National Consumer Agency

Awareness and Experience of Scams

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March 2011
Market Research Conducted by

amárach research

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Summary and Key Findings

Key Findings - I

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- 61% of consumers indicated that they or a family member have been targeted by a scam;
  - ➢ of those who were targeted, 28% replied to a scam with the intention to participate and
    - of those who replied, 65% have lost money or handed over information as a result of a scam

- Of the total population, 11% of consumers, either themselves or a family member, have lost money or handed over information as a result of a scam

- Most Common Scams - foreign lottery scam - almost in 1 in 3 (32%) targeted, followed by premium rate telephone, 1 in 4 (24%) targeted

Key Findings - II

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- Consumers were most likely to have responded to a work from home scam (24% of those targeted) and a premium rate telephone prize scam (21% of those targeted)

- Email is the number one channel through which consumers have been targeted with a scam – as mentioned by almost 2 in 5 (38%)

- Almost 4 in 5 (78%) claim to be confident of spotting a scam. Those aged 65+ are less confident (67%) with regards to spotting a scam

Scams Conversion Pyramid

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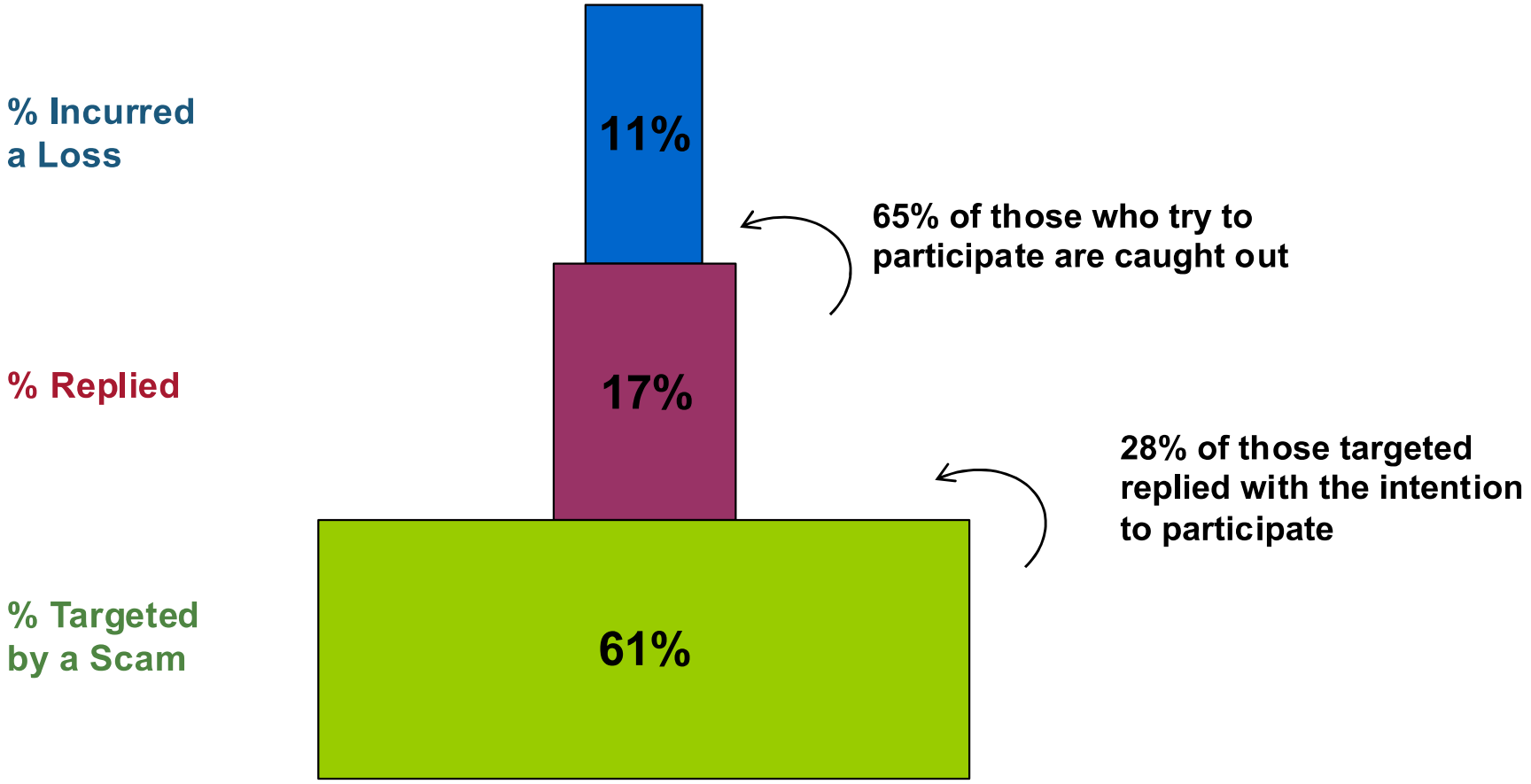
(Base: All adults aged 16+ – 1,000)



Over 1 in 4 consumers that were targeted by a scam tried to participate; of which almost 2 in 3 lost money or handed over information as a result.

