

# Cyber Crime and Scams Survey 2020 Debrief Presentation

Prepared for: OPCC for Lincolnshire  
03 August 2020  
v1.0

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# Background & methodology

HABIT<sup>5</sup>



# Objectives

## What we needed the research to achieve

The research was tasked with improving understanding of:-

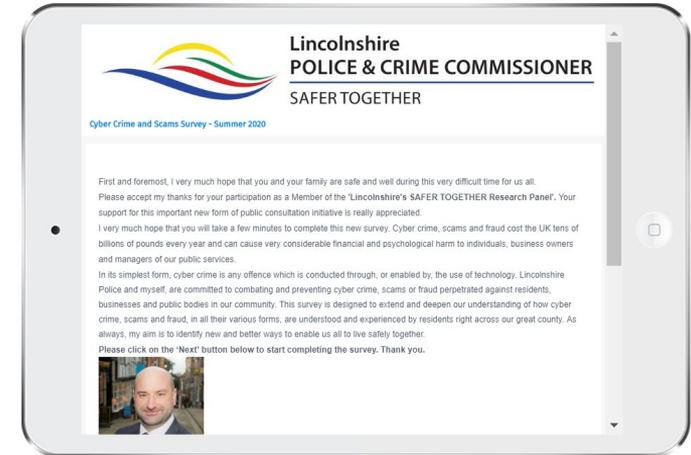
- How fraud is understood
- Past experiences of fraud, scams, cyber crime, etc
- The perceived prevalence of offences of this kind
- How effective people believe Lincolnshire Police are in combatting these offences
- Incidence of offence-enabling experiences during the Covid-19 lockdown
- Incidence of the relevant offences themselves during the Covid-19 pandemic
- The channels used to perpetrate these offences
- Reporting of these offences – incidence, how and to whom
- Reasons for not reporting offences of this type
- Future propensity to report
- Perceived future likelihood of being a victim of these offences
- Willingness to take preventative actions



# How we conducted the research

## Quantitative Online Survey

- A quantitative online survey was used titled as the: **'Cyber Crime and Scams Survey 2020'**
- Sponsorship of the survey was ascribed in the introduction to Marc Jones, as Police & Crime Commissioner for Lincolnshire.
- An email invitation to participate was deployed to ALL verified Members of the Lincolnshire's SAFER TOGETHER Research Panel
- Unique weblinks were provided to various partner organisations and bodies by the OPCC, to encourage wider participation by the public at large, across the county of Lincolnshire
- The survey was device responsive across: desktop computers, tablets and smartphones.
- Fieldwork was conducted between 19<sup>th</sup> June and 12<sup>th</sup> July 2020 inclusive.
- All fieldwork was conducted in accordance with the MRS Code of Conduct.



# Survey fieldwork metrics

## How the research performed

Two versions of the survey were used; one for Panel Members (excluding the socio-demographic profiling questions), the other for the Public at large.

**In total 985 completed surveys were achieved** across the two versions combined.

For the **Panel version** of the survey at the close of fieldwork on 05 July 2020:

- 623 survey completes
- 56.33% of all Panel Members participated in the survey
- At 86.41% the 'completion rate from start' was very satisfactory
- This sample size delivers a Confidence Interval of  $\pm 2.60$  which is very robust versus the total population of the Panel
- Average time to complete 11 minutes

For the **Public version** of the survey at the close of fieldwork on 12 July 2020:

- 362 survey completes were achieved
- At a 75.73% completion rate from start, which for this slightly extended version of the survey is also very satisfactory
- 105 participants expressed an interest in joining the Panel and will be invited to do so by email very shortly
- Average time to complete 14 minutes

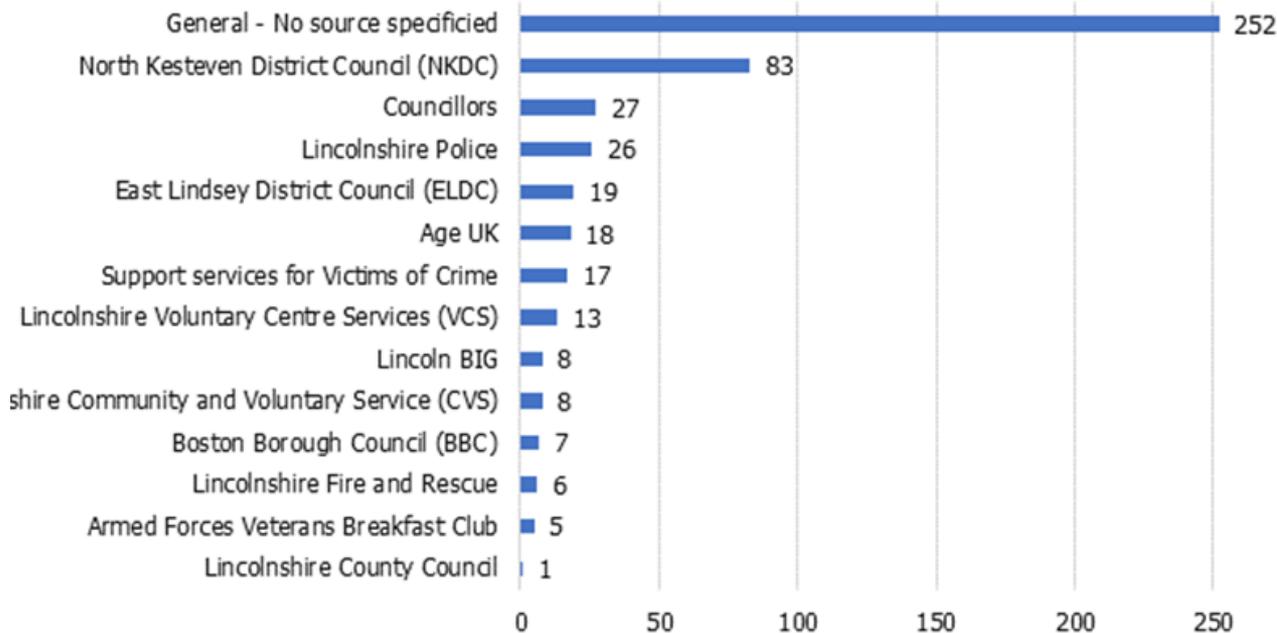
### Confidence Level & Confidence Interval

It means that had we received completed surveys from everyone who is a Panel Member, the answer to a given question would fall within  $\pm 2.6$  percentage points of our actual research result (in either direction – the Confidence Interval) on 95 occasions out of 100 (the Confidence Level).

# Survey fieldwork metrics

## Source of responses for the Public Survey

Source of Public Survey Response (All)  
as at fieldwork close 12/07/2020 23:59



Unless resolved already, an approach to sharing headline results from this research with these partner organisations should be defined.

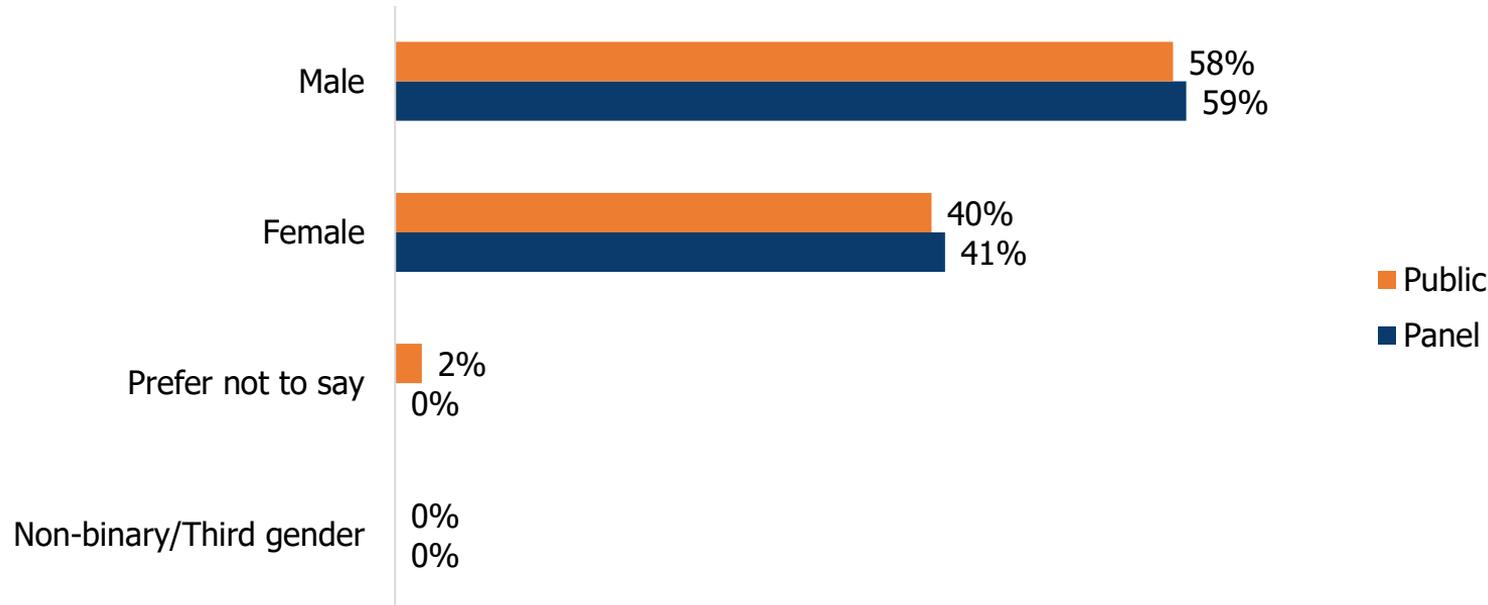
# Sample profile



# Gender | Both the Panel and Public participant samples are biased towards males to very nearly the same extent

Q. Are you...?

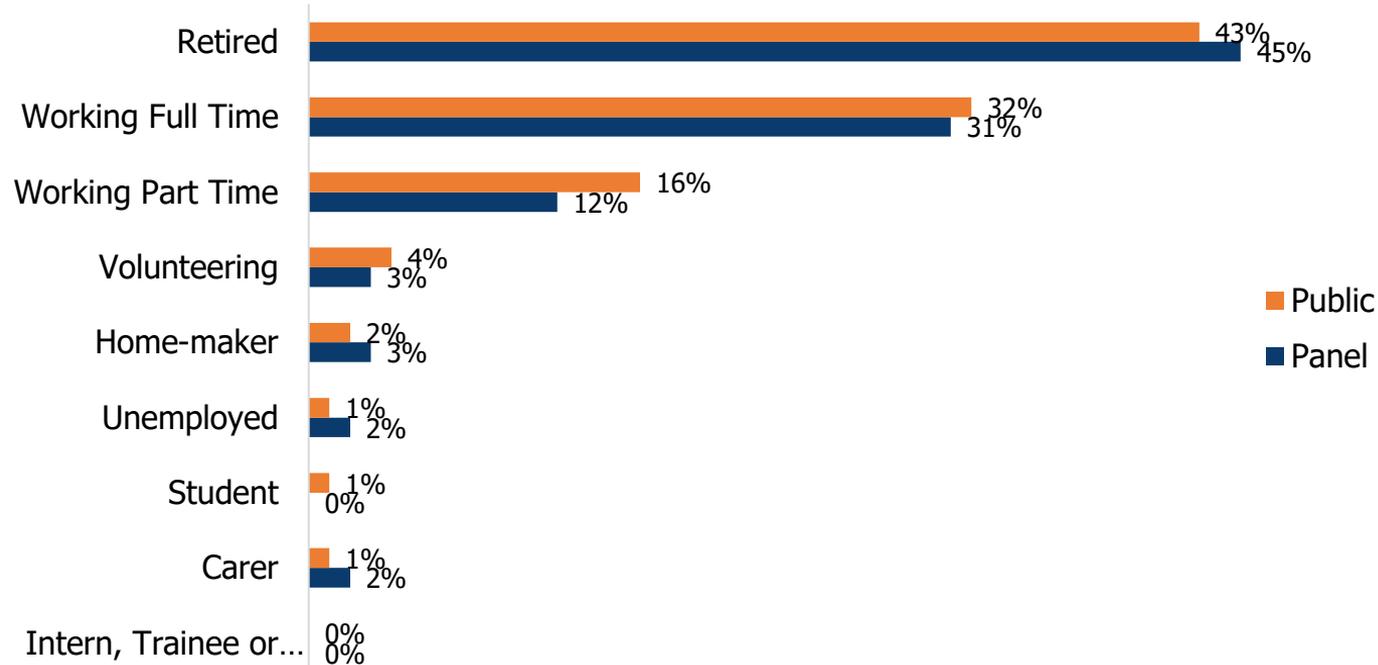
Gender



As we will see both samples have a very similar socio demographic profile in many ways, with the exception of geography.

