

# Scams Survey 2022

For the Consumer Council NI

April 2022

**YouGov**<sup>®</sup>

The background of the page is a semi-transparent pink overlay on a photograph of a busy pedestrian crossing. The crossing is marked with white zebra stripes. A white grid pattern, composed of short, thick lines, is overlaid on the right side of the image, extending from the top to the bottom of the page.

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## Summary

### Key findings summary

Just under half of NI adults (46%) have been targeted by a scam in the past three years. Two in five (40%) 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 (62%), text messages (58%) and telephone calls (52%), but social media was a route experienced by a quarter of those targeted (25%).

Ten percent fell victim to the scam and the most likely methods were fake websites (20%) and social media scams (15%), telephone was 8%.

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 (31%) would know what to do if they were the victim of a cyber security attack.

Less than half (47%) know where to report a scam, 83% of those would go to the police.

Younger people appear to be taking scams less seriously. Older people are taking more measures to counter the threats, more worried about scams and more likely to be affected in the past.

### Method

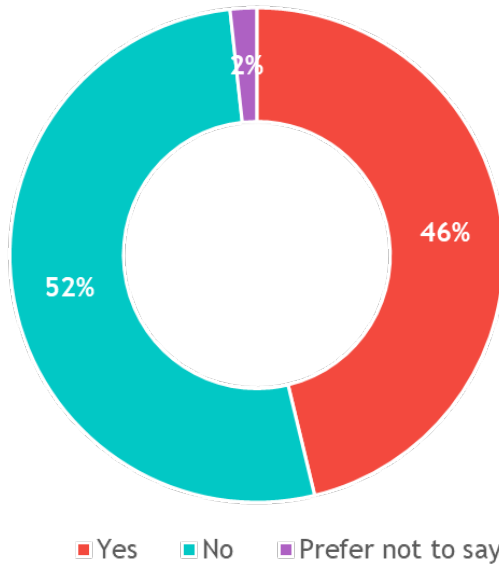
YouGov interviewed 1,000 respondents in total between 23rd February - 15th March 2022. The sample was adults aged 16+ in Northern Ireland. The figures have been weighted and are representative of all Northern Ireland adults, based on age by gender, social grade and region. Where possible and relevant, 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 a **green** arrow for significantly higher and **red** for significantly lower.

## Targeted by a scam

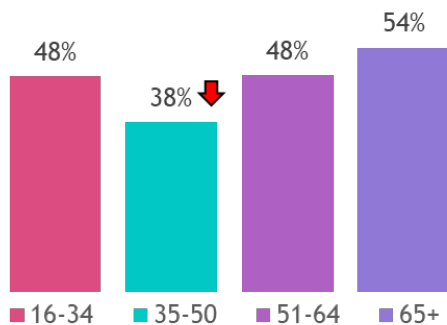
Just under half of NI adults have been targeted by a scam in the past three years. This is higher among older people (54% of those aged 65+, compared to a low of 38% for the 35-50 year olds) and those living with a disability (54% compared to 43% of those without).

**Figure 1. Targeted by a scam in the last 3 years**



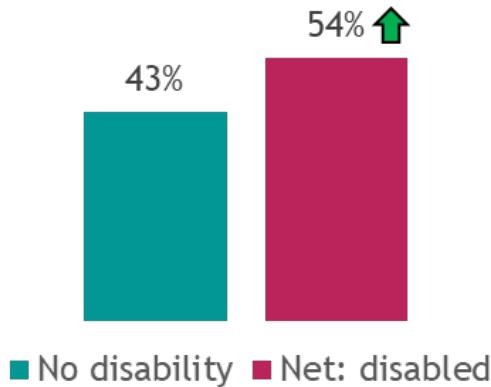
Base: All NI adults (1,000). Q1. Have you been targeted by a scam in the last 3 years?

**Figure 2. Targeted by a scam in the last 3 years (proportion targeted by age)**



Base: 16-34 (192); 35-50 (291); 51-64 (311); 65+ (206). Q1. Have you been targeted by a scam in the last 3 years?

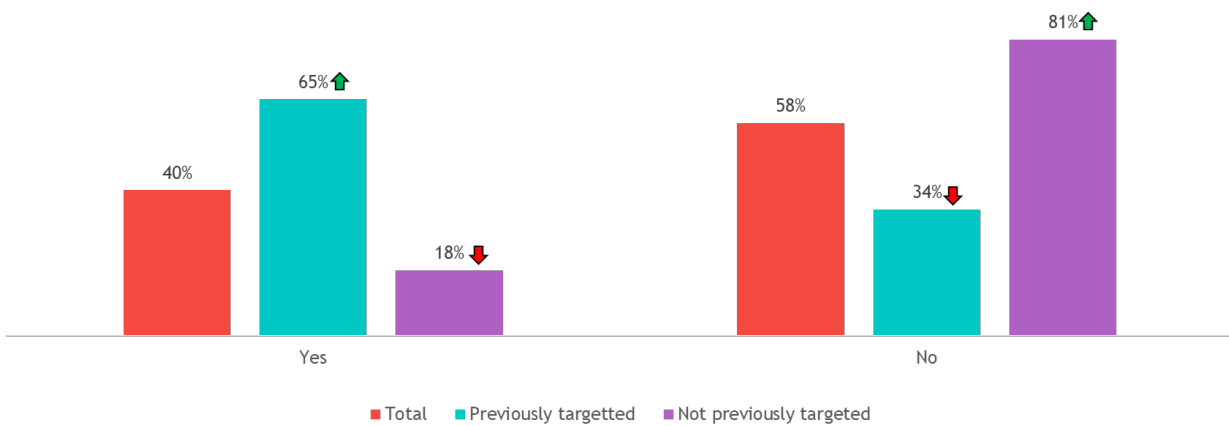
Figure 3. Targeted by a scam in the last 3 years (proportion targeted by disability)



Base: No disability (308); disabled (662). Q1. Have you been targeted by a scam in the last 3 years?

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.

