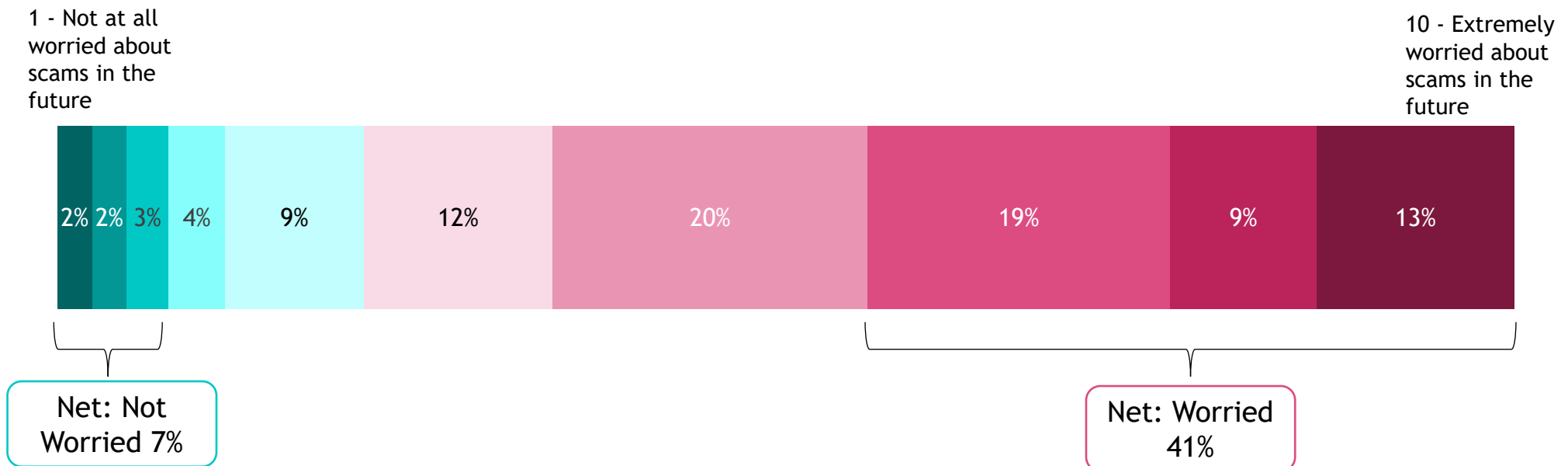
Have you seen an increase in the number of scams and which types of scams?