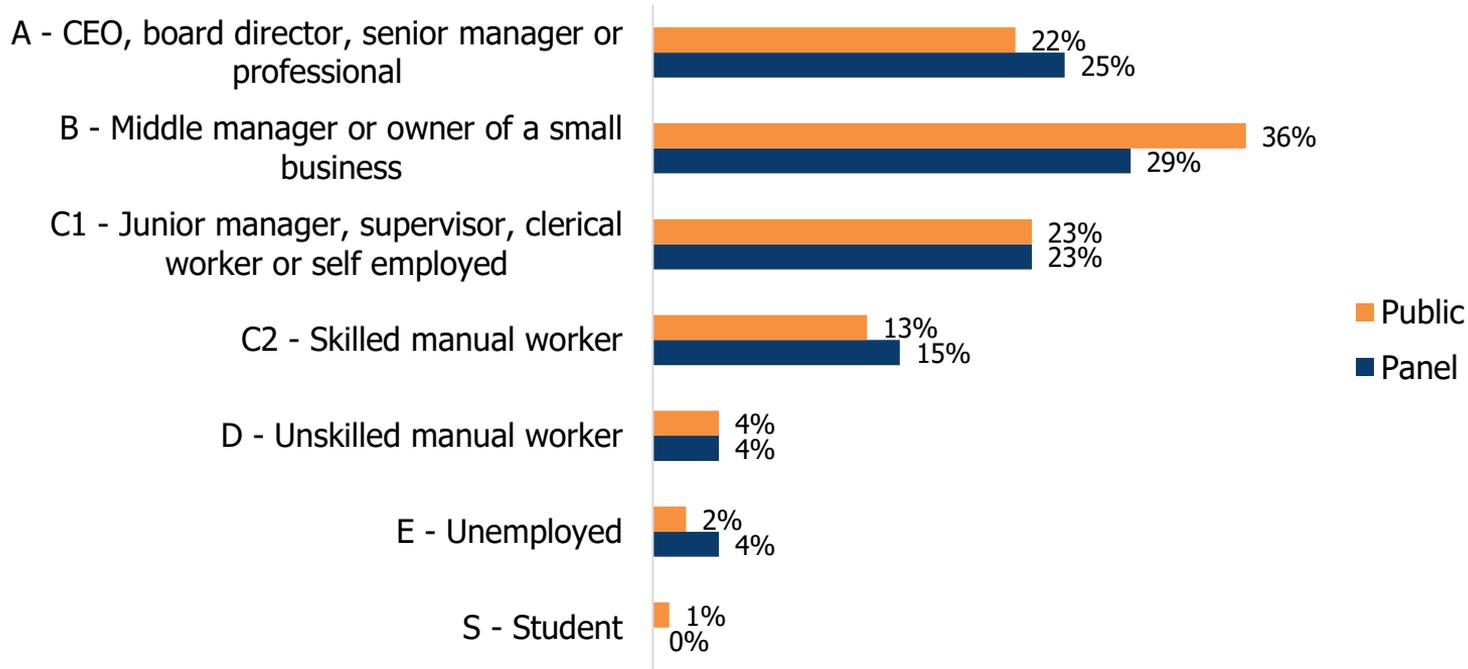
# Employment status | Just under a third of both samples are working full time, with more than 40% of both retired

Q. Which of the options below best describes your employment status?



# Social grade | A higher proportion of the Public sample fall within social grade B (36%)

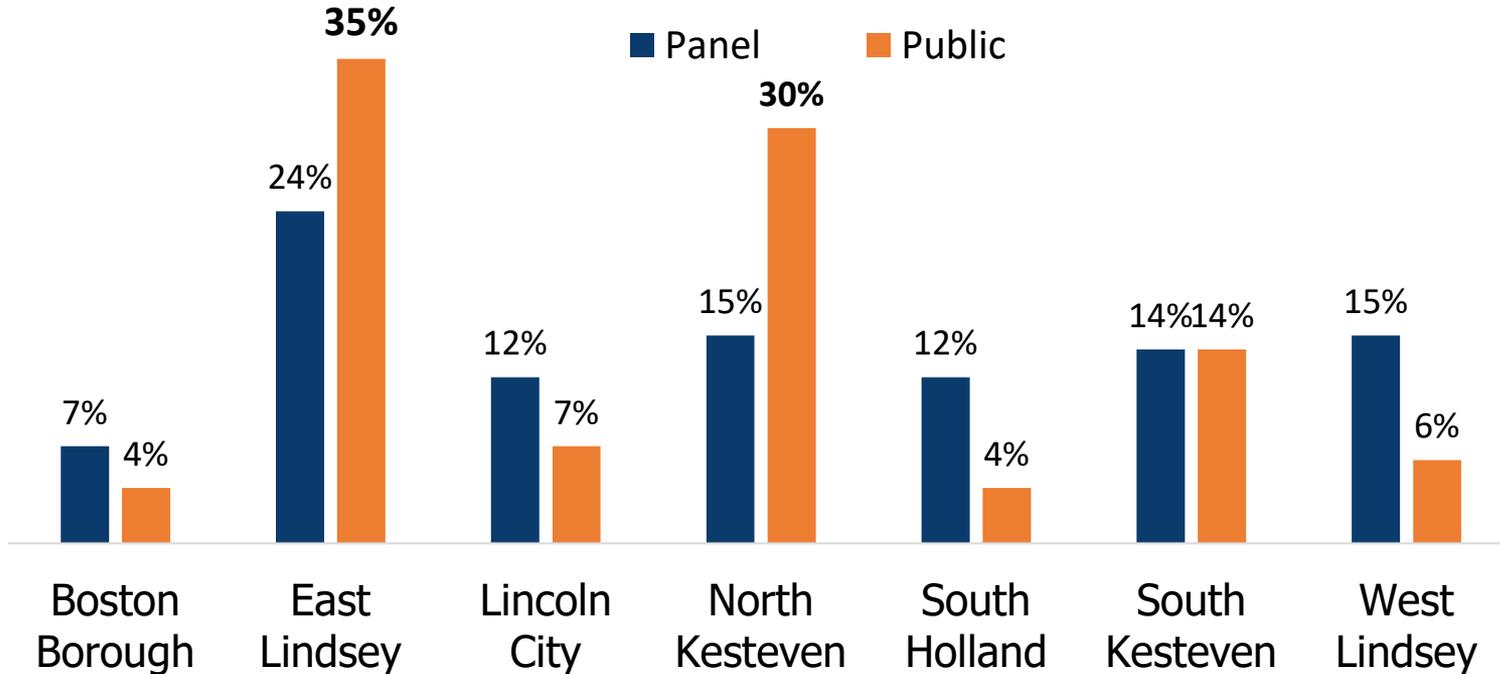
Please select the description below which best matches the occupation of the chief income earner in your household, or their occupation prior to retirement



Both samples have higher representation amongst ABC1 adults (77%+) than the population of Lincolnshire (59%) with the Public sample more skewed in this regard than the Panel. More still needs to be done to engage C2DE residents, difficult as this can be.

# Local Authority | Residents of East Lindsey make up over a third of the Public sample, with participation in Lincoln City, Boston Borough and South Holland lower than for the Panel

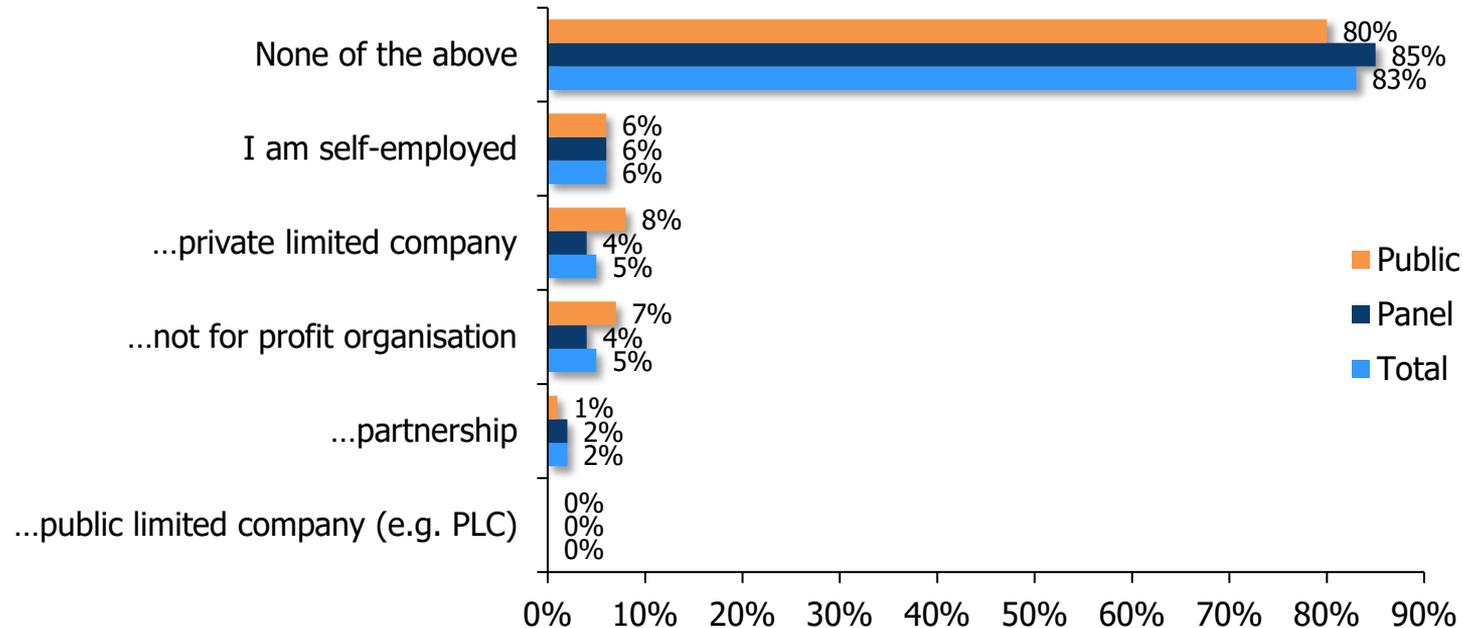
Q. Which local authority area are you permanently resident in?