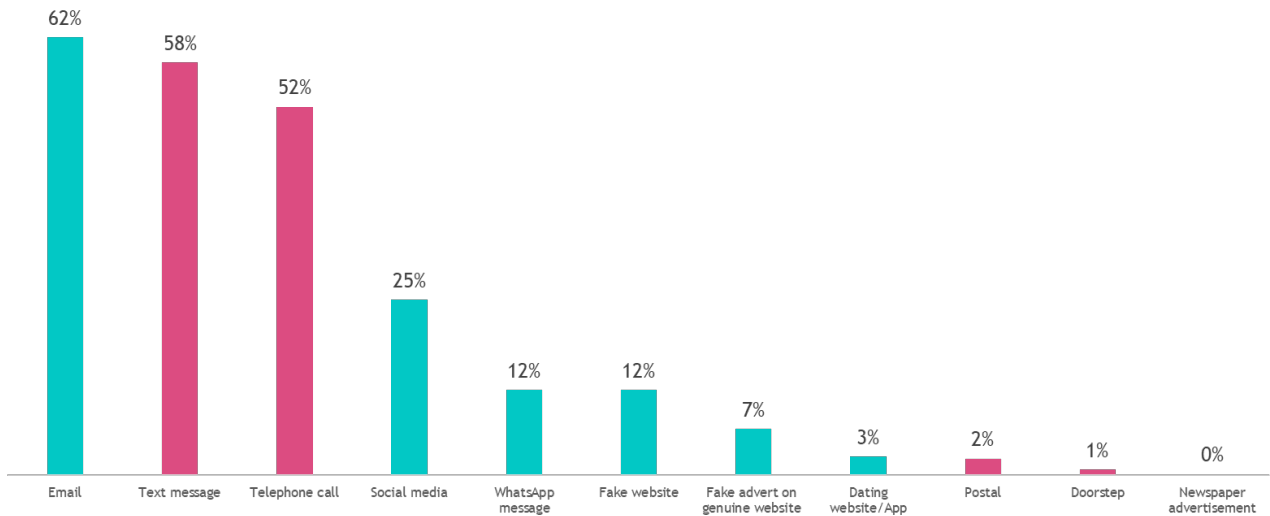
Figure 4. Friends or family targeted by a scam in the last 3 years



Base: All NI adults (1,000); previously targeted (465); not previously targeted (523). Q1. Have you been targeted by a scam in the last 3 years? Q10. Have any of your family or friends been targeted by a scam in the last 3 years?

Of those who have been targeted by a scam in the past three years – off and online methods are relatively equally used. The net figure for online is 77% (email being the highest) and for offline 78% (text and telephone). It is interesting to note that the channels used apply equally to men and women, but that telephone is more prominent for older people (60% of over 65s who have been targeted) whilst social media is understandably more prominent for younger people (39%).

**Figure 5. Channels used to scam in the last 3 years**

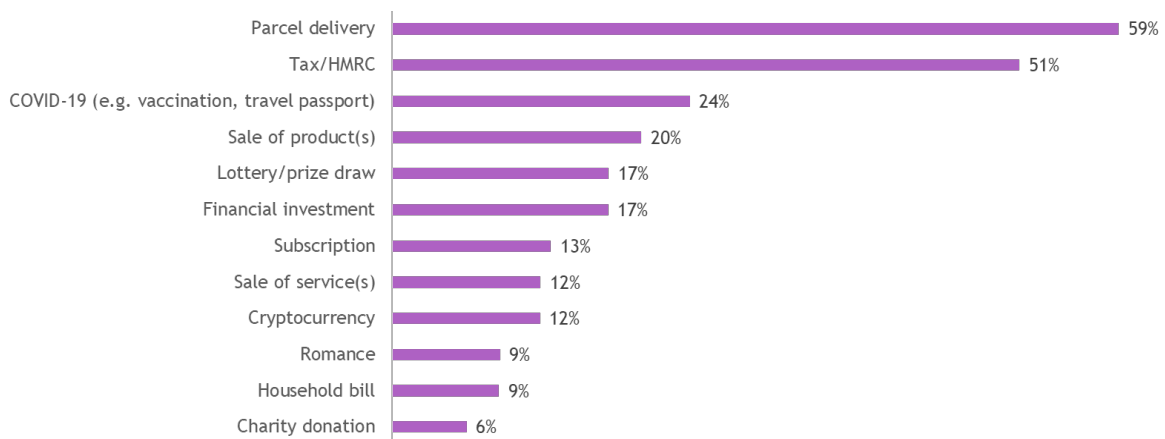


Base: All targeted by scam (465); Q2. What was/were the method(s) used when you were targeted by a scam?  
Please select all that apply.

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.

Men are more likely than women to be targeted by financial investment scams (22% vs 12% women); subscription scams (16% vs 9% women) and sale of service scams (15% vs 8% women). Women are more likely to be targeted by Covid-19 related scams (29% vs 20% men).

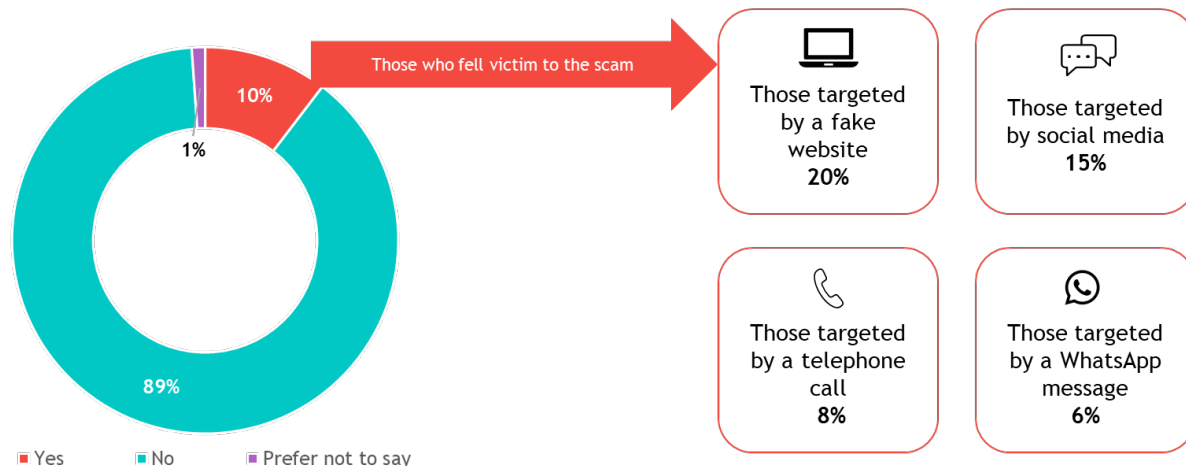
**Figure 6. Types of scams (as a % of those who have experienced a scam)**



Base: All targeted by scam (465); Q3. What was/were the type(s) of scam you were targeted with? Please select all that apply.