Worried about scams in the future

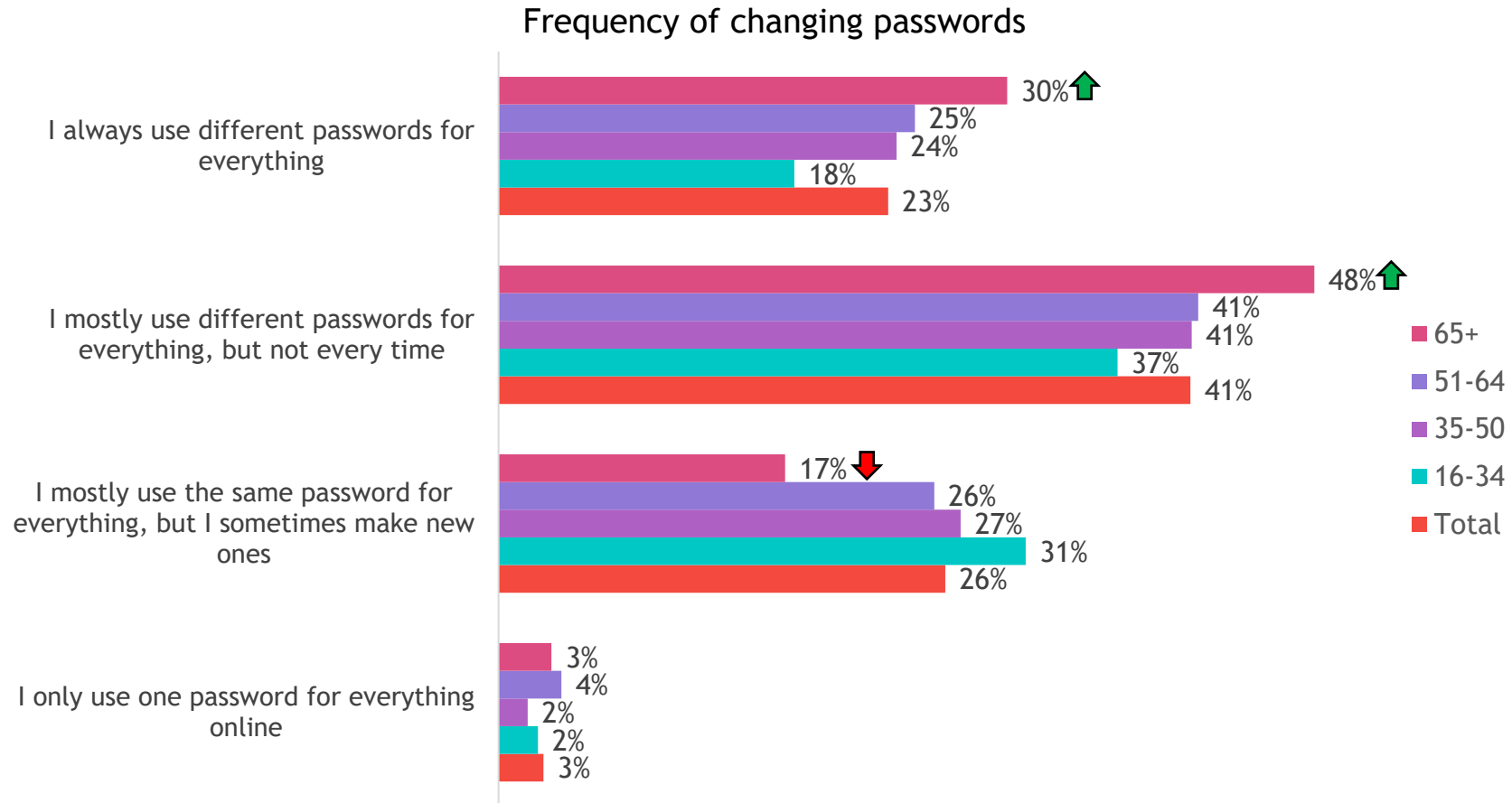
Just over two in five people report being concerned about scams in the future. Older people (aged 65+) are the most worried (53%), compared to 30% of younger people (16-34). Homeowners are also more worried, with 45% compared to 36% of renters.

Have you seen an increase in the number of scams and which types of scams?