Evaluate what is felt to account for the much higher propensity to engage amongst residents of North Kesteven 30% (cf 15% of population) and East Lindsey 35% (cf 20% of the population)? Could the methods of survey promotion used there be applied elsewhere?

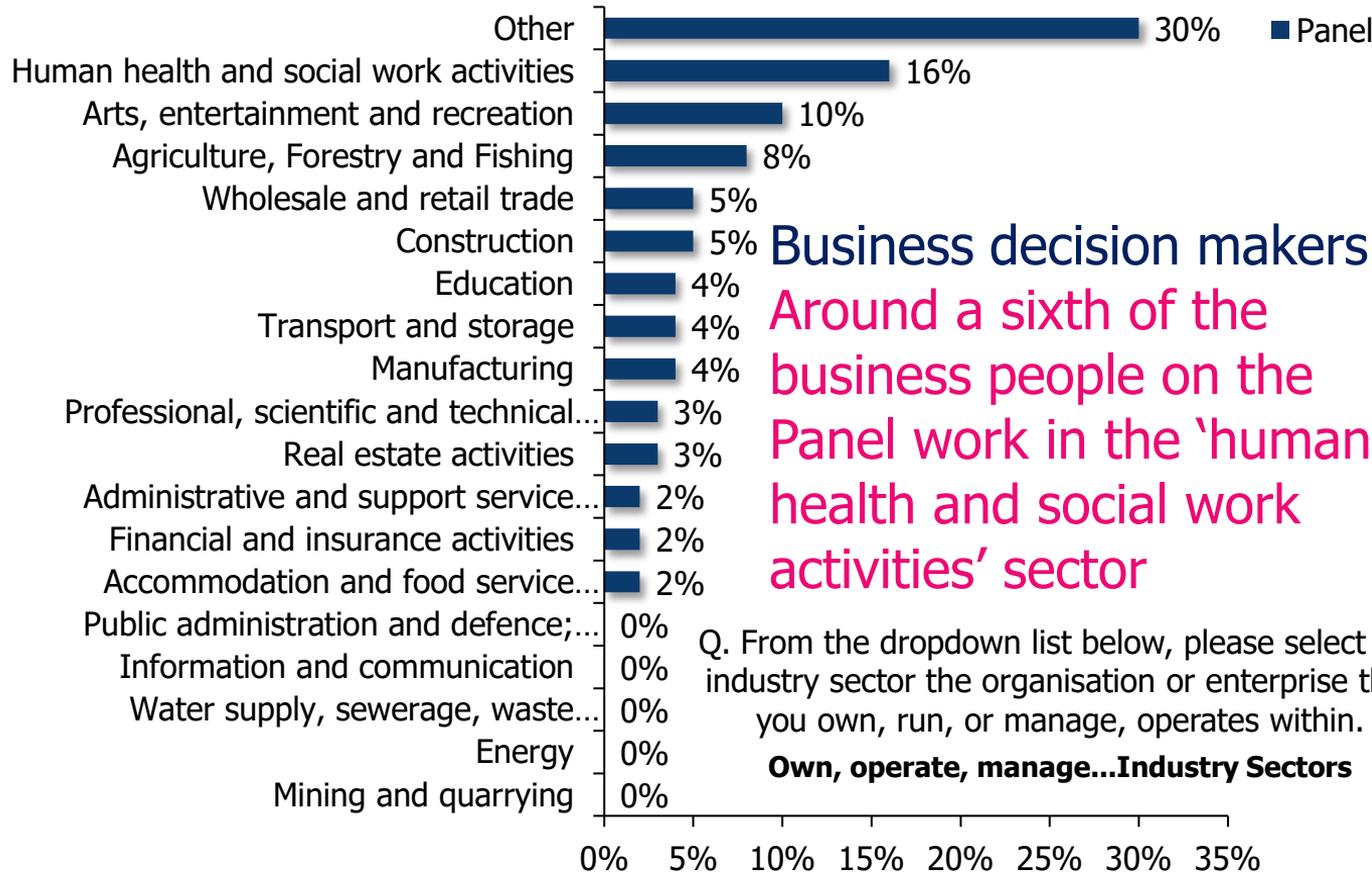
# Business decision makers | Around 15% of Panel Members can be considered as influential in a business or not for profit organization, at a minimum

Q. Do you own, run, operate or manage any of the following... (Please tick all that apply)



If the numbers of business decision makers joining as Panel Members could be increased slightly, focused research with this sub-segment could be supported in the future.

Base: ...public limited company (e.g. PLC) (n=2), ...partnership (n=17), ...not for profit organisation (n=53), ...private limited company (n=52), I am self-employed (n=61), None of the above (n=821), Sample Size = 985



**Business decision makers**  
 Around a sixth of the  
 Panel work in the 'human  
 health and social work  
 activities' sector

Q. From the dropdown list below, please select the industry sector the organisation or enterprise that you own, run, or manage, operates within.  
**Own, operate, manage...Industry Sectors**

Base: Mining and quarrying (n=0), Energy (n=0), Water supply, sewerage, waste management and remediation activities (n=0), Information and communication (n=0), Public administration and defence; compulsory social security (n=0), Accommodation and food service activities (n=2), Financial and insurance activities (n=2), Administrative and support service activities (n=2), Real estate activities (n=3), Professional, scientific and technical activities (n=3), Manufacturing (n=4), Transport and storage (n=4), Education (n=4), Construction (n=5), Wholesale and retail trade (n=5), Agriculture, Forestry and Fishing (n=7), Arts, entertainment and recreation (n=9), Human health and social work activities (n=15), Other (n=28), Sample Size = 93

Consider whether there would be any merit in opening up access to the Panel, building it up as necessary, to support research for or in conjunction with other blue light services.

# Survey findings

## Past



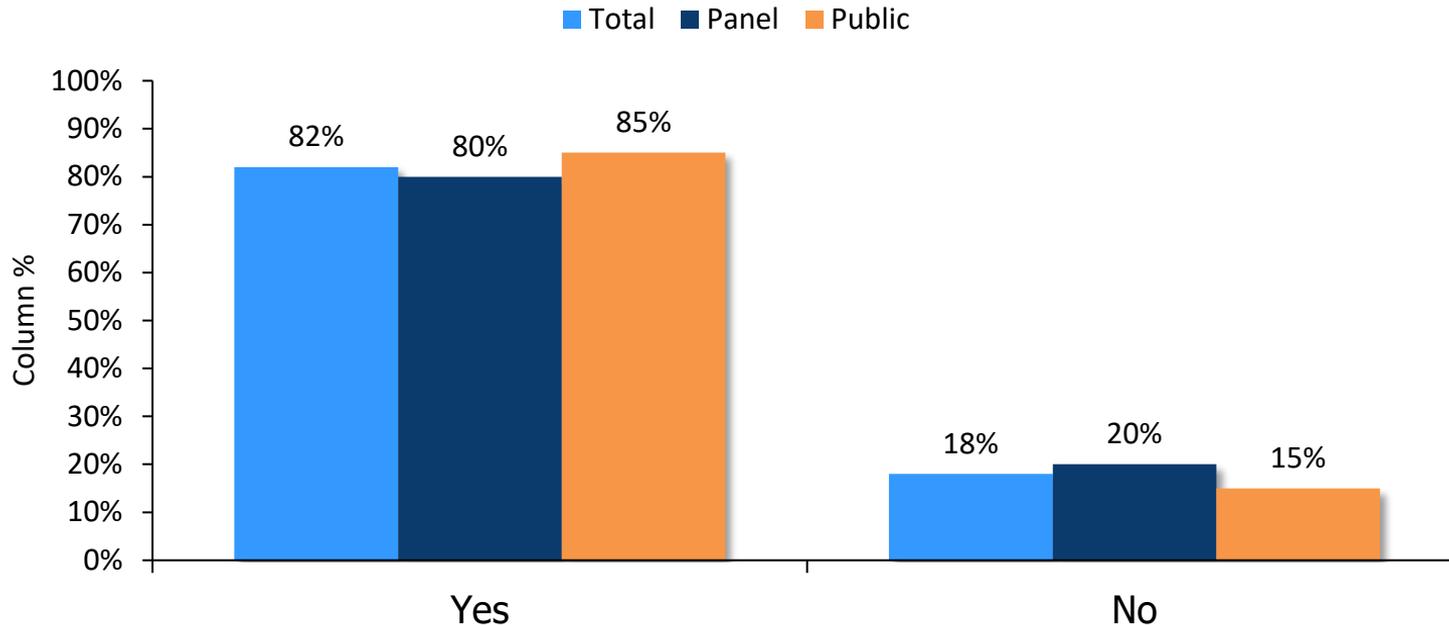
HABIT<sup>5</sup>

OUTSTANDING  
UNDERSTANDING™

# Perceptions of fraud | The vast majority of residents believe that fraud does **not** have to involve financial loss

Q. Please imagine that someone has been lied to or deceived in some way but has not suffered a financial loss of any kind. Do you believe that...

**...a fraud offence could have been committed by Respondent Type**



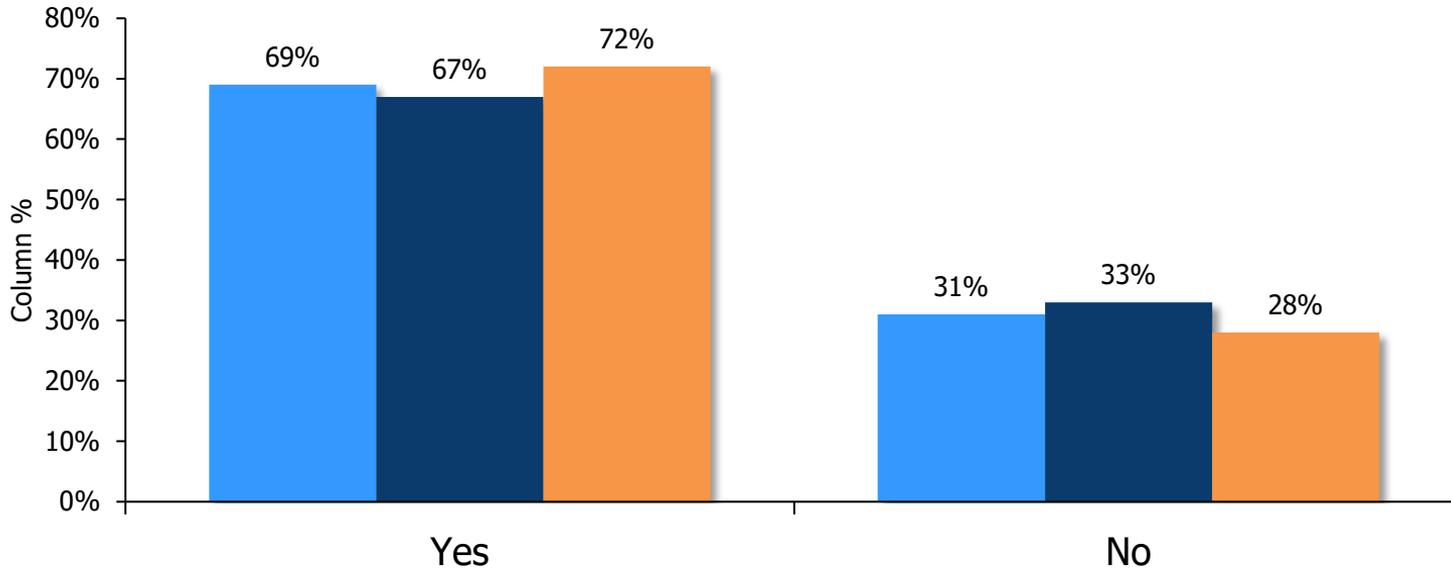
Base: Yes (n=806), No (n=179), Don't know (n=0), Sample Size = 985

# Perceptions of fraud | Understandably, fewer people are prepared to be definitive about whether the person referenced in our example **is** a victim of fraud but still over two thirds believe them to be

Q. Please imagine that someone has been lied to or deceived in some way but has not suffered a financial loss of any kind. Do you believe that...

