

SCAM

What does the word mean to you?



Introduction

The definition of the word scam is ‘a dishonest scheme, a fraud, swindle, racket, trick or diddle.’ With the term ‘swindler’ being ‘a man who scams old pensioners out of their savings.’

The language used around scams such as ‘trick’ and ‘diddle’ highlight the lack of seriousness connected to this type of offence and a lack of sensitivity to the victims.

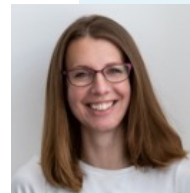
However, the reality is that scams have a significant impact on victims and with many fraud offences being conducted by organised crime groups to fund their criminal activity, the scale of this crime is truly staggering.

This publication, designed with expert advice from Dr Elisabeth Carter, has been produced to help you recognise the tactics used by the criminals who commit these crimes and the serious impact these crimes can have on the victims.

Developed by the RECC at NEROCU in collaboration with forensic linguist and criminologist Dr Elisabeth Carter



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Serious

Almost every person over the age of 16 in the UK is a daily target from criminals looking to commit fraud. Through our phones, emails, letters and daily interactions, criminals make attempts to take our money with no regard for the lasting impact on the victim.

The cash made from fraud scams is used to facilitate the purchasing of illegal drugs and firearms and with significant links to prostitution, people trafficking and even terrorism. These are organised and manipulative criminals who are looking to exploit the vulnerabilities of their targets and subject them to severe and complex coercive control for financial gain.

Statistically UK citizens are more likely to be a victim of fraud than any other offence - with billions of pounds being lost annually to fraud.



DR ELISABETH CARTER

Scams are far from 'pulling one over' on someone. Here we look at the seriousness of scams in terms of impact: the long-term effects of becoming a victim of fraud which reach far beyond financial loss. Long-term impacts can include harm to long term physical and mental health, increased social isolation, difficulties in forming bonds and trust in future relationships, as well as the impacts of the financial loss, such as large amounts of debt, which in some cases can lead to a victim losing their home or being unable to financially support themselves day to day.

Crime

Crimes have victims and often those victims suffer, whether that is physically, emotionally or financially it can leave a significant impact on a person. FRAUD IS A CRIME, even if no money is lost and you are more likely to be a victim of fraud than any other type of crime. This is because we all have a right lie that makes us respond in a certain way, or a situation which makes us susceptible to what we are being told and it is at this point criminals will seek to exploit us.

Frauds come in all shapes and sizes, some have voices of authority or support, others cause concern influencing behaviour in order to avoid loss and yet more offer us some type of gain or reward for our involvement in them. Understanding that each and every one of these is a crime is key in staying aware of the risks, protecting ourselves and those we care about and ensuring fraud is not tolerated in our society.

Fraud is often linked to organised criminal groups, which means that it is not only the victims of fraud that suffer. Those profiting from this criminality can use the money they gain to fund prostitution, human trafficking, drug supply or other crimes meaning that Fraud can have a much wider impact on victims and our communities.



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“Financial scamming can have seriously damaging consequences on individuals and society. The impact is often underestimated. Becoming involved with a scam can be a life-changing event” (Brown, 2018: 11)

Abusive

When we are situationally susceptible its easy to miss the subtle signs of the emotional abuse tactics criminals subject their victims to.

This abuse involves control, isolation and in some instances even frightening or worrying victims into taking action that will result in their loss. Criminals ultimately step into the life of the victim and erode their confidence with the pressure that they apply creating panic and often the fear of missing out.

Victims are essentially groomed by the criminals. They are made to believe that what they are being told by the criminal is true. The impact of being a victim of a scam can be catastrophic. With the trauma this creates not only having a potentially large financial impact but a psychological one too.

Remember, victims of fraud did not fall for the scam. They were pushed by a manipulative criminal and became a victim.



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“Victims of fraud are victims of financial and psychological abuse - the tactics used by fraudsters are similar to tactics used by perpetrators of domestic abuse and coercive control. Isolating the victim by telling them not to talk to friends, family and other sources of support.”

Manipulation

Criminals will put their victims in what is known as the 'hot state', this is when someone is compelled to act quickly, with urgency. The impact of this, and why it's so important in relation to fraud, is that individuals are prevented from taking time to assess the impact of their decision.

We never want to believe that we are being misled but criminals are experts in manipulation and playing on your emotions and using tactics such as urgency, panic and fear. They can make potential victims feel shame and embarrassment about voicing their concerns and questioning the legitimacy of the requests the criminals are making.



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"Contextual mapping or genre mapping is important as this is how the fraudster matches their contact, behaviour and requests to what you would expect from a legitimate person or company. By genre mapping, fraudsters create a sense of credibility and legitimacy that they can then use to require information from you, without causing alarm."



What you can do to protect yourself

You have the power and ability to take steps to protect yourselves and those around you. Here are some things that you can do:

Ask questions

Even if everything seems fine. The communication that defrauds you will not be obvious to you. If the person you're communicating with doesn't like you questioning their motives, stop communicating with them immediately. Genuine people will not pressure you or become agitated if questioned.

Take a moment to think

Don't be rushed: wait at least 48 hours before making any decisions and if a decision involves money, however small, run it past a trusted friend, family member or your bank first.

Connect with loved ones

Talk to friends or family before making any decisions. Isolation is a key tool of fraudsters. They rely on isolating their victims to manipulate them and remain in control. If you believe someone you know is messaging you asking for money, speak to them directly to confirm it is actually them.

Further help and support

Northumbria Victim and Witness Service and Victim Care & Advice Service offer free, confidential advice to help victims.

If you live in the Northumbria Police force area please email VictimWitnessSupport@northumbria.police.uk



If you live in the Durham Constabulary or Cleveland Police force areas you can call Victim Care & Advice Service on 0303 040 1099 or visit victimcareandadvice.service.uk



If you have been a victim of a Fraud please let us know



If you believe that you have been a victim of any fraud, report it to Action Fraud via www.actionfraud.police.uk

CrimeStoppers

0800 555 111

100% anonymous. Always

You can also report concerns to the independent charity Crimestoppers anonymously on 0800 555 111 or visit crimestoppers-uk.org/give-information/forms/pre-form



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