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 (20%) and social media (15%) scams. The more commonly used channels had lower reported rates (telephone 8%, text 5%, email 4%).

**Figure 7. Those targeted who fell victim to a scam**



Base: All targeted by a scam (465); fake websites (54); social media (97); telephone (250); Whatsapp (52).

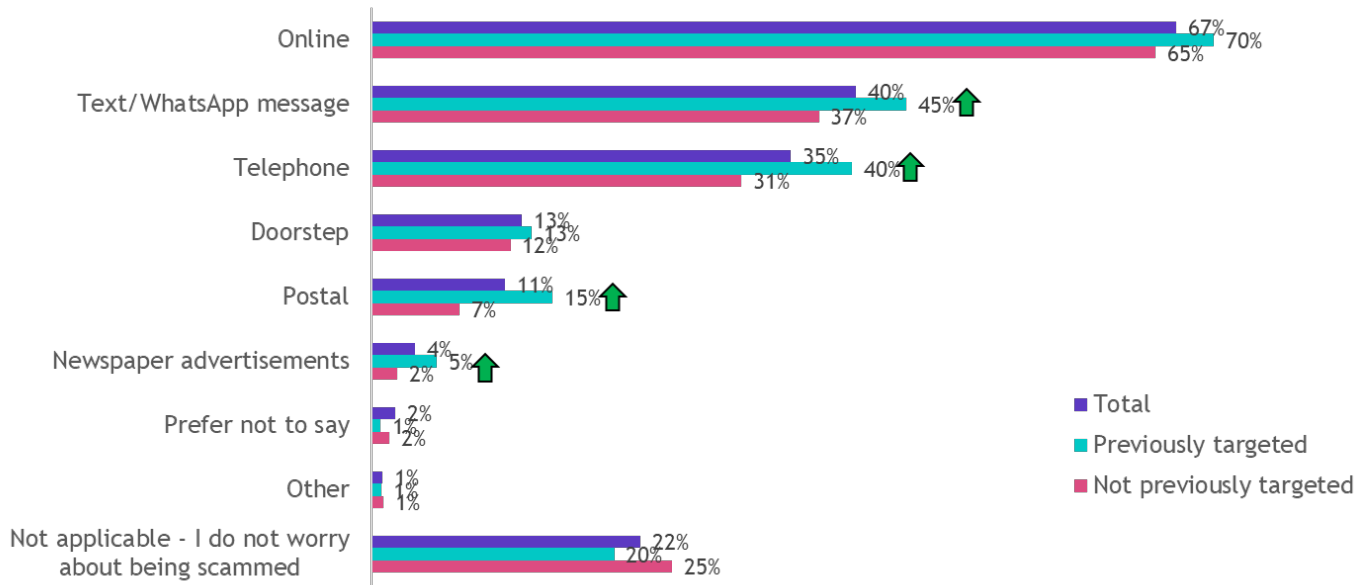
Q4. When you were targeted by the scam(s), did you fall victim to it/them?

## Concern about scams

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 (79% compared with 73% of those who have not been previously targeted).

Women are more worried than men about WhatsApp targeting (44% compared to 37%) and about online scams (71% to 64%). Older people are more worried about most channels of scam, but especially telephone and online. Younger people are less concerned – 30% don't worry about being scammed, compared to 17% of people aged 51-64. Concern does not differ by socio-economic indicators or whether living in an urban or rural place.

Figure 8. Methods worried about being scammed



Base: All (1000); Q8. Which, if any, of the following sources do you worry about being scammed? Please select all that apply

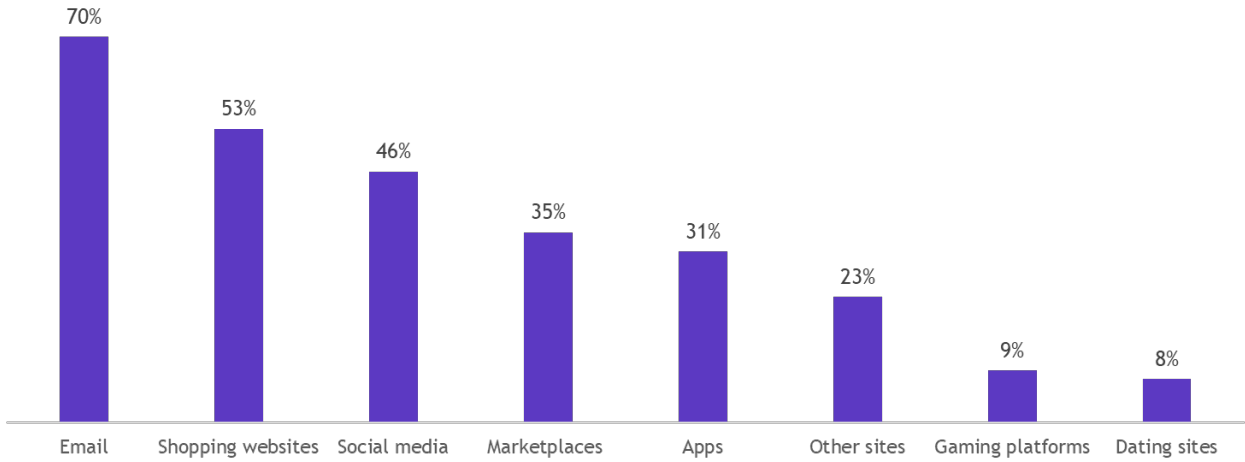
Northern Ireland adults who are concerned about being scammed online are most likely to be worried about emails, this increases to 79% among those who have been targeted by an email scam before. Those aged 65 and over are the most worried about email scams (82%). After email, shopping websites and social media are the key channels of concern.

Seventy-six percent of those previously targeted through social media are concerned about it now, compared to 46% of all those concerned.

Younger people have some specific scam type concerns – 16% of 16-34s worry about gaming platforms. Ten percent of men are worried about dating site scams, compared to six percent of women.