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Scams – Conversion Pyramid By Type

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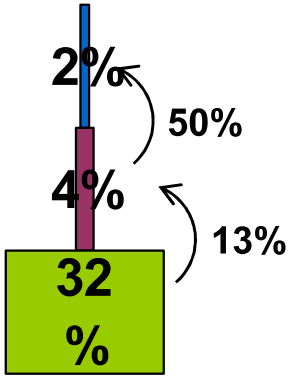
(Base: All adults aged 16+ – 1,000)

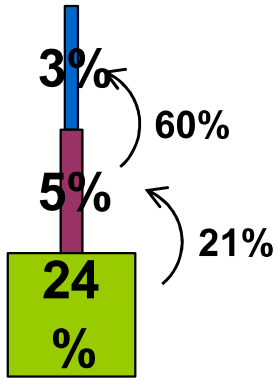
% Incurred a Loss

% Replied

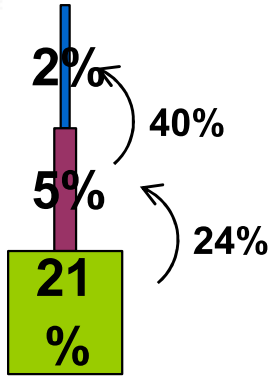
% Targeted by a Scam



Foreign Lottery Scam



Premium Rate Telephone Prize Scam

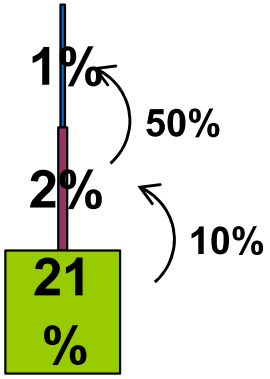


Work from Home Scam

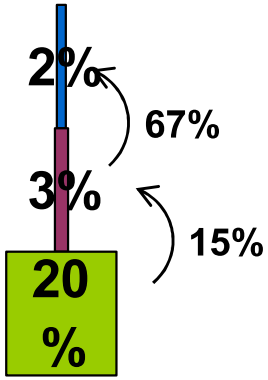
% Incurred a Loss

% Replied

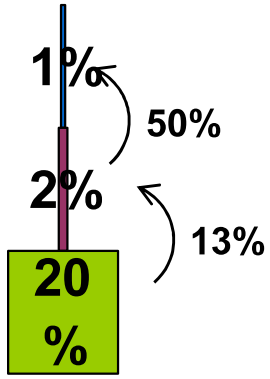
% Targeted by a Scam



Chain Letter Scam



Prize Draw/Sweepstakes Scam



Problem with PC Scam

Those who were targeted by a work from home scam were most likely to have replied – as mentioned by 1 in 4, of which 2 in 5 lost money or handed over information as a result.

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Detailed Results

% Targeted by a Scam

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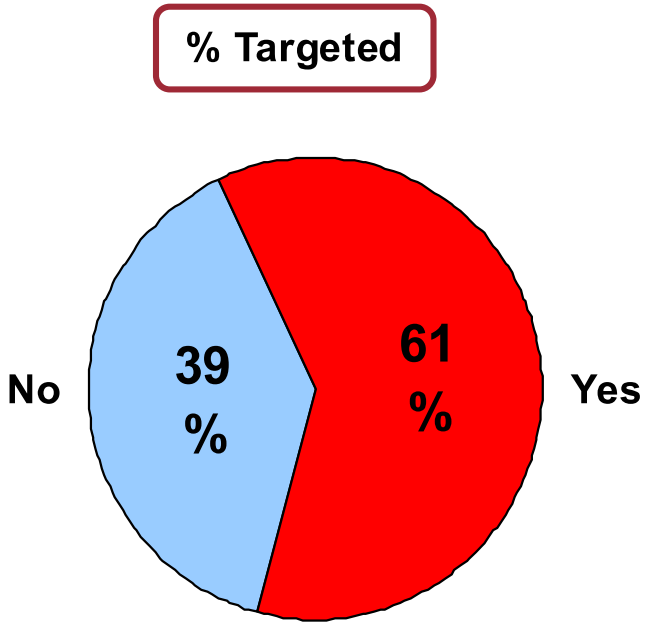
(Base: All adults aged 16+ – 1,000)

65+ 72%



More Likely to be:	
45-54 year olds	72%
35-44 year olds	71%

3 in 5 have been targeted by a scam. Those aged 35-54 are most likely to have been targeted; however 4 in 5 of this same age cohort claim to be confident in their ability to spot a scam.