Online Passwords

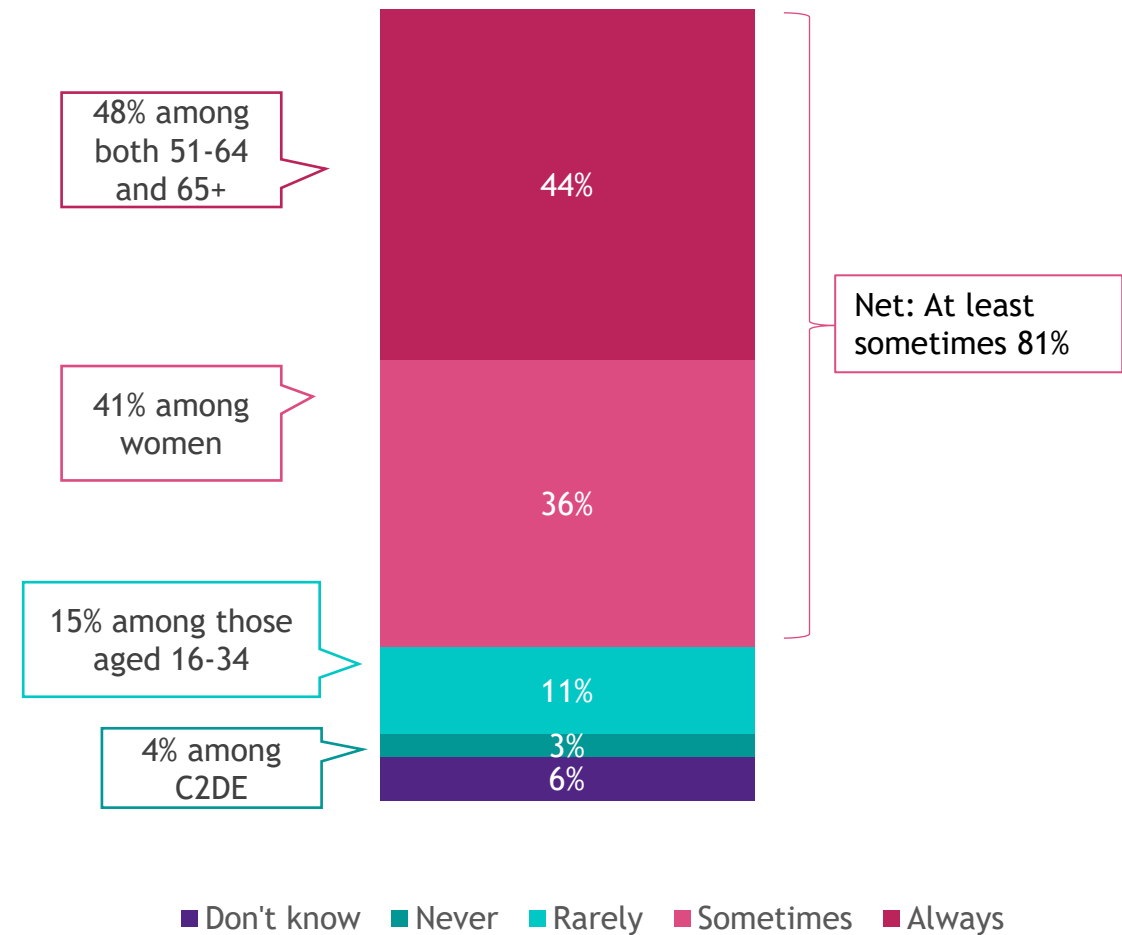
Older people (aged 65+) report being more likely to having a different password for everything, this links into their greater concern about being targeted by a scam online.



The majority of people check that a website can be trusted before purchasing at least sometimes