...the person concerned is a victim of fraud by Respondent Type

■ Total ■ Panel ■ Public

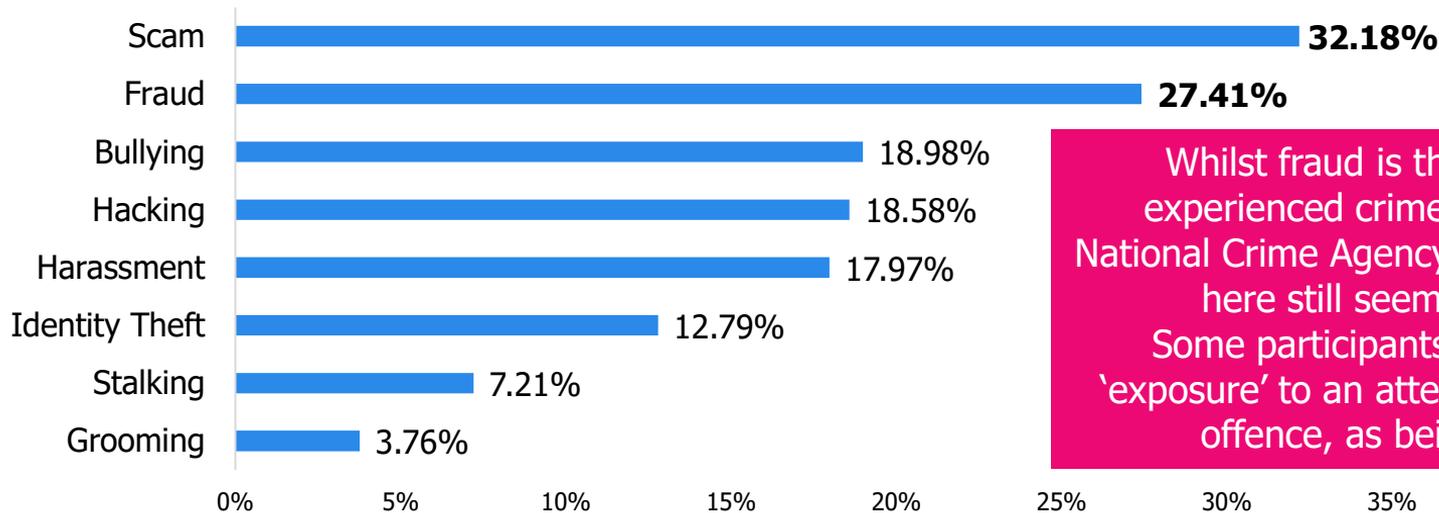


# Any past instances ever | Nearly a third of participants indicate that they, a member of their household and/or a business they own, run or manage has been a victim of a scam

Q. Please indicate below any past instances (however long ago) where you, a member of your household or a business you own, run or manage, has been a victim of any of the offences shown.  
(Please tick all that apply. If none apply please click on 'Next')

Over a quarter of participants indicate some past experience of exposure to fraud.

## Total past incidence (% Valid Cases, e.g. penetration to total sample)

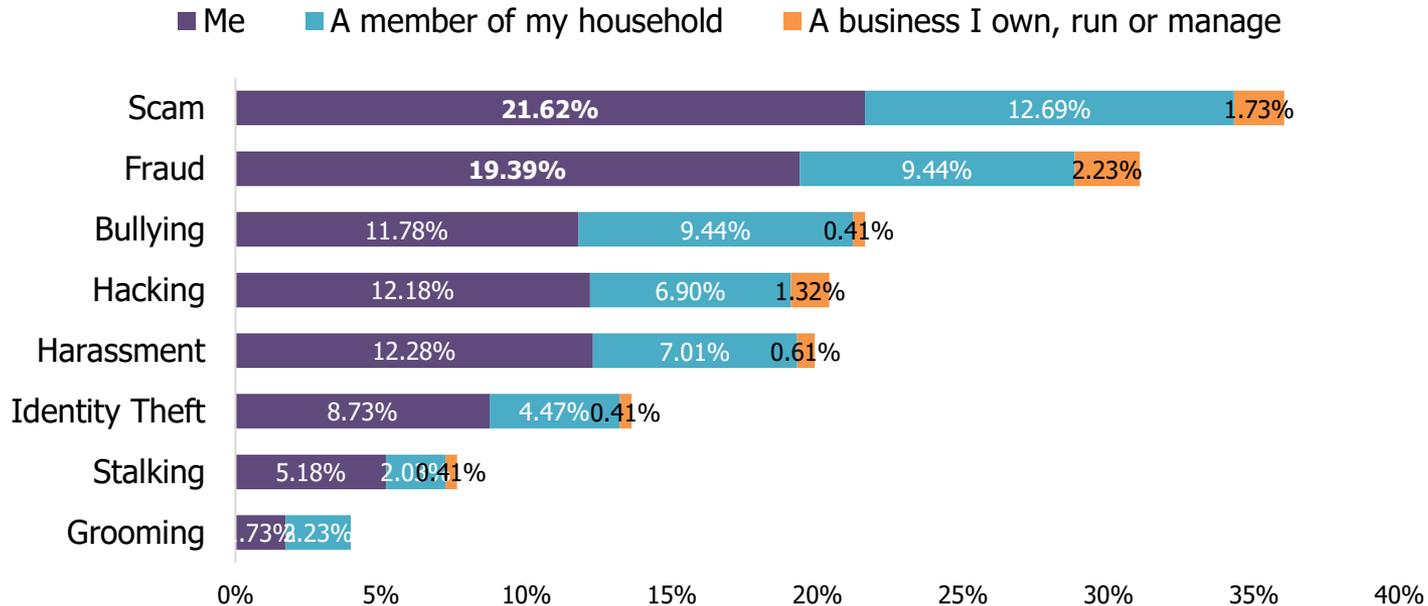


Whilst fraud is the 'most commonly experienced crime in the UK' (Source: National Crime Agency), the all time incidence here still seems strikingly high. Some participants may possibly treat 'exposure' to an attempt at perpetrating an offence, as being a victim of it.

# Any past instances ever | Over a fifth of participants indicate personal experience of being a victim of a scam, with just under a fifth saying the same about fraud

Q. Please indicate below any past instances (however long ago) where you, a member of your household or a business you own, run or manage, has been a victim of any of the offences shown.  
(Please tick all that apply. If none apply please click on 'Next')

Total past mentions by victim type

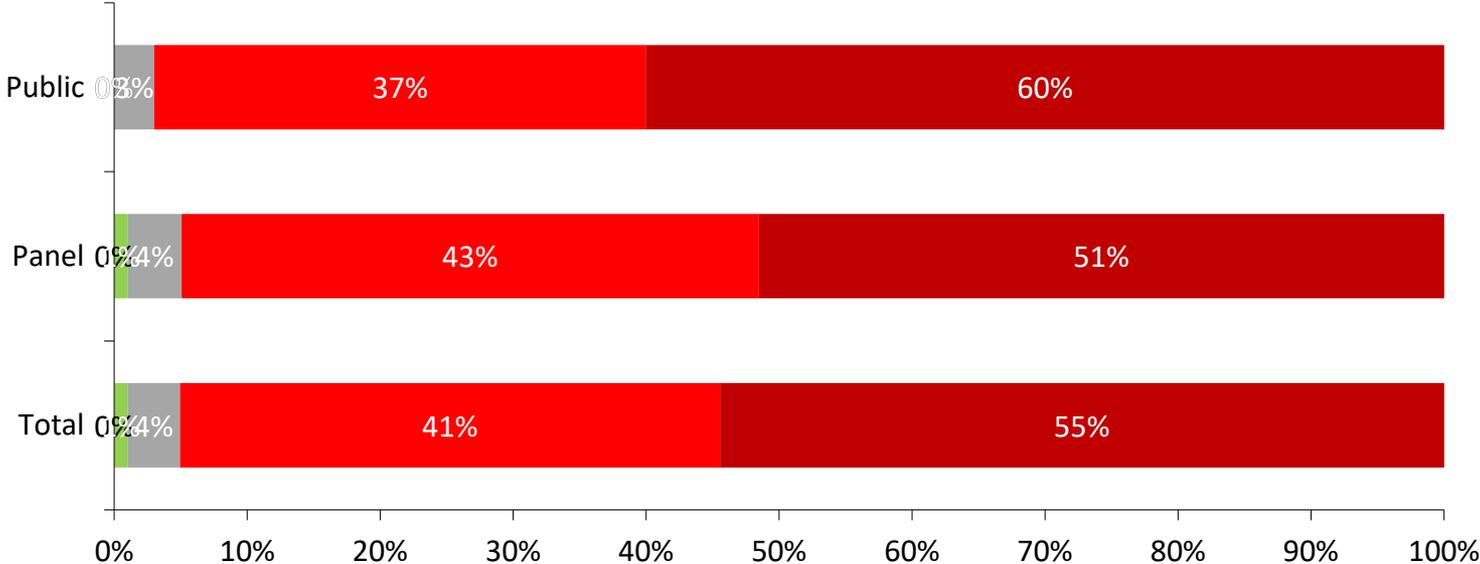


# Perceived prevalence | 96% of residents think that use of spam emails to commit fraud is widespread, the highest for any of the methods researched