Q. Have you or a family member ever been a target of any of the following scams?

% Scams by Type

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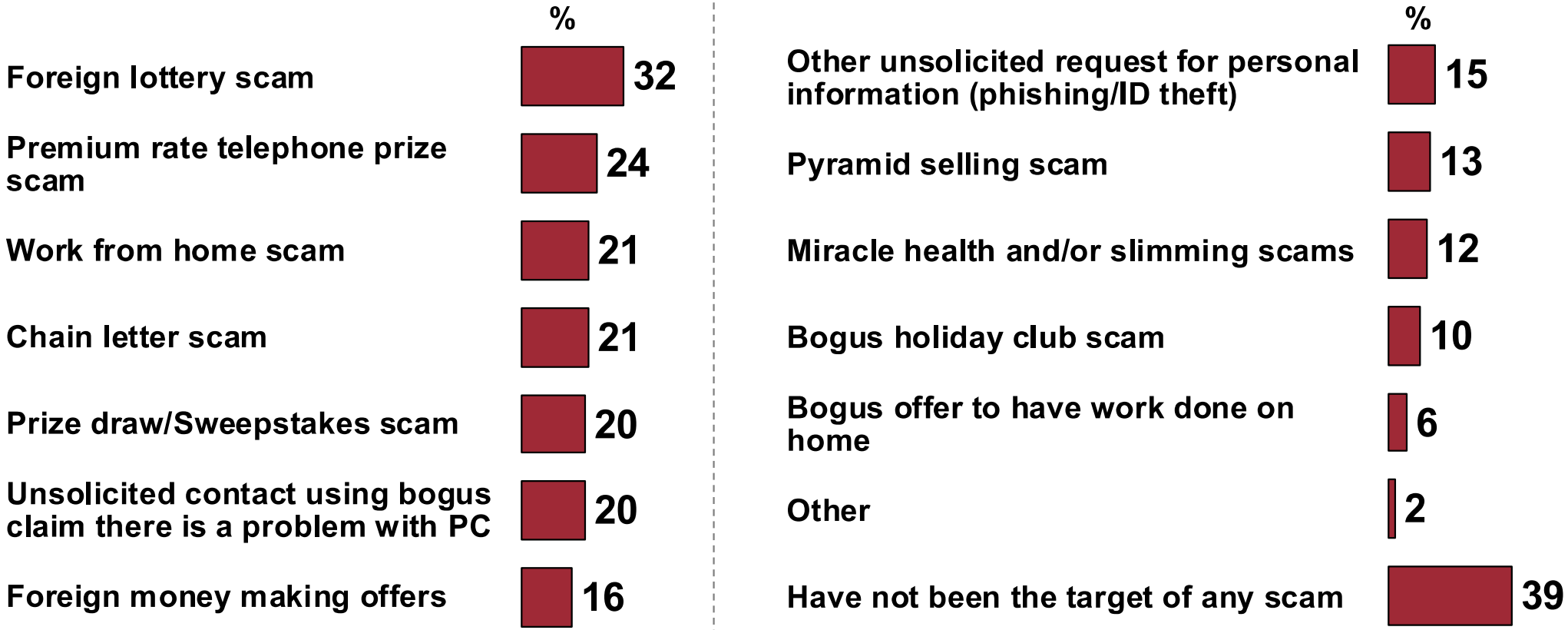
(Base: All adults aged 16+ – 1,000)



1 in 4 have been targeted by a premium rate telephone prize scam while circa 1 in 5 have been targeted by other scams such as work from home, chain letter, prize draw and unsolicited contact in relation to a problem with a PC.

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Q. Have you or a family member ever been a target of any of the following scams?

Scam Type Demographics (% Yes) – I

(Base: All adults aged 16+ – 1,000)

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	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	ABC1/F50+	C2DE/F50-	Dublin	ROL	Munster	Conn/Ulster
Foreign lottery scam	32	32	31	23	33	42	41	31	12	34	29	32	31	30	34
Premium rate telephone prize scam	24	25	22	22	20	27	34	28	8	28	20	21	24	25	26
Work from home scam	21	24	19	19	24	29	29	15	4	21	22	20	27	16	23
Chain letter scam	21	19	23	21	16	27	28	23	7	23	19	21	24	15	25
Prize draw/sweep sakes scam	20	21	19	25	20	23	22	17	6	21	19	21	21	16	23
Unsolicited contact using bogus claim there is a problem with PC	20	22	18	16	13	26	29	21	13	23	17	22	20	18	18
Foreign money making offers	16	19	13	14	16	20	22	12	7	19	13	20	17	12	4

Those aged 35-54 are most likely to have been targeted by a number of scams including foreign lottery, work from home and chain letter scams.