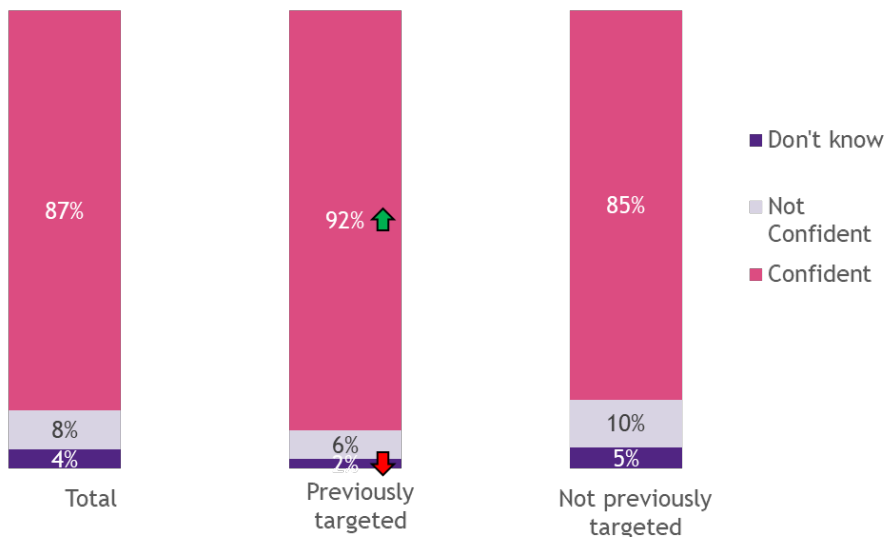
**Figure 9. Places worried about being scammed online**



Base: All who worry about being scammed online (688); Q9. Where do you worry about being scammed online? Please select all that apply.

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. Men say they are more confident than women – 92% compared to 83%, but confidence does not vary by age.

**Figure 10. Confidence in recognising scams by those previously targeted or not**

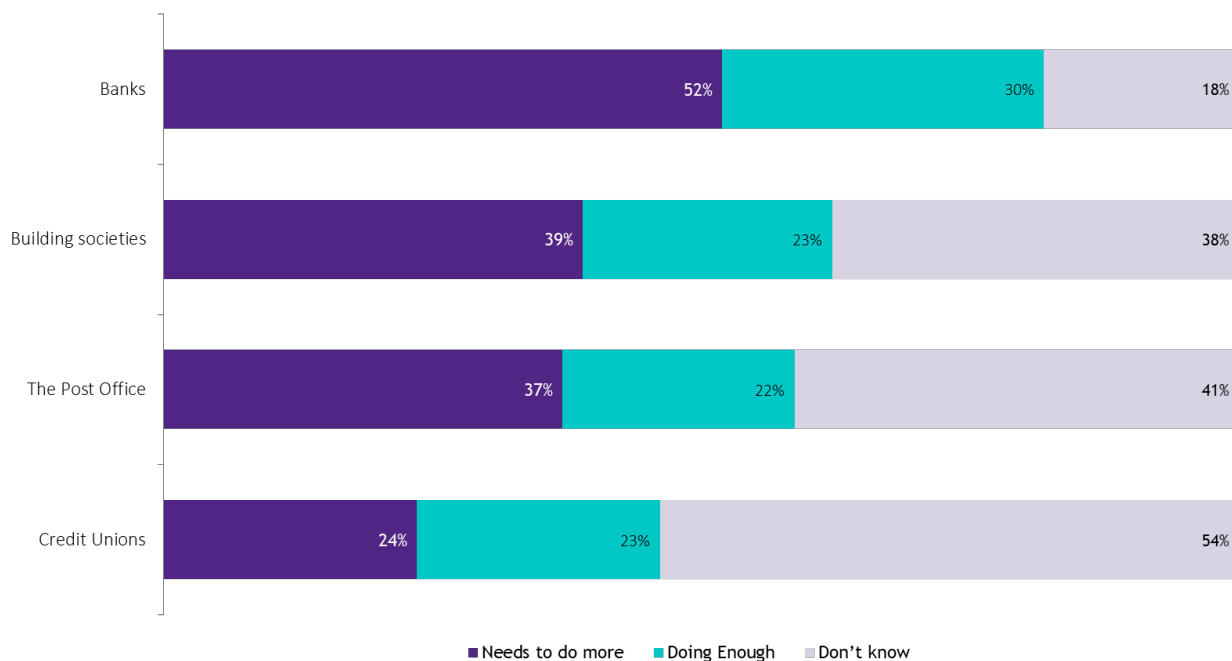


Base: All (1000); previously targeted (465); not previously targeted (523). Q1. Have you been targeted by a scam in the last 3 years? Q11. How confident would you feel about recognising a scam?

## Protecting and taking action against scams

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. On banks in particular it is older people with higher expectations, 61% of those 65+ think banks should be doing more. Younger feel less likely to know about what institutions ought to be doing.

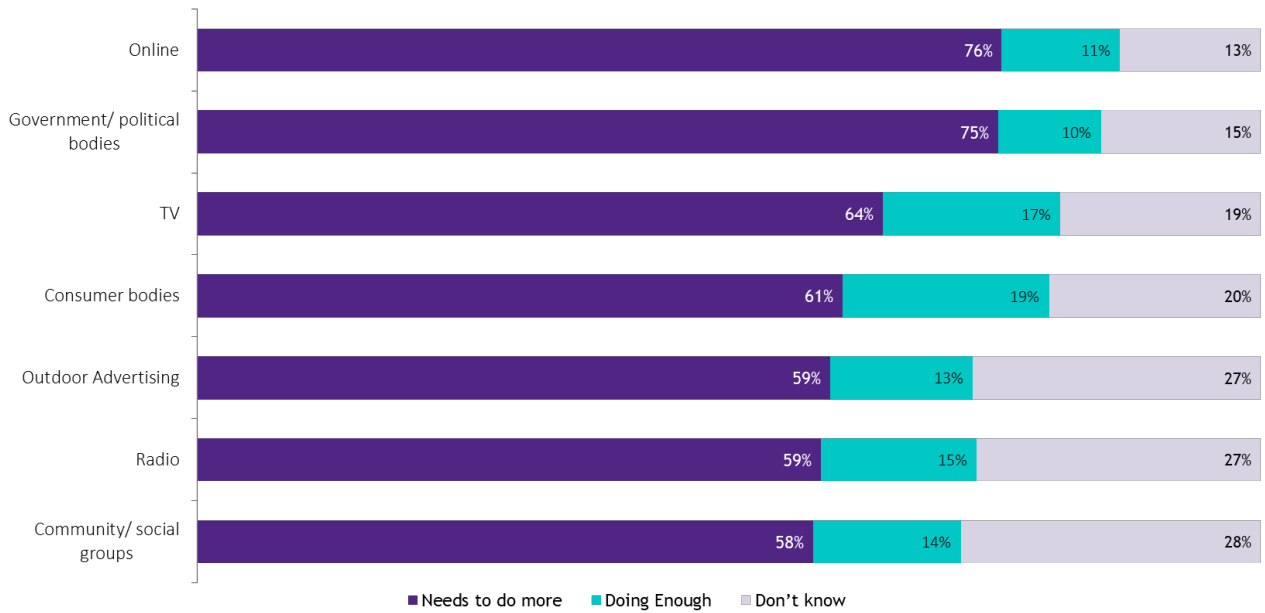
**Figure 11. Institutions doing enough to protect customers**