Older people are more vigilant in checking sites can be trusted

Frequency of checking a website can be trusted before making an online purchase

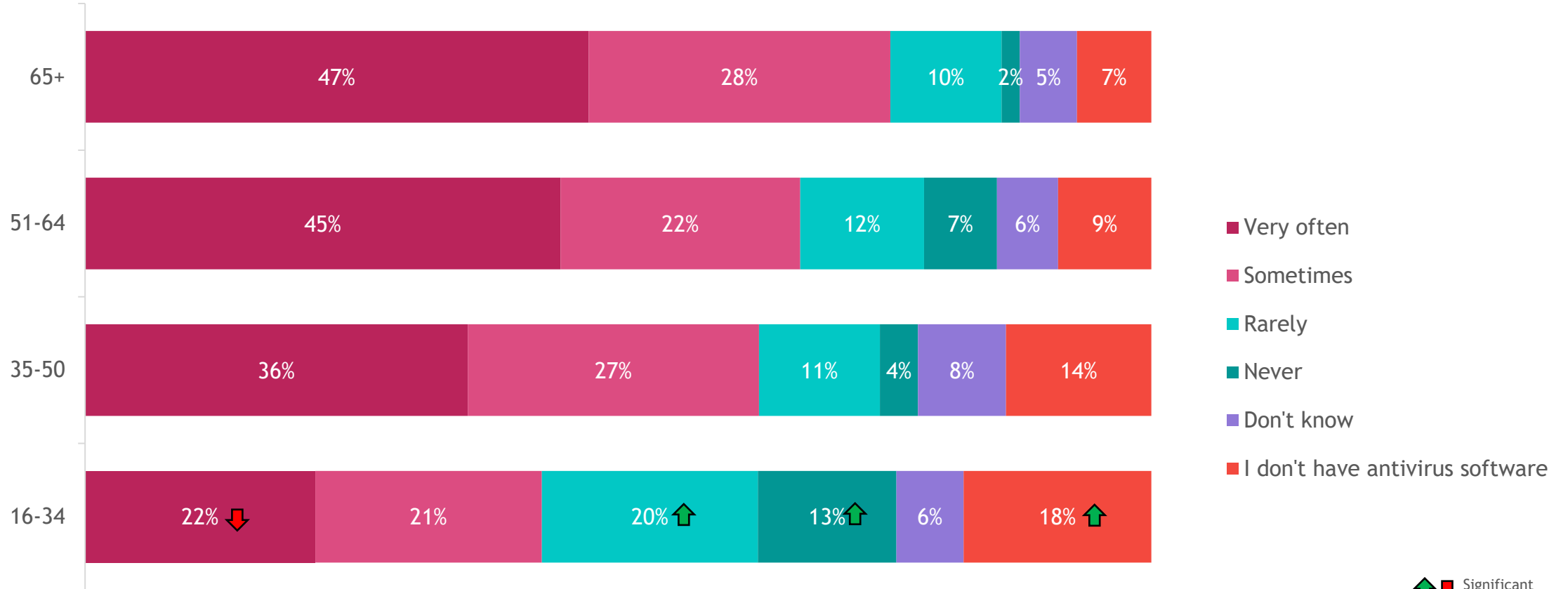


Base: All NI adults 2022 (1,000) Q25. How frequently, if at all, do you check that a website can be trusted before making an online purchase?

Antivirus Software

Younger people are the most likely to not have any antivirus and those who do are less likely to update it regularly. Older people are the most likely to regularly update it, with almost half of respondents aged 65+ updating their software very often.

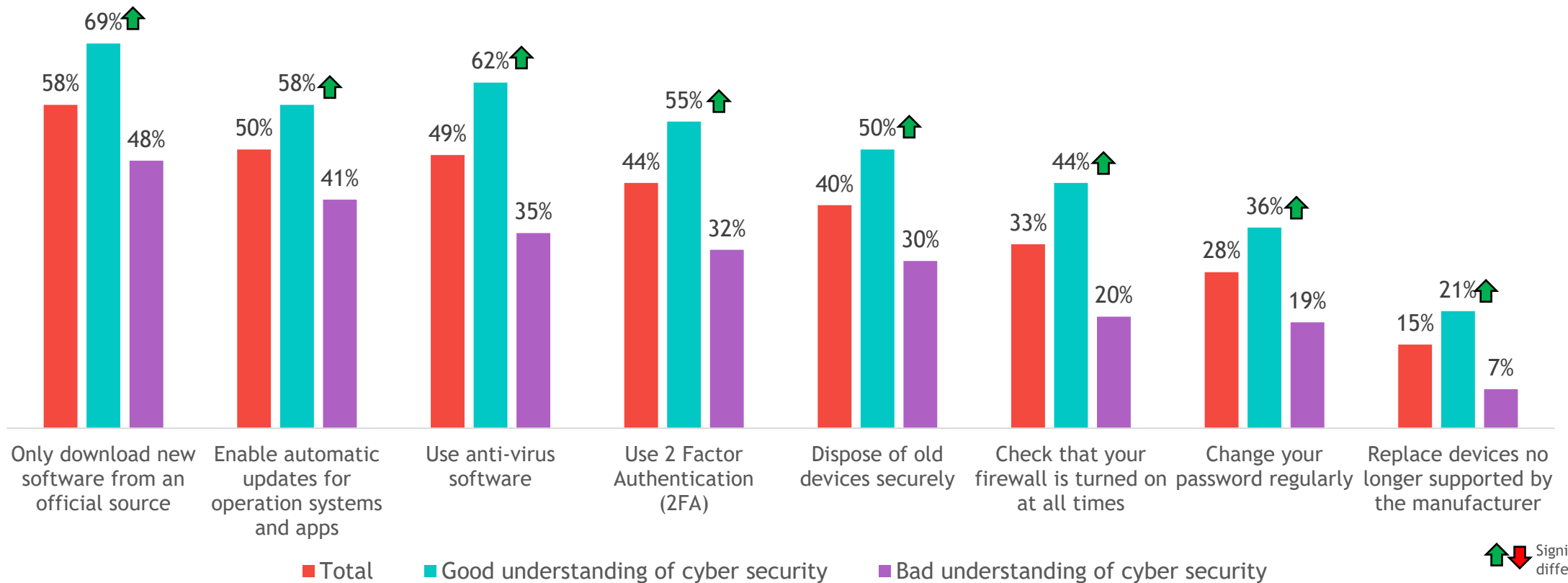
How regularly do you update your antivirus software, divided by age