Scam Type Demographics (% Yes) – II

(Base: All adults aged 16+ – 1,000)

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	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	ABC1/F50+	C2DE/F50-	Dublin	ROL	Mun	Conn/Ulster
Other unsolicited requests for personal information	15	16	13	13	13	20	21	14	3	17	12	16	16	12	14
Pyramid selling scam	13	15	12	11	14	16	19	11	6	14	12	12	10	17	14
Miracle health and/or slimming scams	12	11	13	12	12	14	16	11	2	13	11	11	12	8	17
Bogus holiday club scam	10	10	10	9	10	11	14	7	9	11	10	10	12	11	9
Bogus offer to have work done on home	6	7	5	6	6	8	8	4	4	6	6	5	7	5	8
Other	2	2	2	1	2	3	3	2	1	3	2	4	2	1	2
Have not been the target of any scam	39	36	42	43	33	29	28	43	72	35	42	37	37	45	35

45-54 year olds were most likely to have been targeted by other unsolicited requests for personal information and a pyramid selling scam.

Preferred Method of Targeting

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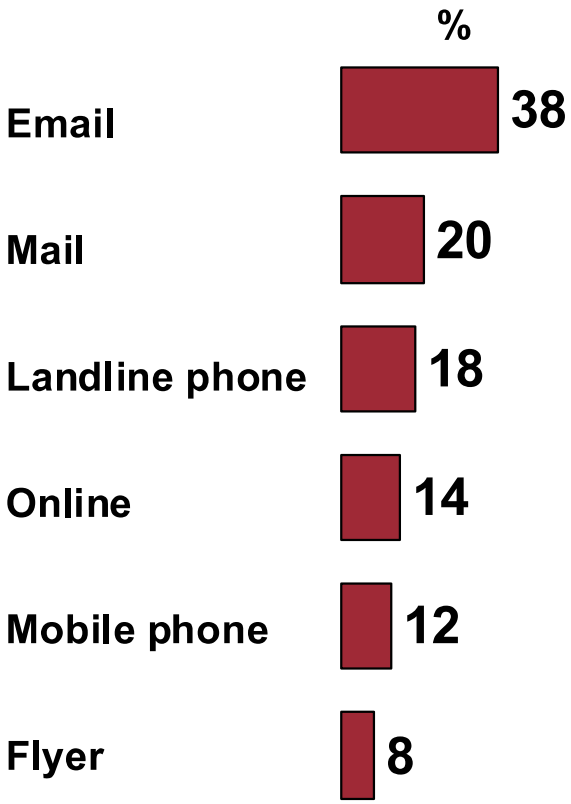
(Base: All adults aged 16+ – 1,000)



Email is the number one channel through which consumers have been targeted with a scam – as mentioned by almost 2 in 5.

Q. By what means were you targeted?

Preferred Method of Targeting Demographics

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(Base: All adults aged 16+ – 1,000)

Email	38	44	33	34	45	56	47	27	7	42	35	39	43	33	40
Mail	20	18	23	26	22	22	25	17	3	23	18	20	20	17	27
Landline phone	18	16	20	19	14	21	29	16	5	21	15	18	20	17	18
Online	14	17	11	20	21	15	14	15	4	14	14	15	18	10	15
Mobile phone	12	15	9	16	13	13	17	8	1	13	11	11	15	11	13
Flyer	8	9	6	11	9	7	11	3	-	8	7	7	9	7	7

Males, those aged 35-44 and living in the rest of Leinster are most likely to have been targeted by email. Whereas those approached via landline are most likely to have been aged 45-54.

Scam Type x Method of Targeting – I

(Base: All targeted by scam – various)

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Foreign Lottery Scam (32%)	
Email	59%
Mail	31%
Online	9%

Premium Rate Telephone Prize Scam (24%)	
Landline phone	30%
Email	23%
Mobile phone	21%

Work from Home Scam (21%)	
Email	63%
Online	25%
Mail	15%

Chain Letter Scam (21%)	
Email	59%
Mail	23%
Online	12%

Prize Draw/Sweepstakes Scam (20%)	
Email	53%
Mail	22%
Online	12%

Unsolicited Contact Using the Bogus Claim There is a Problem with PC Scam (20%)	
Landline phone	44%
Email	39%
Online	16%

Email is the most frequently used channel across each of the different scams.

Scam Type x Method of Targeting – II

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(Base: All targeted by scam – various)