Base: All 2022 (1,000) Q13. Do you feel that the following institutions are doing enough to protect consumers, like you, from being scammed?

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. Again it is older people who feel most strongly – they do tend to have higher awareness and knowledge of the organisations covered in this survey. For example, 75% of those aged 65+ feel that consumer bodies should be doing more and 87% of them think more should be done online and 83% by government / political bodies. That compares to just 48% of those aged 16-34 for consumer bodies, 64% for online and 66% for government / political bodies.

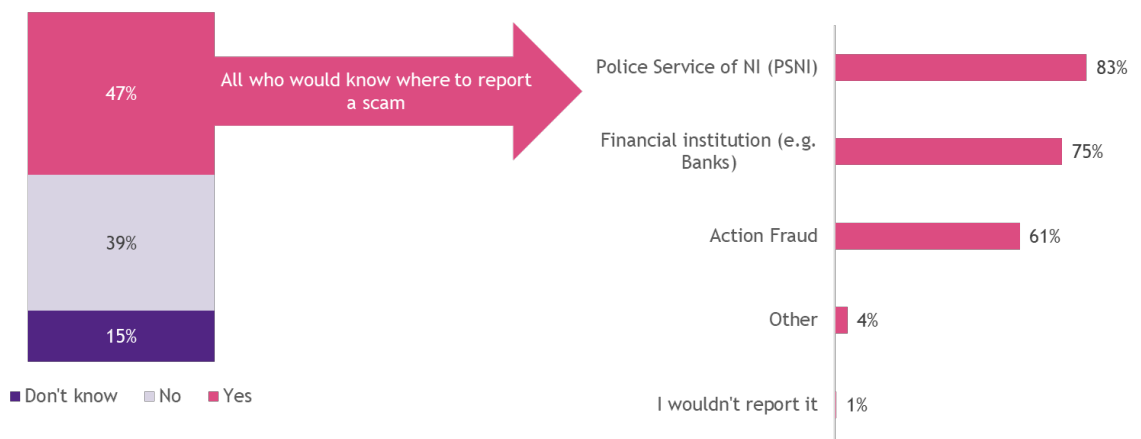
**Figure 12. Who should be doing more to raise awareness?**



Base: All 2022 (1,000) Q14. Do you think enough is being done to raise awareness of scams to protect consumers through the following methods?

Under half of Northern Ireland adults said that they would know where to report a scam if they were made aware of it, but it is higher among older people who have more life experience - 56% among those aged 65+. Many of those who thought they knew where to report it said they would go to the police.

**Figure 13. Would you know where to report a scam?**

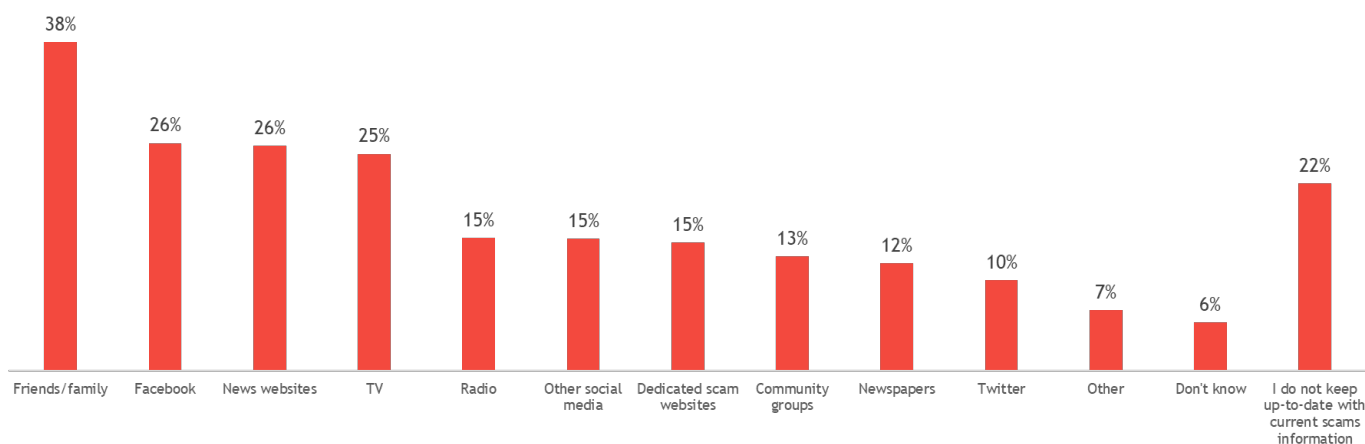


Base: All NI adults 2022 (1,000); All who would know where to report a scam (475). Q15. If you were a victim of a scam, would you know where to report it? Q16a. Where would you report the scam?

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%) and those previously scammed are more likely (18%) to use dedicated scam websites. Young people aged 16-34 are the least likely (26%) to look for information on scams.