Q. How rare or widespread do you think fraud is that uses...

### ... Spam emails

Very Rare   Rare   Neither Widespread nor Rare   Widespread   Very Widespread

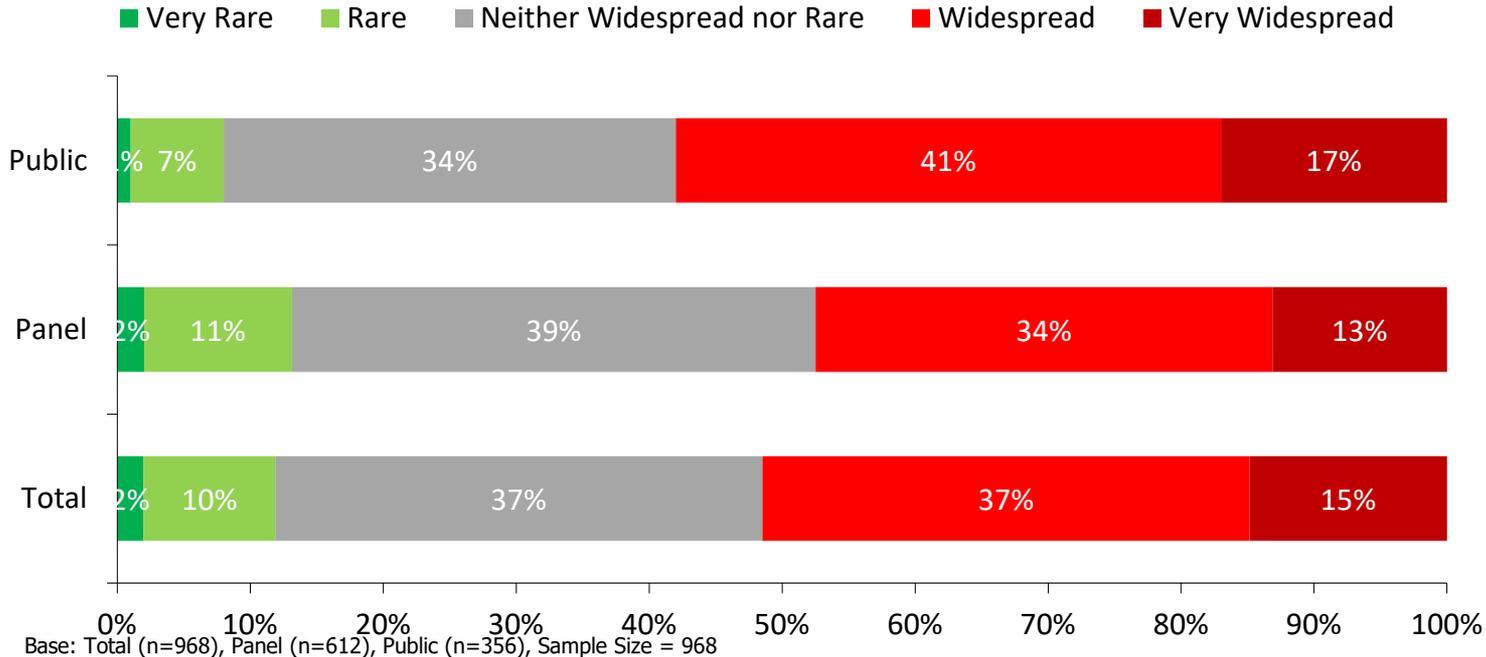


Base: Total (n=974), Panel (n=615), Public (n=359), Sample Size = 974

# Perceived prevalence| Whereas only 52% of residents think that use of ransomware to commit fraud is widespread, the lowest for any of the methods researched

Q. How rare or widespread do you think fraud is that uses...

## ... Ransomware

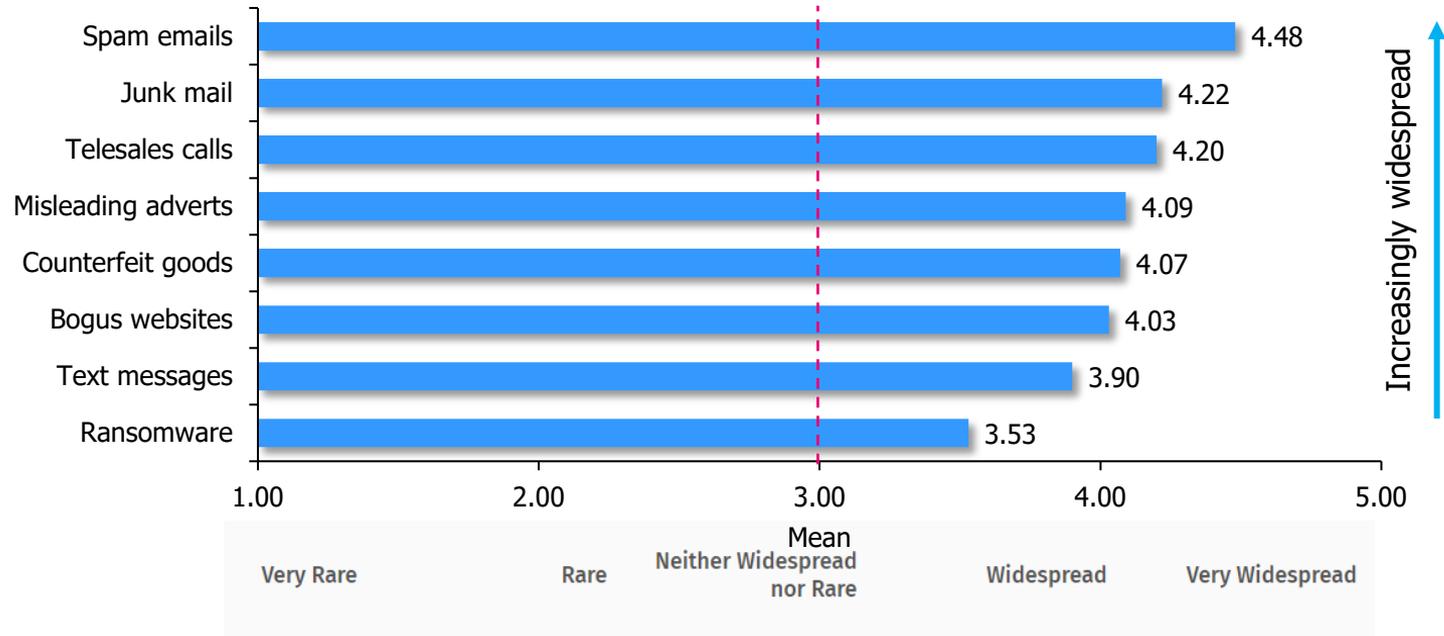


It is possible that 'ransomware' as a piece of terminology is still unfamiliar to some residents.

# Perceived prevalence| Use of all of the possible methods researched as potential enablers of fraud are regarded as widespread, with the exception of text messages and ransomware

Q. How rare or widespread do you think fraud is that uses...

■ Total

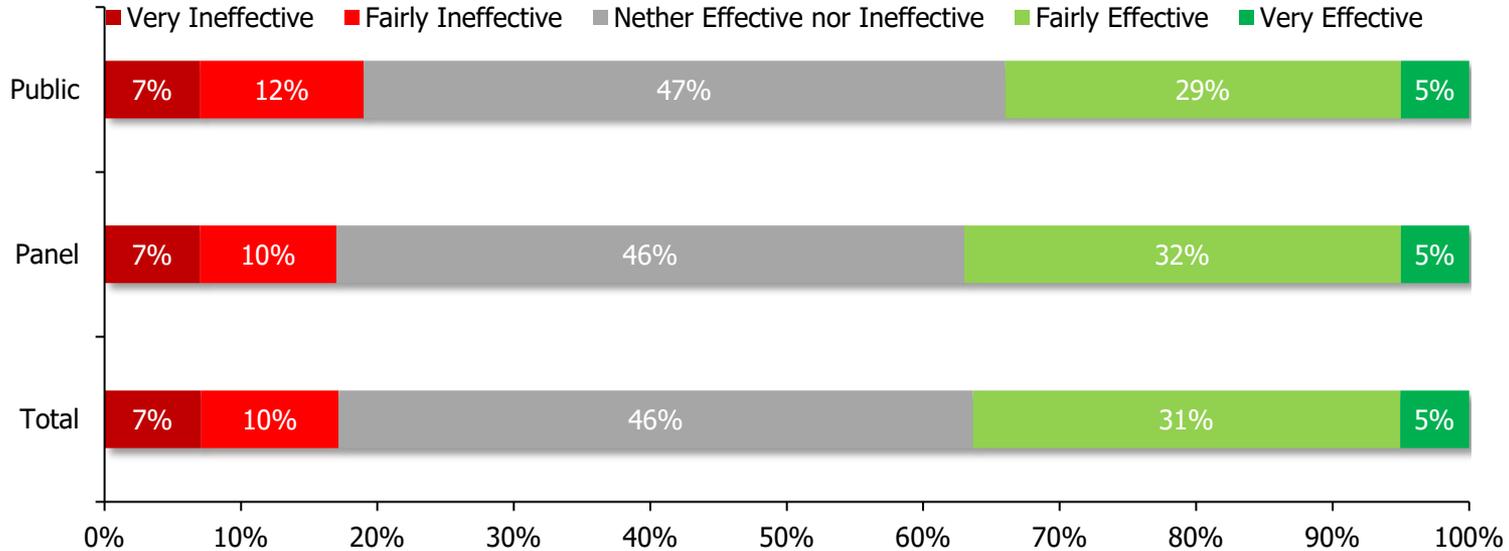


Base: Ransomware (n=968), Text messages (n=971), Bogus websites (n=971), Counterfeit goods (n=974), Misleading adverts (n=973), Telesales calls (n=975), Junk mail (n=975), Spam emails (n=974), Sample Size = Variable

# Perceived effectiveness | More than twice as many residents regard Lincolnshire Police as being effective in combatting fraud than see the force as ineffective but nearly half (46%) do not have an opinion either way

Q. How effective or ineffective do you believe Lincolnshire Police are, in combating each of the offences listed below.

## Fraud

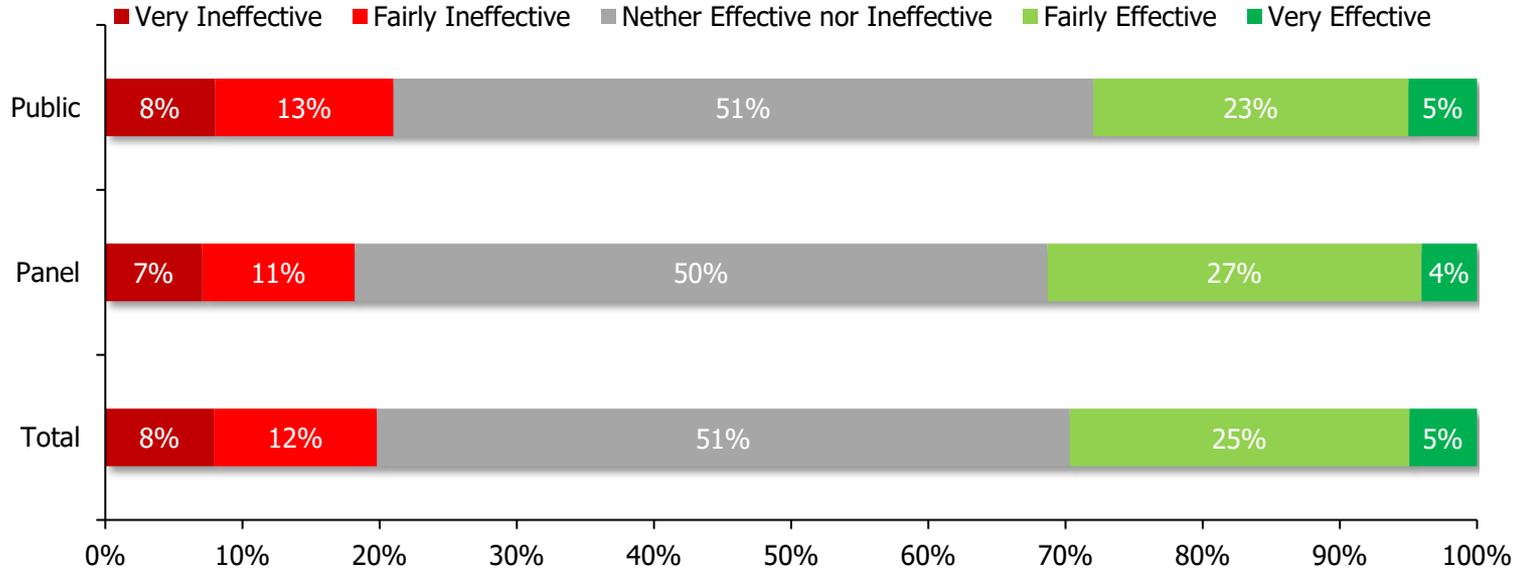


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Perceived effectiveness | Over half (51%) of the total sample don't have an opinion on how the force is performing in combatting Cyber Crime, with just 30% believing Lincolnshire Police to be effective