Foreign Money making Offers (16%)	
Email	72%

Other Unsolicited Requests for Personal Information (15%)	
Email	80%

Pyramid Selling Scam (13%)	
Email	52%

Miracle Health and/or Slimming Scams (12%)	
Email	63%

Bogus Holiday Club Scam (10%)	
Email	34%

Bogus Offer to Have Work Done on Home (6%)	
Email	34%

Response with the Intention of Participating

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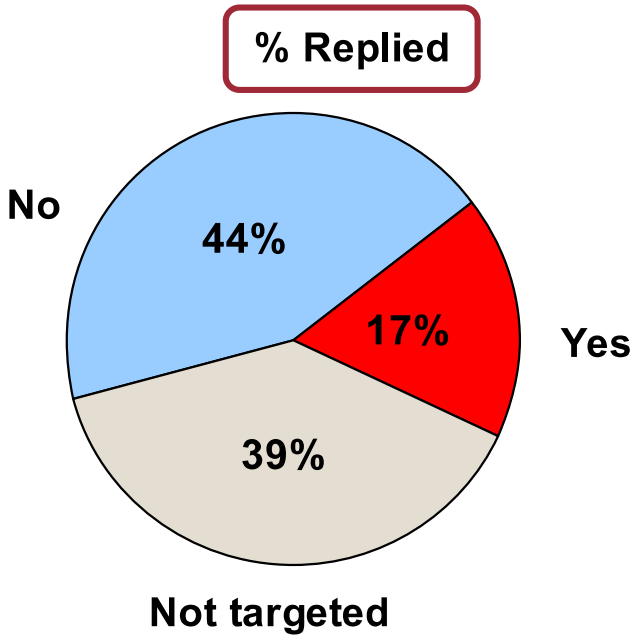
(Base: All adults aged 16+ – 1,000)



Most Likely to be:	
16-24 Year olds	22%
Conn/Ulster	22%

The younger age cohort (16-24s) are more likely to respond to scams as are those living within the Connaught/Ulster region.

Q. Did you or a family member reply to this scam with the intention of partaking?

Incidence of Reply By Type of Scam

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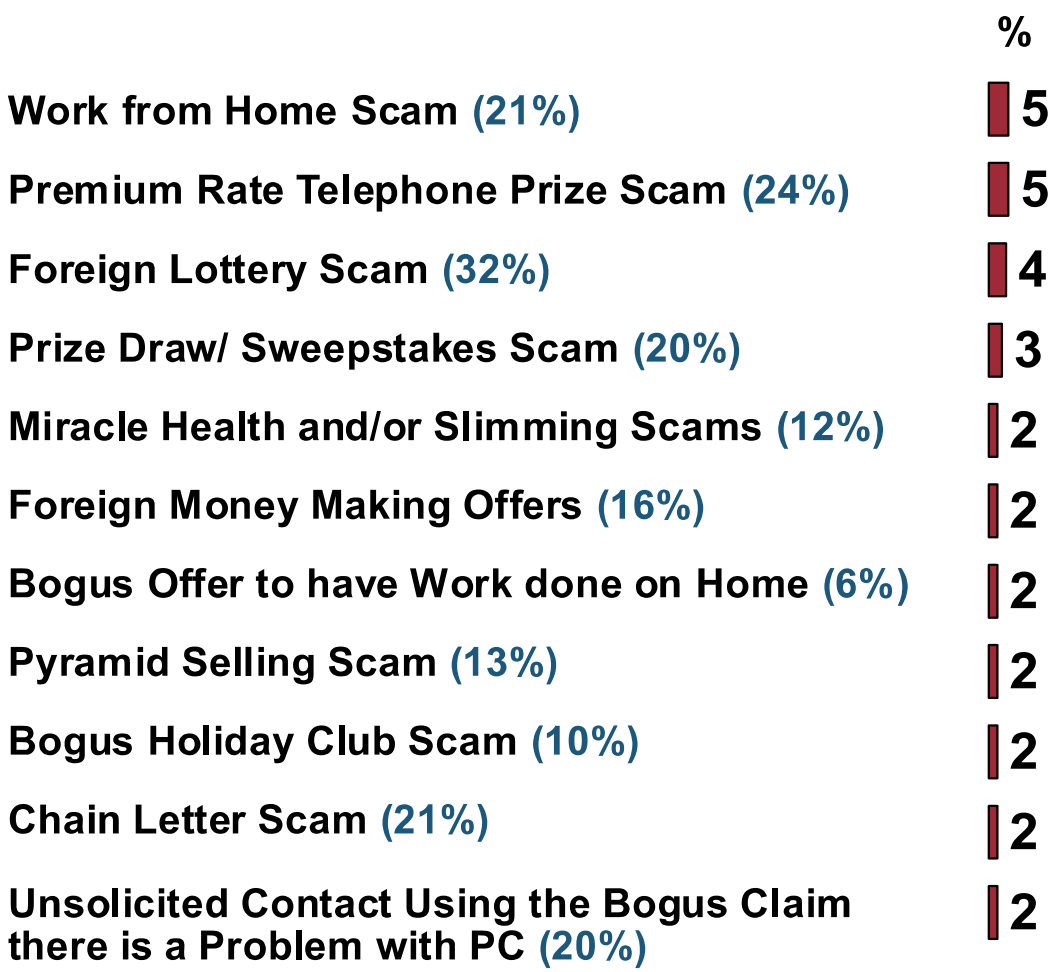
(Base: All adults aged 16+ – 1,000)



Overall, just under 1 in 5 replied to a scam. Consumers are most likely to have responded to a work from home scam and a premium rate telephone prize scam.