Online Security

Unsurprisingly, NI adults who consider themselves to have a good understanding of cyber security are more likely to take measures to protect themselves online. However, only three in five of those who consider themselves to have a good knowledge of cyber security use anti-virus software and enable automatic updates, and two in five change their password regularly.

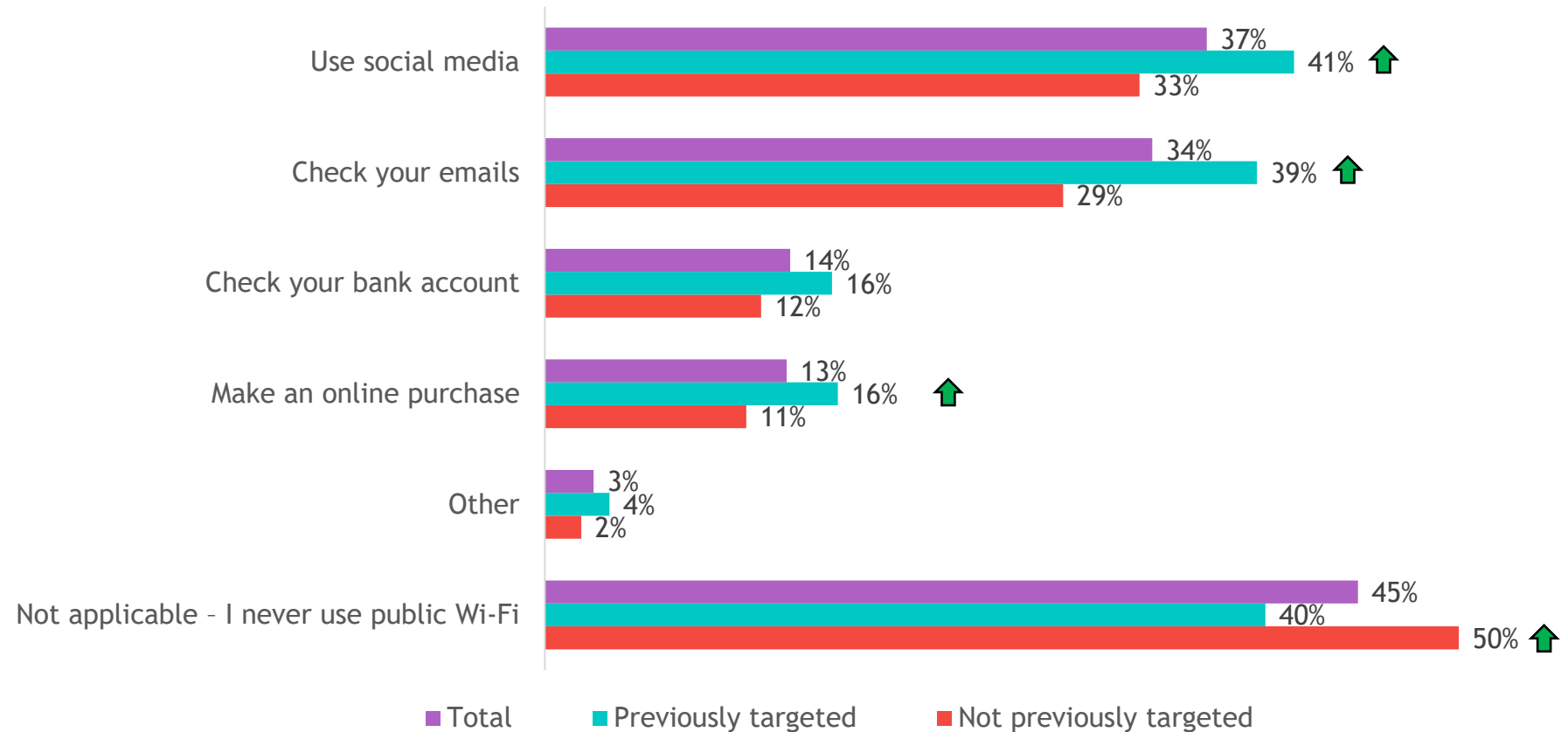
Online security measures taken by understanding of cyber security