**Figure 14. Where do you find information about scams?**



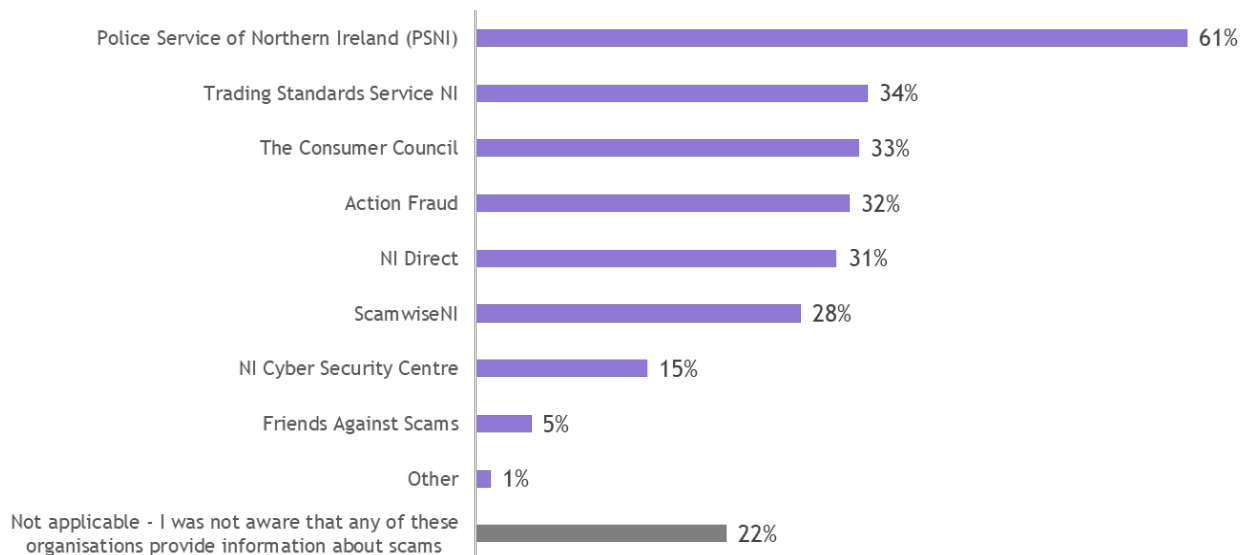
Base: All NI adults 2022 (1,000); Q19. Where do you find out information about current scams and how to avoid them? Please select all that apply.

The majority of people are aware that the police can be 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 and significantly so among older people.

Twenty-nine percent of those aged 16-34 are not aware that any of the organisations listed provided information about scams and that contrasts with just 15% of the 65+ age group.

Those targeted by a scam previously are more likely to be aware of Action Fraud (38%) and older people (aged 65+) are more likely than the total to be aware of PSNI (69%), Action Fraud (44%) and Friends Against Scams (9%)

**Figure 15. Awareness that the following organisations provide information about scams**



Base: All NI adults 2022 (1,000); Q20. Which, if any, of the following organisations/ initiatives are you aware of as organisations that would provide information about scams? Please select all that apply.

## Scam trends

While the majority of people 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.

Older people are more likely to have seen an increase – 88% of those aged 51-64 feel that way compared to 73% of the 16-34s.

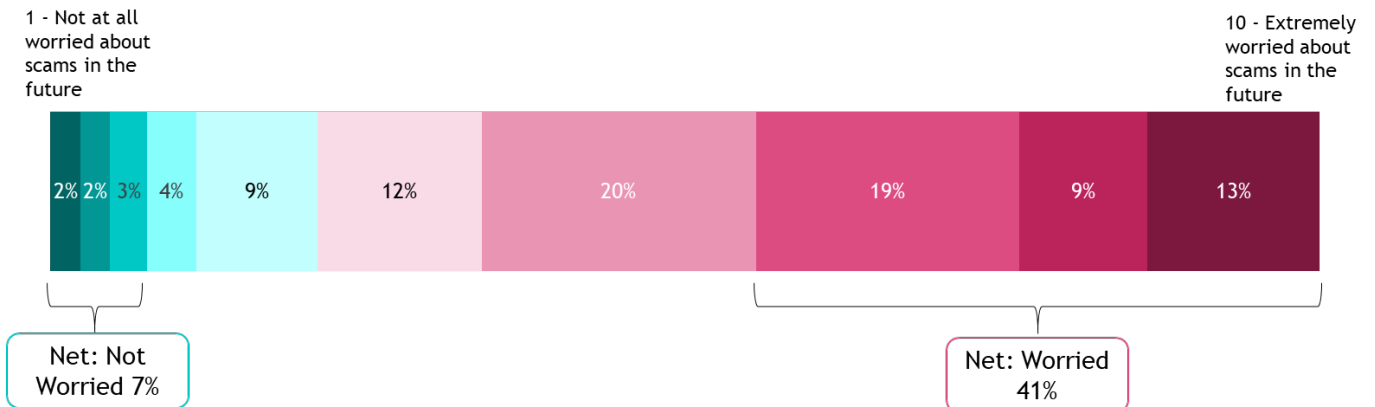
**Figure 16. Have you seen an increase in the number of scams and which types of scams?**



Base: All NI adults 2022 (1,000); All who would know where to report a scam (475). Q22a. What types of scams have you noticed an increase in the last three years?

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 but that is likely driven by age as well.