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Q. Did you or a family member reply to this scam with the intention of partaking?

Incidence of Losing Money or Handing Over Information

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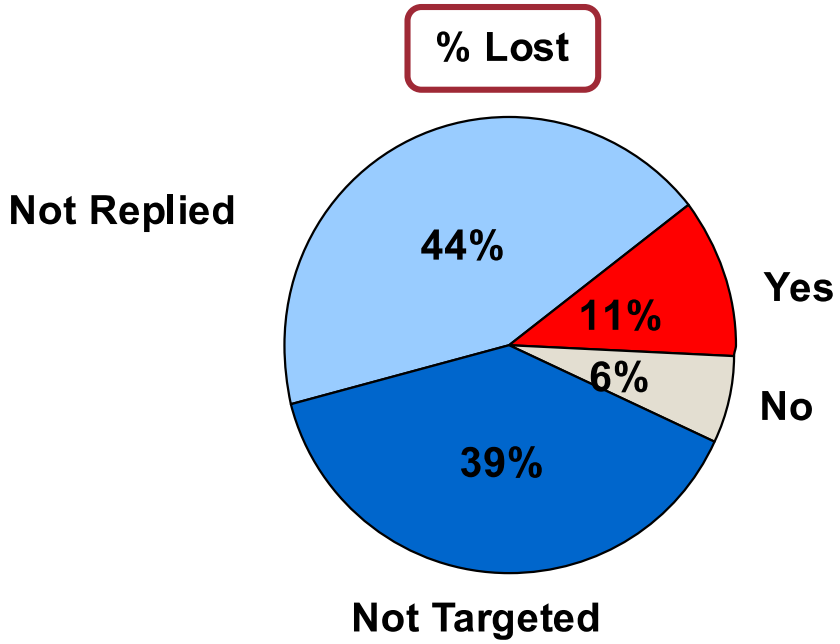
(Base: All adults aged 16+ – 1,000)



Most Likely to Be:	
25-34 Year Olds	13%
45-54 Year Olds	13%
Conn/Ulster	13%

13% of 25-34 year olds, 45-54 year olds and those living within Connaught/Ulster have lost money or handed over information as a result of partaking in a scam.

Q. Did you or a family member lose money or hand over information as a result?

Incidence of Losing Money or Handing Over Information by Type of Scam

(Base: All adults aged 16+ – 1,000)

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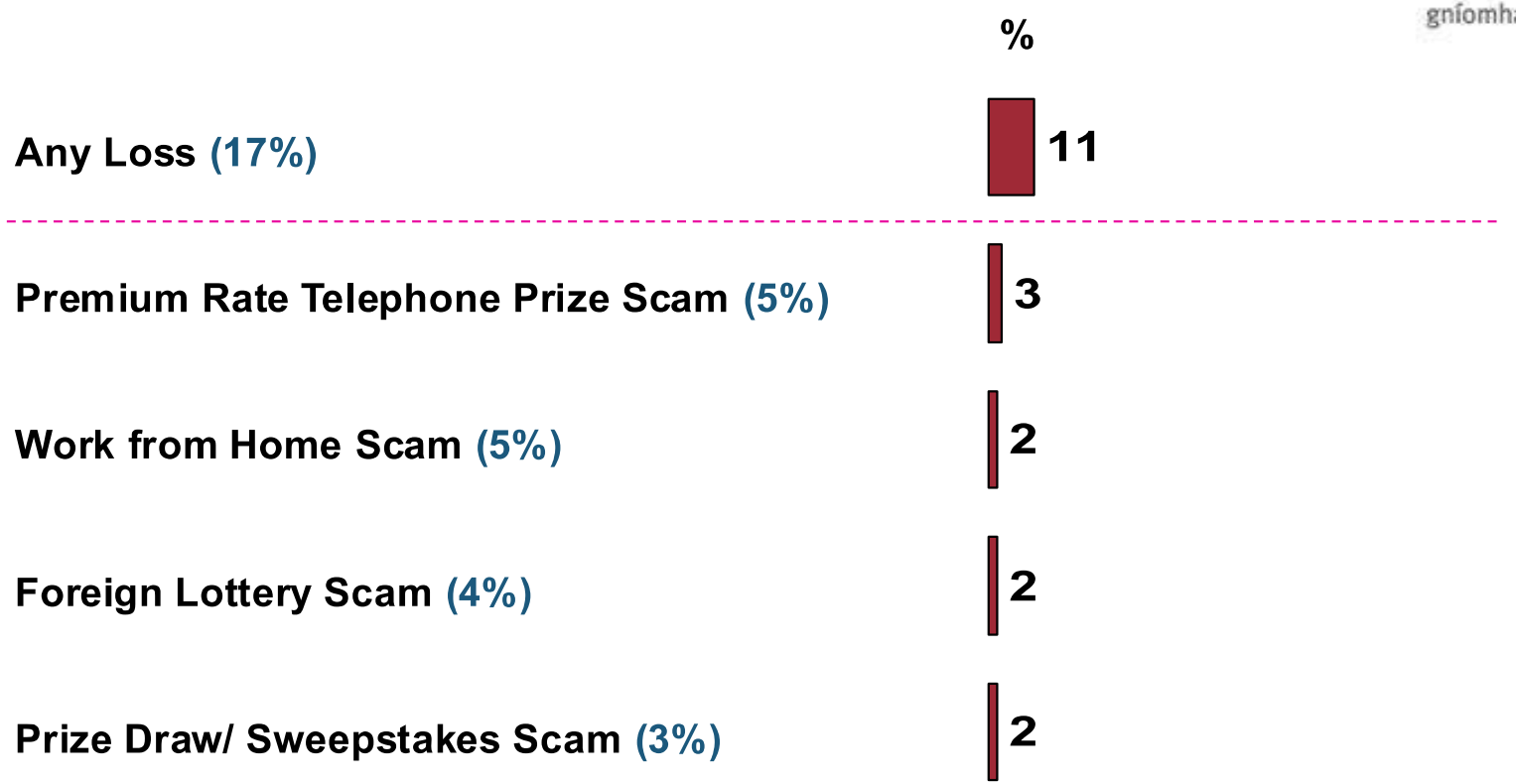