Q. How effective or ineffective do you believe Lincolnshire Police are, in combatting each of the offences listed below.

## ...Cyber Crime

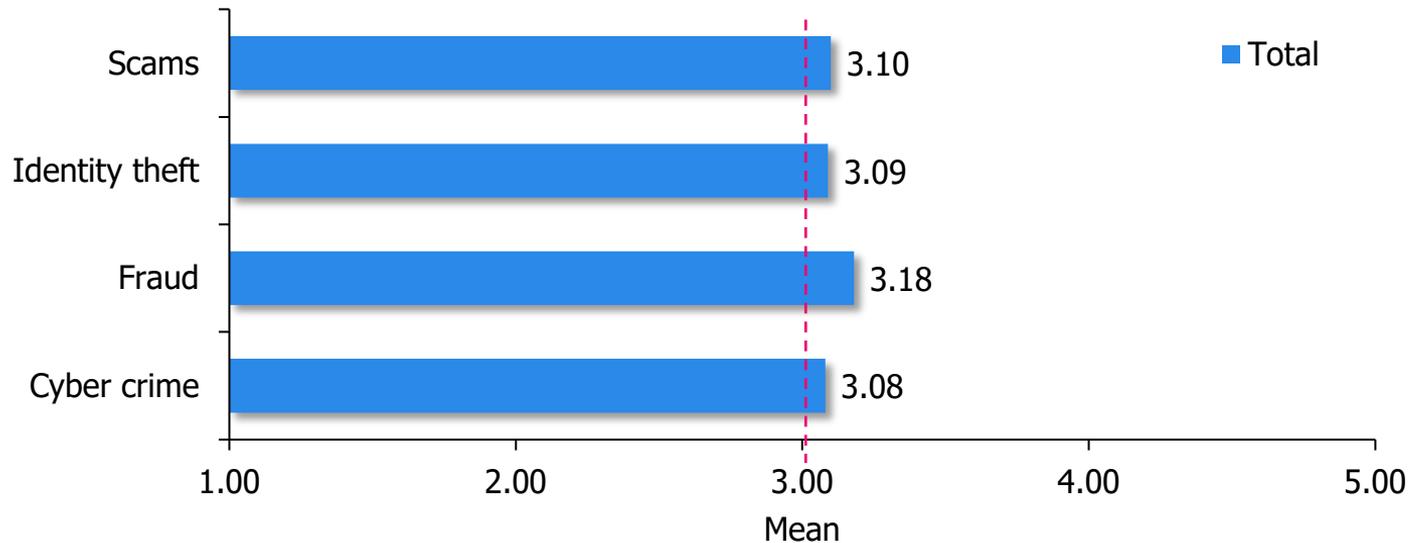


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Perceived effectiveness | Overall residents are pretty much neutral or without an opinion, on how Lincolnshire Police are performing in relation to Scams, Identity Theft, Fraud & Cyber Crime

Q. How effective or ineffective do you believe Lincolnshire Police are, in combating each of the offences listed below.

**Lincs Police Effectiveness Mean Scores - Total Sample**



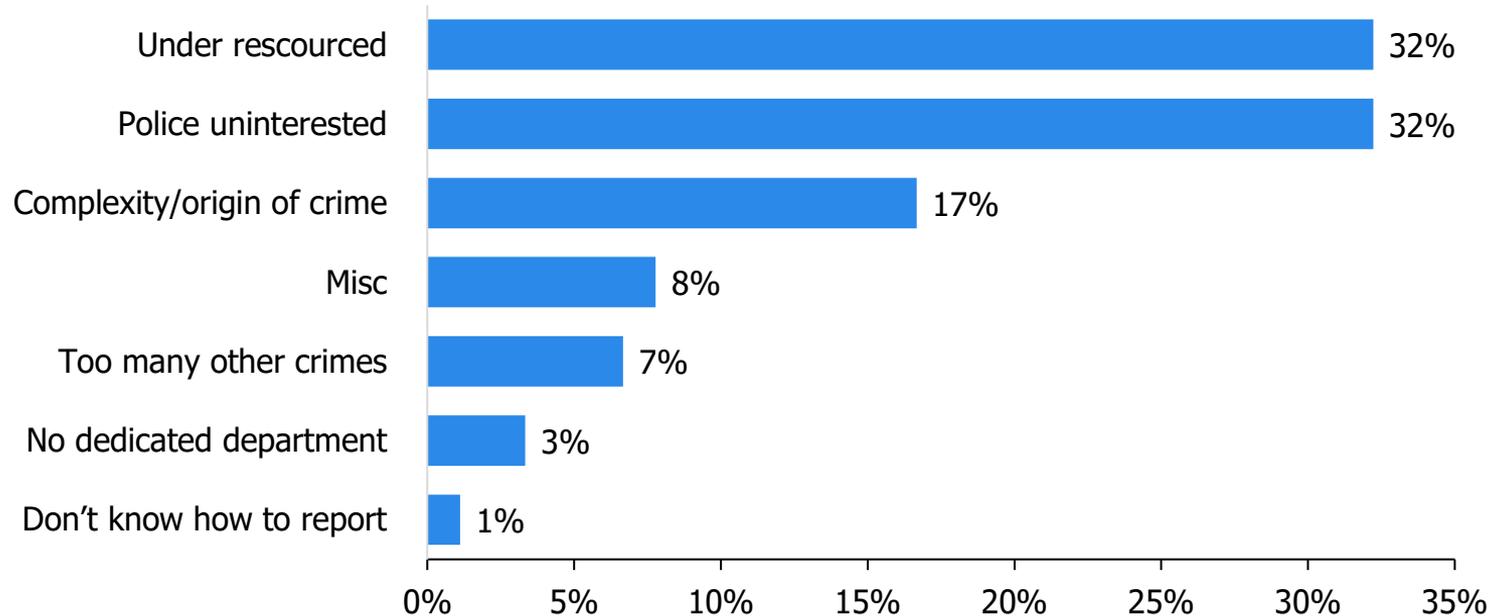
Consider whether more could be done to communicate (more widely) the steps that Lincolnshire Police and the PCC are taking to combat these offences and highlighting successes in doing so.

Base: Cyber crime (n=985), Fraud (n=985), Identity theft (n=985), Scams (n=985), Sample Size = 985

# Perceived effectiveness | One third of those who see Lincolnshire Police as ineffective put this down to under resourcing, another third see the force as uninterested

Q. Why do you believe that Lincolnshire Police are very ineffective in combating this form of crime?

% of Valid Cases (NB Some participants will reference more than one reason)



Over a sixth (17%) reference the complexity of the types of crime involved and the likelihood of them originating outside the county.

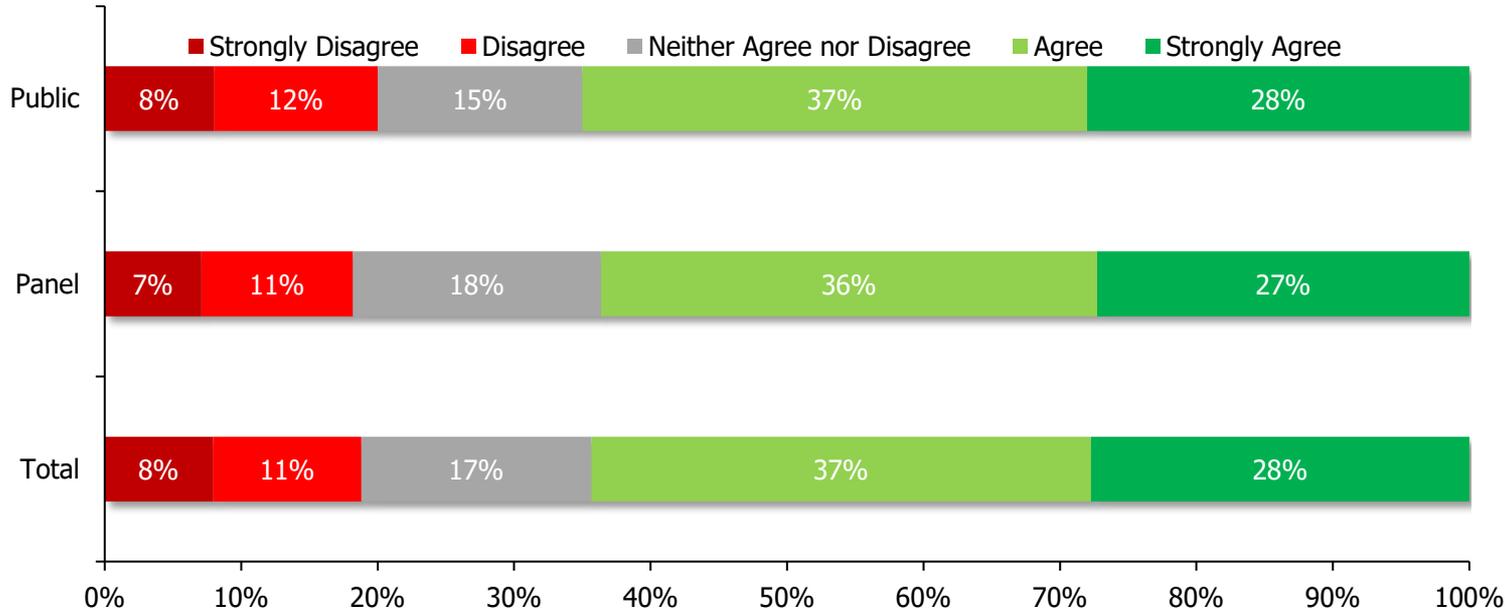
# Survey findings

## Present



# Behaviour during lockdown | Very nearly two thirds (65%) of people agree that they have done a lot more shopping online

Q. Please indicate using the scale provided, the extent to which you agree or disagree with each of the statements shown. During the period of the lockdown, as a result of the Covid-19 or Coronavirus pandemic, I have...  
**...been doing a lot more shopping online**

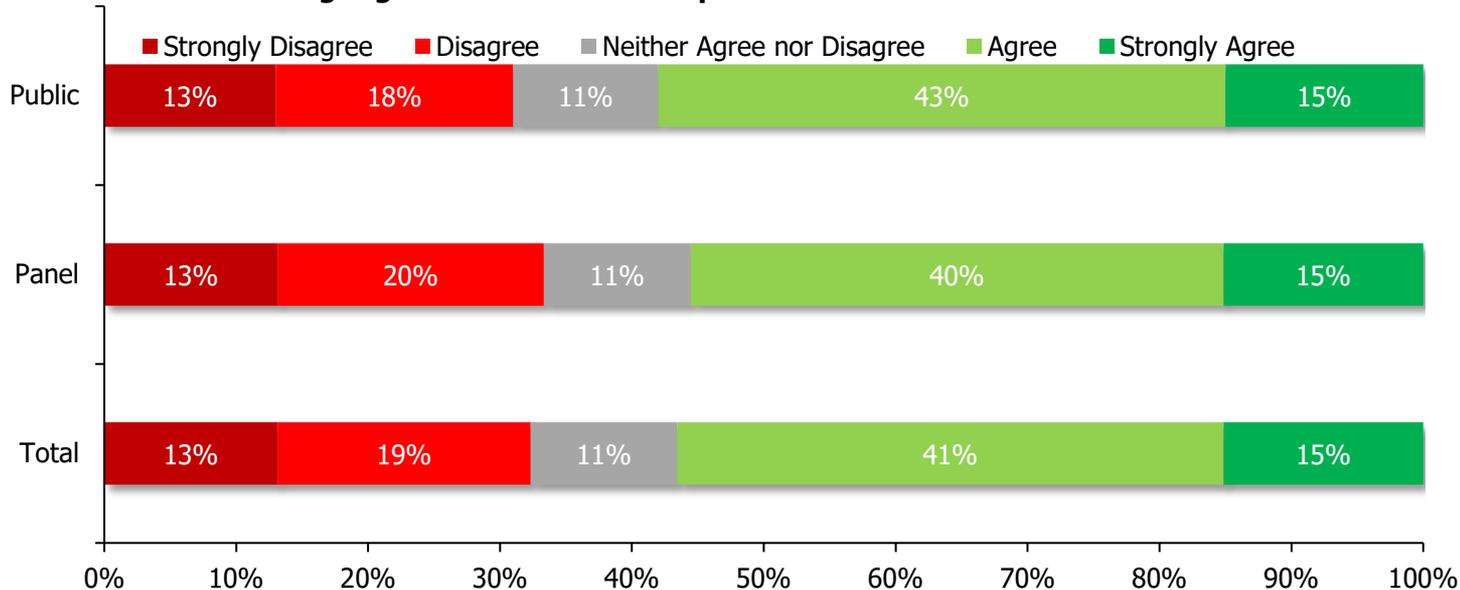


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Behaviour during lockdown | 56% of people have bought goods online from companies or sellers they haven't used before

Q. Please indicate using the scale provided, the extent to which you agree or disagree with each of the statements shown. During the period of the lockdown, as a result of the Covid-19 or Coronavirus pandemic, I have...