**Figure 17. Worry about scams in the future**

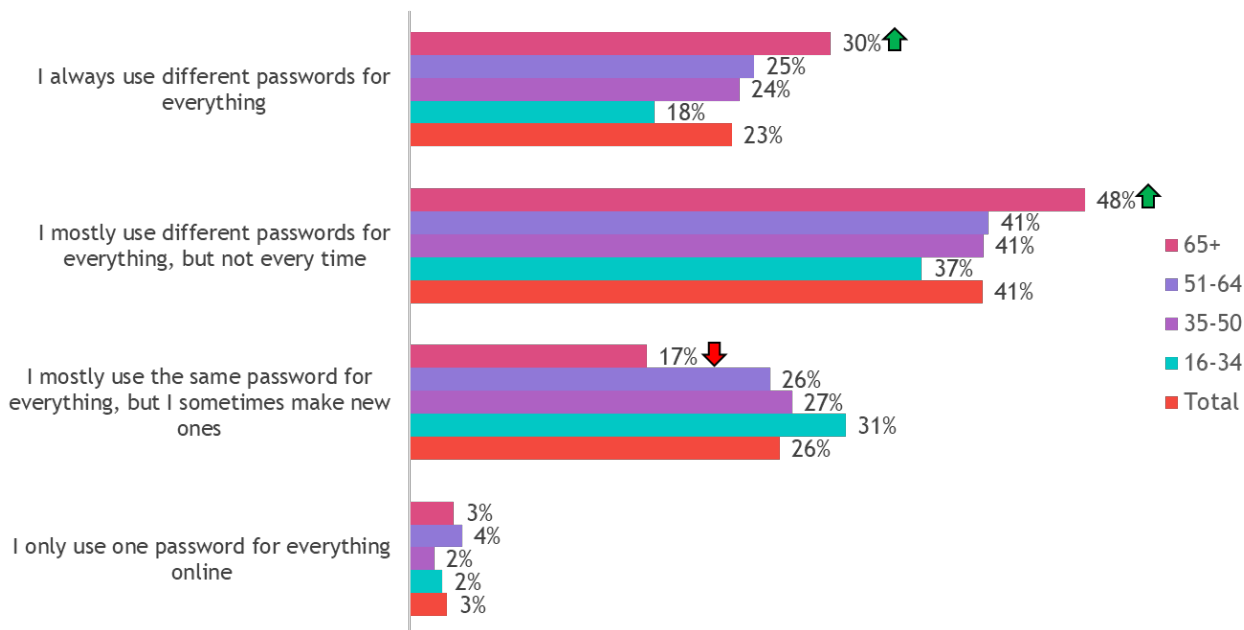


Base: All NI adults 2022 (1,000) Q23a\_1. How would you rate your concerns about scams in the future? Please answer using the scale between 1 and 10, with 1 being; not worried at all about scams in the future and 10 being; extremely worried about scams in the future.

## Online security and cyber crime

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. Again there is a sense that younger people are taking the issue less seriously or feel a sense of confidence.

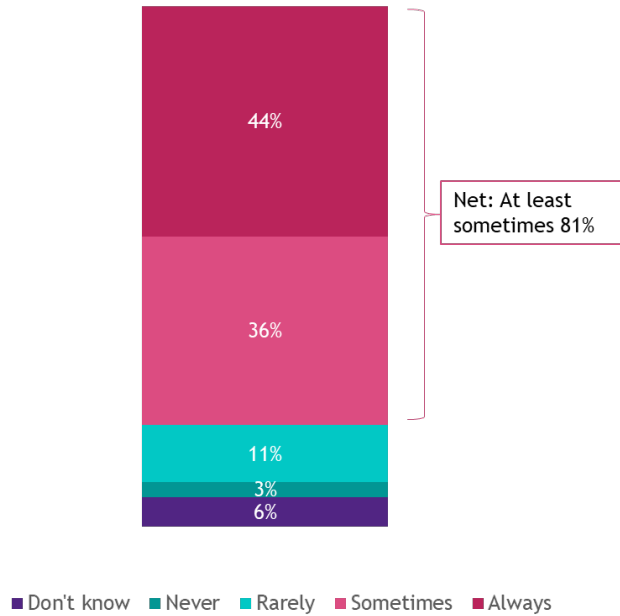
**Figure 18. Frequency of changing passwords**



Base: All NI adults 2022 (1,000). Q24. Thinking about your passwords for online accounts... which, if any, of the following best applies to you?

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 – 48% of those aged 51+ report ‘always’ checking they trust a website compared to 38% of 16-34s.

**Figure 19. Frequency of checking a website can be trusted before making an online purchase**

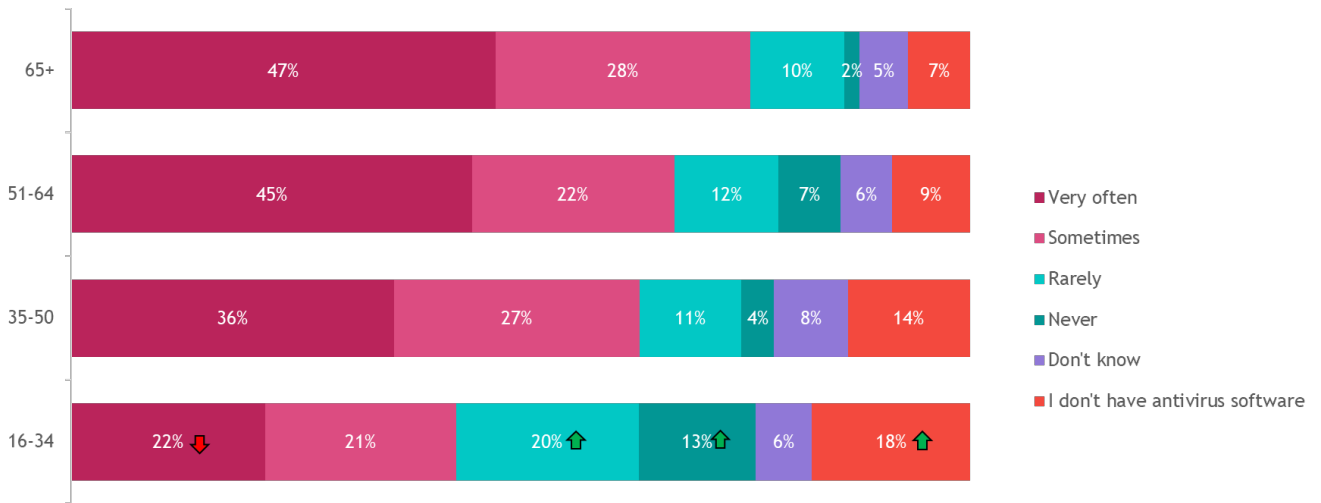


Base: All NI adults 2022 (1,000) Q25. How frequently, if at all, do you check that a website can be trusted before making an online purchase?

Younger people are the least likely to have any antivirus software 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. Forty-seven percent of those aged 65+ ‘very often’ update, compared to just 22% of those aged 16-34 and 36% of 35-50s. Eighteen percent of 16-34s say they do not have any antivirus software.