Overall 11% have lost money or handed over information as a result of a scam.

Q. Did you or a family member lose money or hand over information as a result?

Confidence in Spotting a Scam

(Base: All adults aged 16+ – 1,000)

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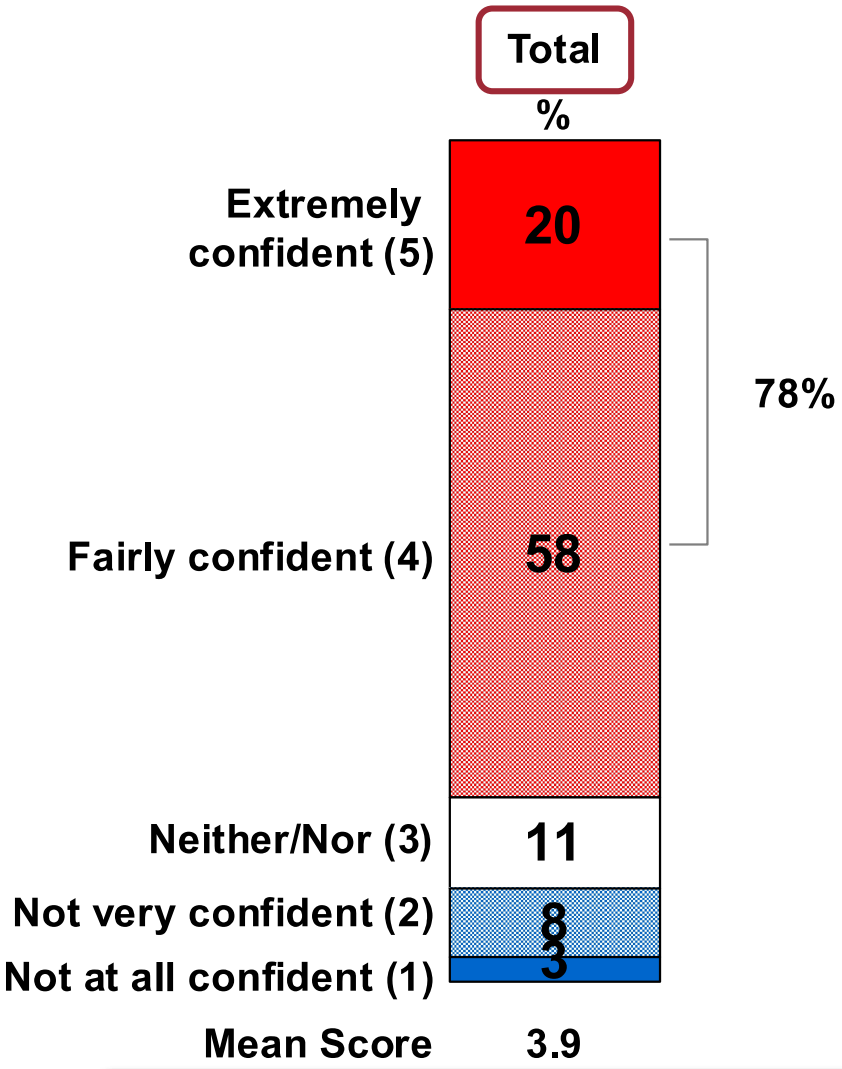

% 4/5 Confident

GENDER:	%	SOCIAL CLASS:	%
Male	79	ABC1/F50+	82
Female	78	C2DE/F50-	75

AGE:		REGION:	
16-24	72	Dublin	80
25-34	75	Rest of Leinster	79
35-44	84	Munster	74
45-54	84	Conn/Ulster	81
55-64	85		
65+	67		

Almost 4 in 5 claim to be confident in spotting a scam - this is highest amongst the 35-64 year old age cohort. Those aged 65+ are less confident regards spotting a scam.