Use of public Wi-Fi

NI adults who have been targeted by a scam previously are more likely to use public Wi-Fi in general, compared to those not previously targeted; for using social media, checking emails as well as making an online purchase.

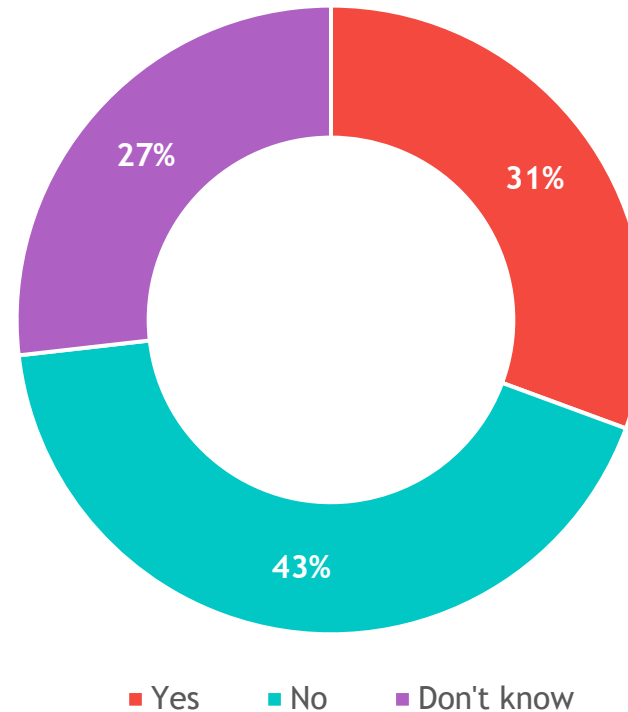
Use of public Wi-Fi for the following, by those who have been targeted by a scam and those who have not been targeted



Significant differences

Only three in ten Northern Ireland adults would know what to do if they were the victim of a cyber security attack

Knowledge of what to do if you were a victim of cyber security attack



Group	No
Women	48%
Rural	46%
Working part-time	52%
16-34	47%
Live with friends or family	48%

Base: All (1000) Q30a. Would you know what to do if you were a victim of cyber security attack (e.g. your device hacked, your online data compromised)?