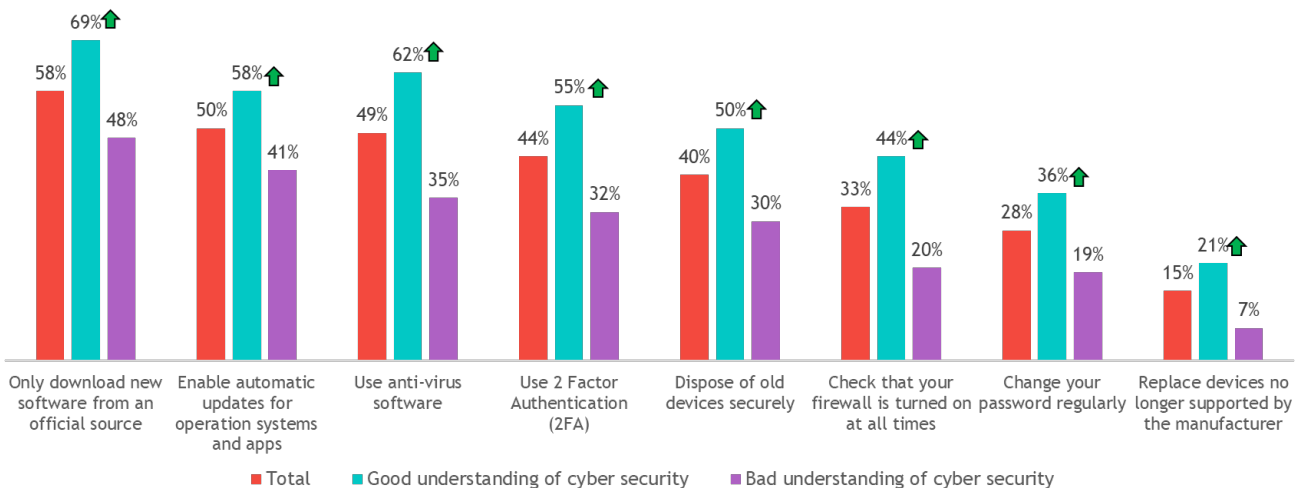
**Figure 20. How regularly do you update your antivirus software (by age)**



Base: All NI adults 2022 (1,000); 16-34 (192); 35-50 (291); 51-64 (311); 65+ (206). Q25. How frequently, if at all, do you check that a website can be trusted before making an online purchase? Q26. How regularly, if at all, do you update your antivirus software?

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.

**Figure 21. Online security measures taken (by understanding of cyber security)**

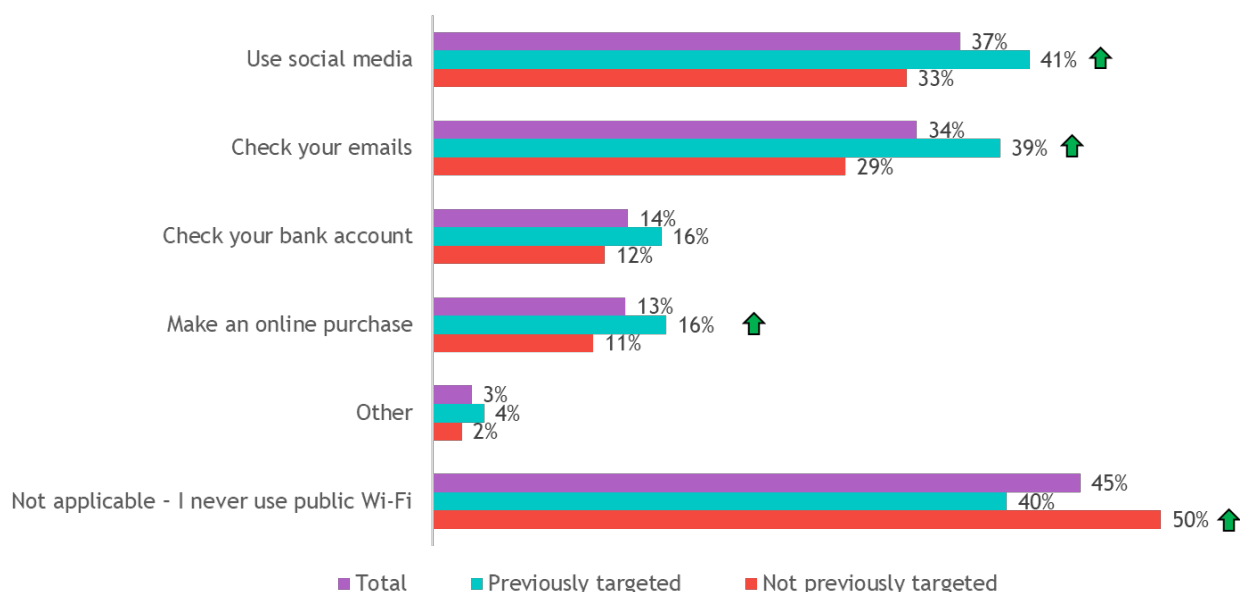


Base: All NI adults 2022 (1,000). Q27. How would you describe your understanding of cyber security? Q28a. Do you take any of the following security measures to protect your security online? Please select all that apply.

There are some difference between the age groups with younger people more aware of 2 factor authentication, perhaps through smartphone apps - 53% of 16-34s compared to 23% of the 65+ group. However on many other measures it is older people taking actions like enabling automatic updates, following safe disposal and checking firewalls. For example, 47% of those 65+ would securely dispose of old devices compared to 32% of those 16-34.

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 is significantly higher among younger people including checking bank accounts and making online purchases. Fifty-six percent of 50-64s and 60% of the 65+ age groups say they never use public wi-fi, compared to 28% of the 16-34s.

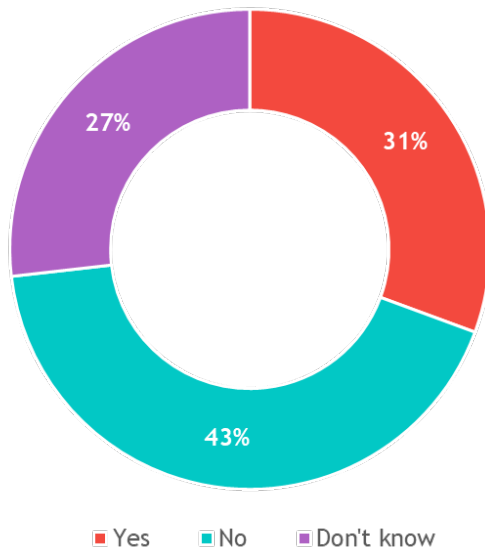
**Figure 22. Use of public Wi-Fi for the following (by those who have been targeted by a scam and those who have not been targeted)**



Base: All NI adults 2022 (1,000); previously targeted (465); not previously targeted (523). Q1. Have you been targeted by a scam in the last 3 years? Q29. Do you use public Wi-Fi for any of the following? Please select all that apply.

Only three in ten Northern Ireland adults would know what to do if they were the victim of a cyber security attack. Expected know-how was lower among women (48% thought not), those living rurally (46%) and younger people (47% of 16-34s).

**Figure 23. Knowledge of what to do if you were a victim of cyber security attack**



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)?