**...bought goods online from companies or sellers that I haven't used before**

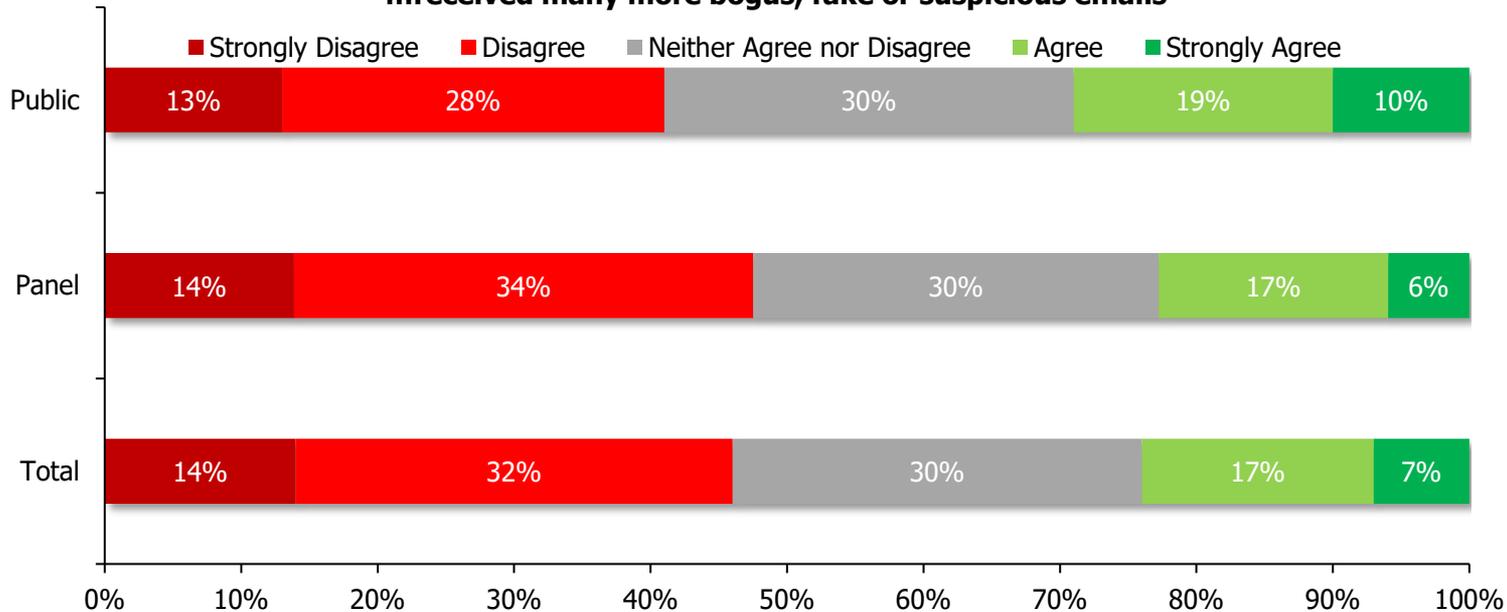


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Behaviour during lockdown | Somewhat surprisingly only around 24% of residents believe they have received many more bogus, fake or suspicious emails during lockdown

Q. Please indicate using the scale provided, the extent to which you agree or disagree with each of the statements shown. During the period of the lockdown, as a result of the Covid-19 or Coronavirus pandemic, I have...

...received many more bogus, fake or suspicious emails

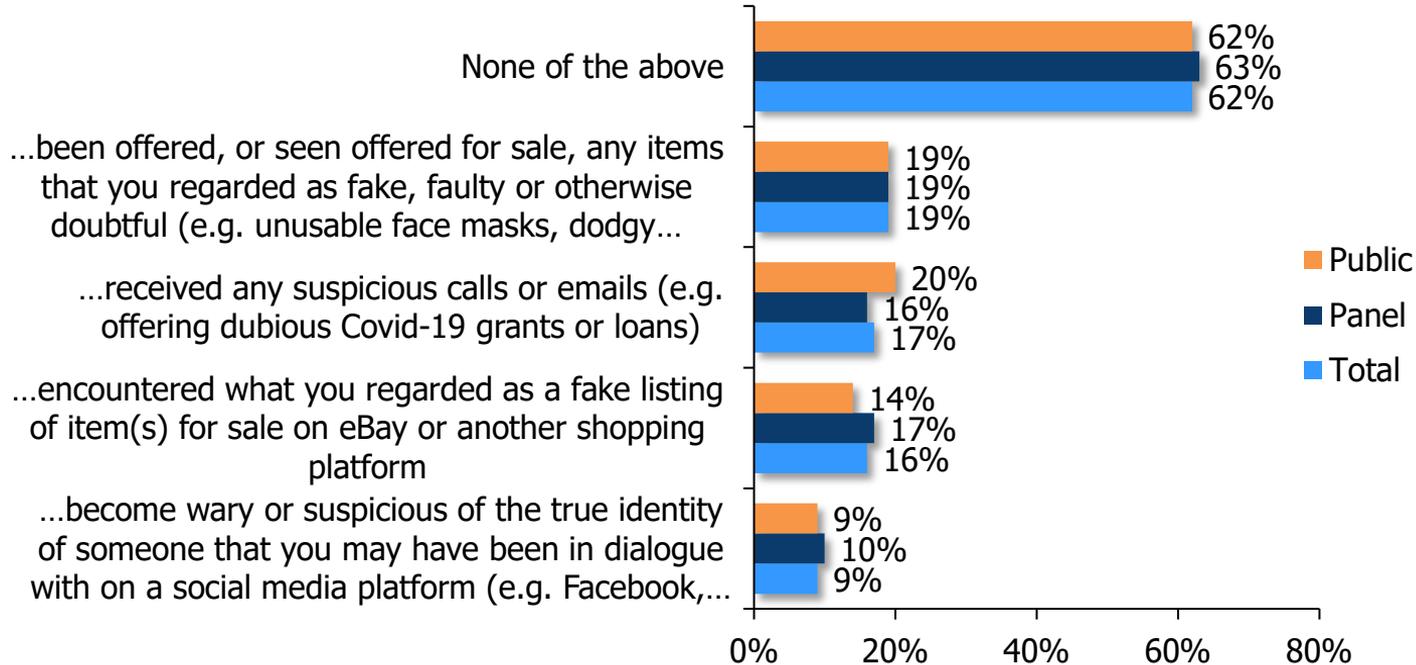


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

It is possible that for some the number of emails of this type were already at a high level given the incidence of this across the sample. Worryingly, perhaps others may not be spotting these suspicious emails, as they get more plausible.

# Experiences during lockdown | Around a fifth of people indicated that they have been invited to purchase dodgy or doubtful items

Q. During the Covid-19 lockdown in the UK, have you personally... (Please tick all that apply)



Just under a fifth of residents indicated that they had received suspicious calls or emails with a Covid-19 related subject.

Base: None of the above (n=615), ...been offered, or seen offered for sale, any items that you regarded as fake, faulty or otherwise doubtful (e.g. unusable face masks, dodgy Covid-19 testing kits, very poor-quality hand sanitiser, etc) (n=186), ...received any suspicious calls or emails (e.g. offering dubious Covid-19 grants or loans) (n=169), ...encountered what you regarded as a fake listing of item(s) for sale on eBay or another shopping platform (n=159), ...become wary or suspicious of the true identity of someone that you may have been in dialogue with on a social media platform (e.g. Facebook, Snapchat, Instagram, etc) (n=91), Sample Size = 985

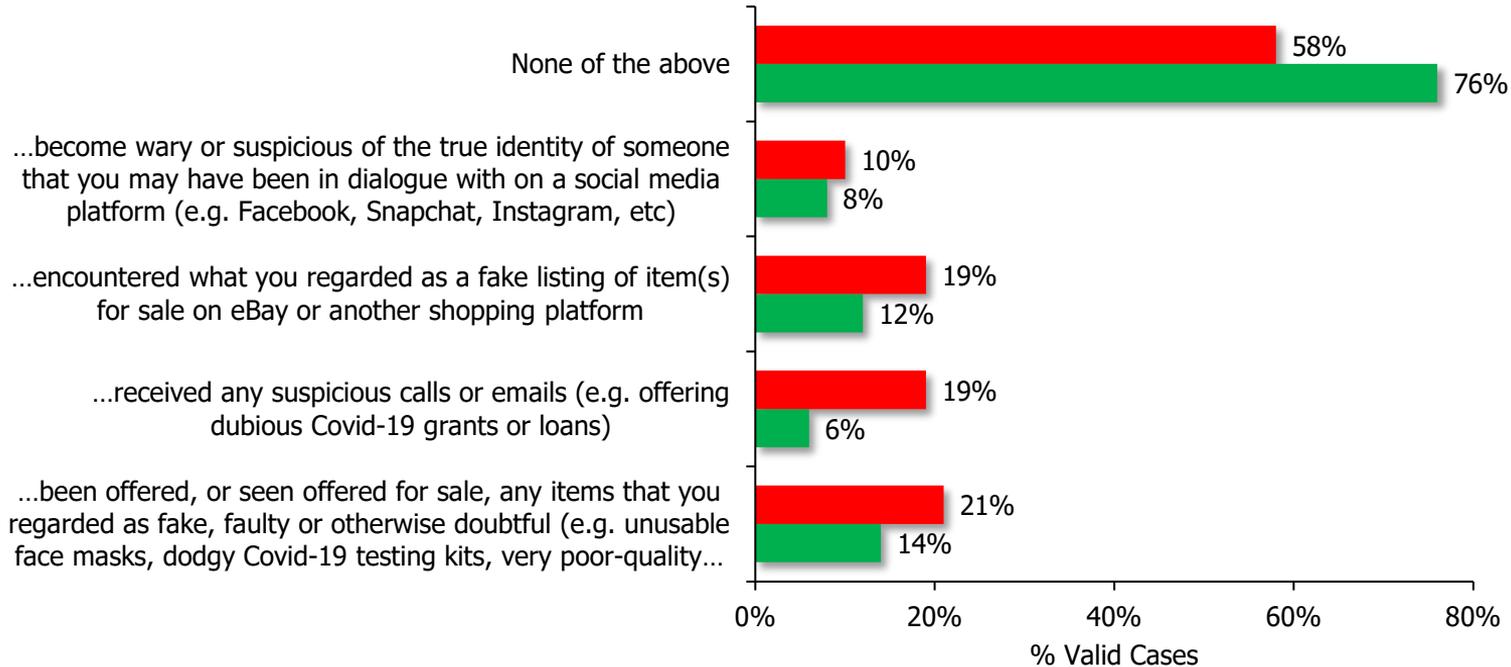
# Experiences during lockdown | People who have experienced one of the offences being researched within the last 3 months are markedly more likely to have been exposed to these other negative events too