Q. How confident are you that you can spot a scam?

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Research Background and Methodology

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Methodology

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- A nationally representative sample of 1,000 adults aged 16+ was achieved via a hybrid research methodology of online and face to face interviewing
- To ensure that the data is nationally representative, quotas were applied on the basis of age, gender and social class
- 850 interviews were conducted online and 150 face-to-face
- Fieldwork was conducted between 18th- 28th March 2011

Profile of Sample

(Base: All adults aged 16+ – 1,000)

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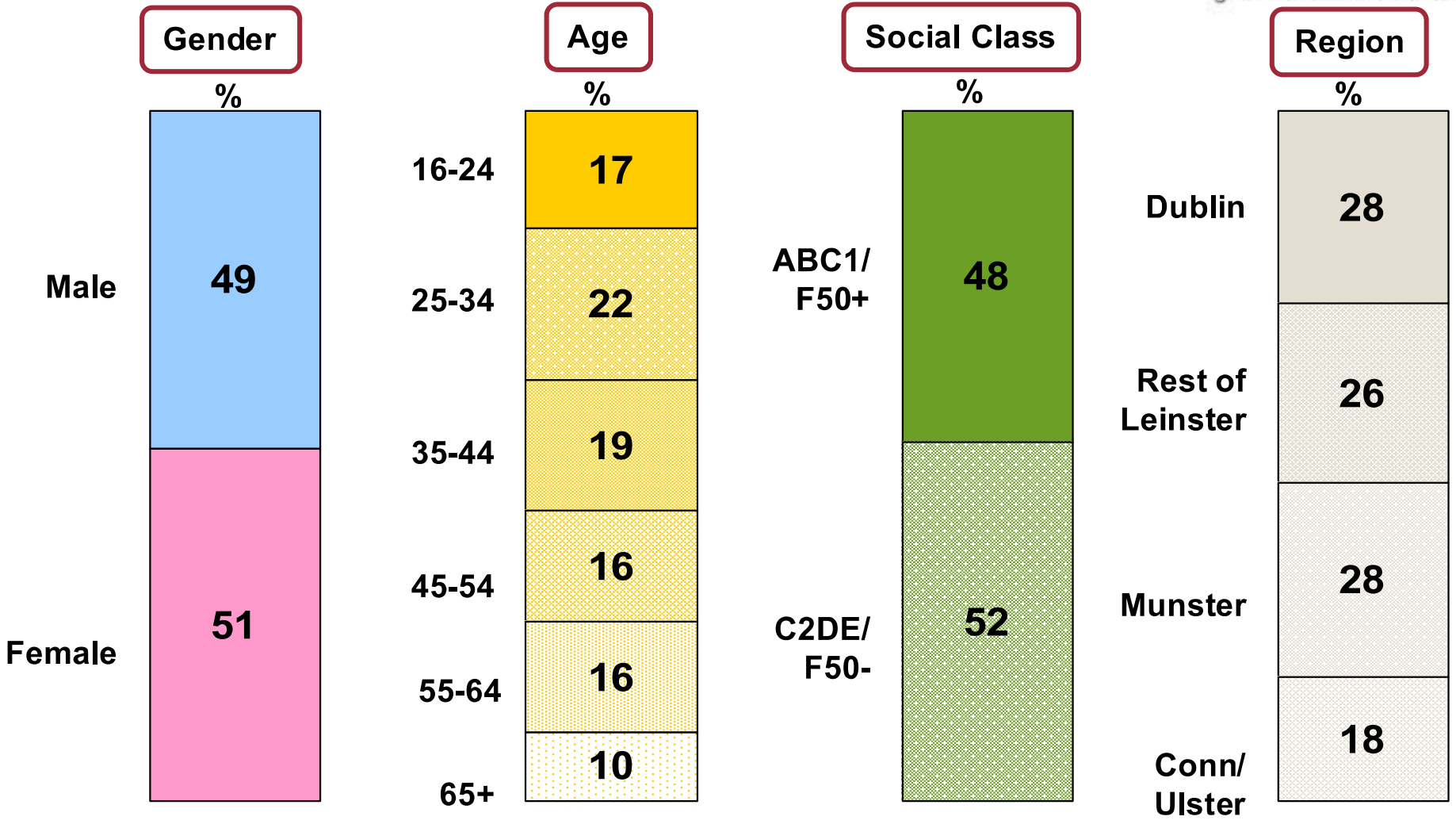

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