Q. During the Covid-19 lockdown in the UK, have you personally... (Please tick all that apply)

## Lockdown Personal Experience – Panel Only - Last 3 months experience Yes/No

■ Panel/Last 3 months experience = Yes

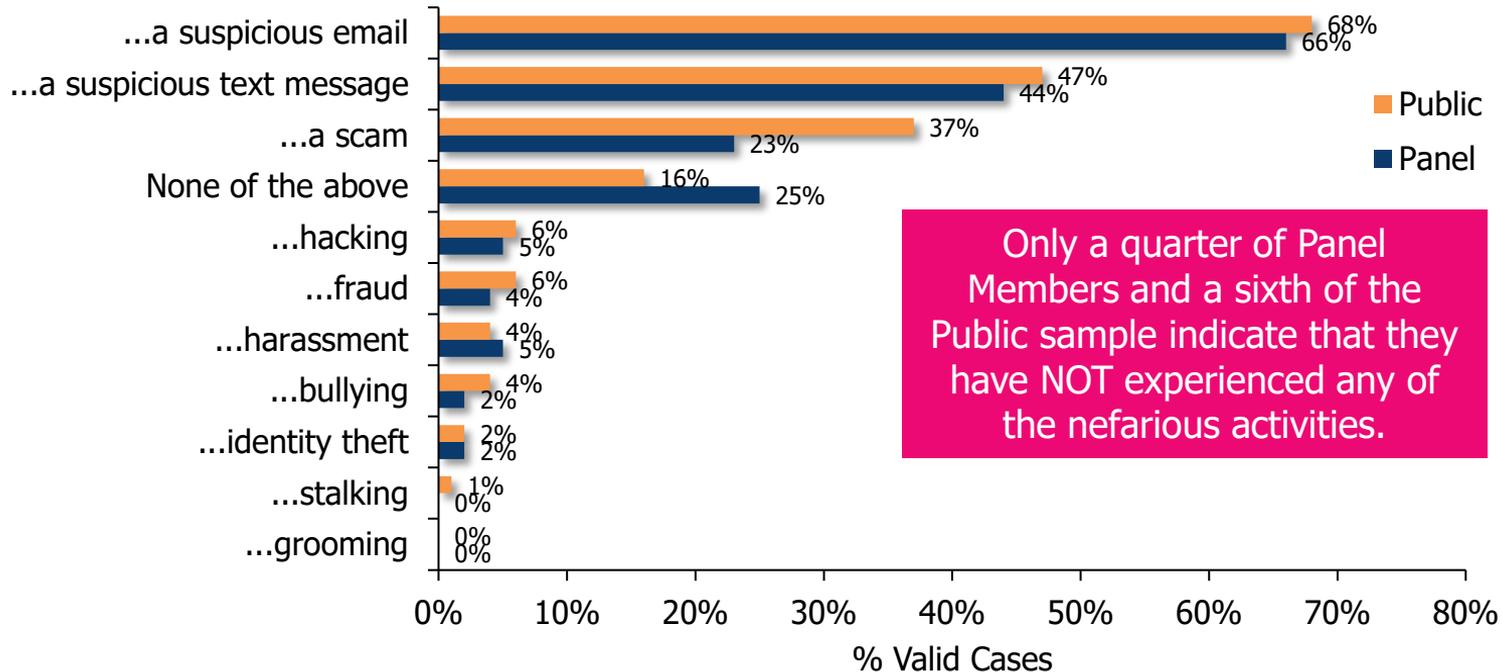
■ Panel/Last 3 months experience = No



# Recent experience of offences | Two thirds of Panel Members indicate that they or someone in their household has received '...a suspicious email' of some kind, within the last three months

Within the last 3 months specifically, have you personally or has anyone in your household, experienced or been subject to... (Please tick all that apply)

**Last 3 months experience by Respondent Type**



Only a quarter of Panel Members and a sixth of the Public sample indicate that they have NOT experienced any of the nefarious activities.

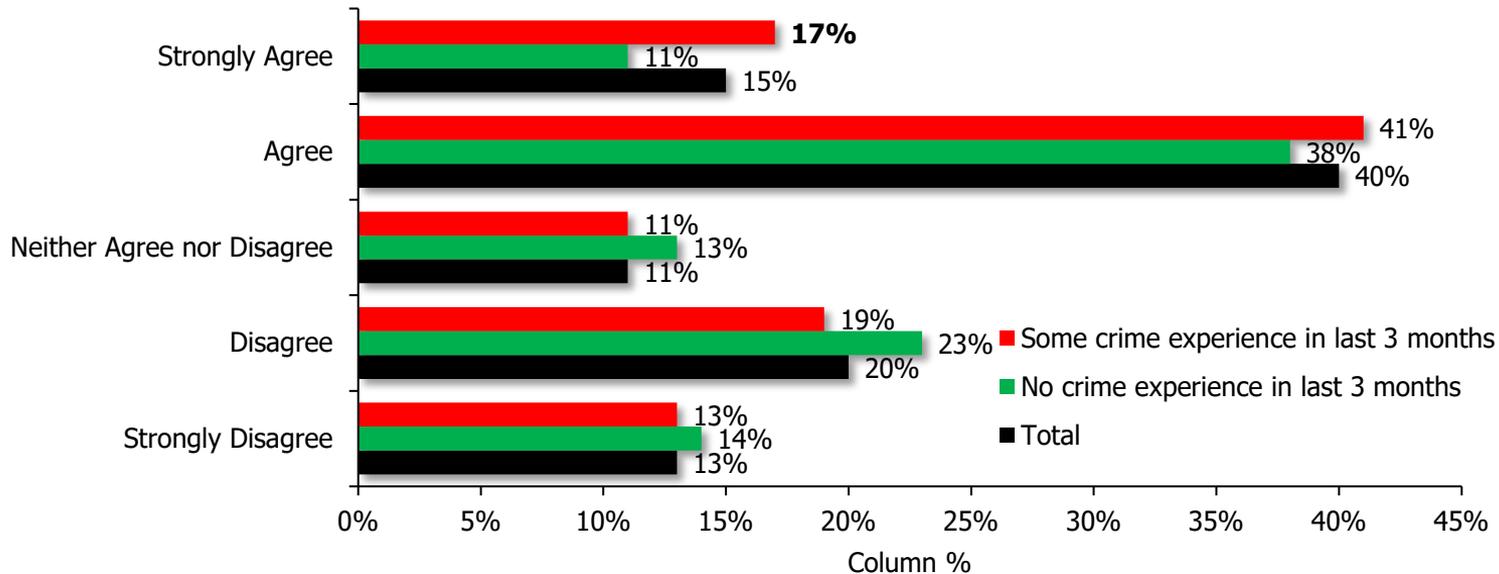
Over a third of the Public sample (37%) indicate that they, or a member of their household, has experienced some form of scam within the last three months.

# Recent experience of offences | Those participants

experiencing one or more of the offences being investigated, are more likely to have bought goods online from companies or sellers that they haven't used before

Q. Please indicate using the scale provided, the extent to which you agree or disagree with each of the statements shown. During the period of the lockdown, as a result of the Covid-19 or Coronavirus pandemic, I have...

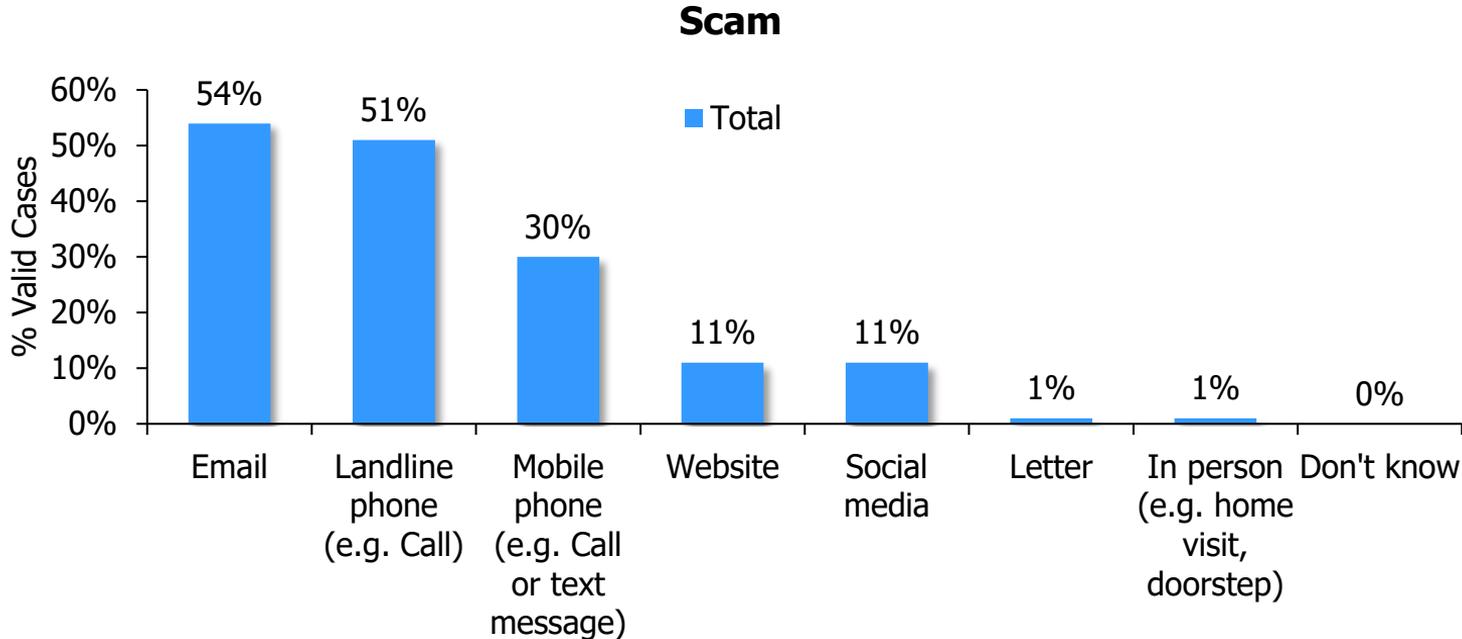
## ...bought goods online from companies or sellers that I haven't used before by - Panel Only



Base: Strongly Disagree (n=84), Disagree (n=123), Neither Agree nor Disagree (n=70), Agree (n=251), Strongly Agree (n=95), Sample Size = 623

# Channels used | Emails and Landline phone calls would appear to be used in more than half of the instances of what are regarded by participants as a 'Scam'

Q. Please indicate which channels were used to perpetrate each of the offence(s) listed below.  
(Please tick all that apply)

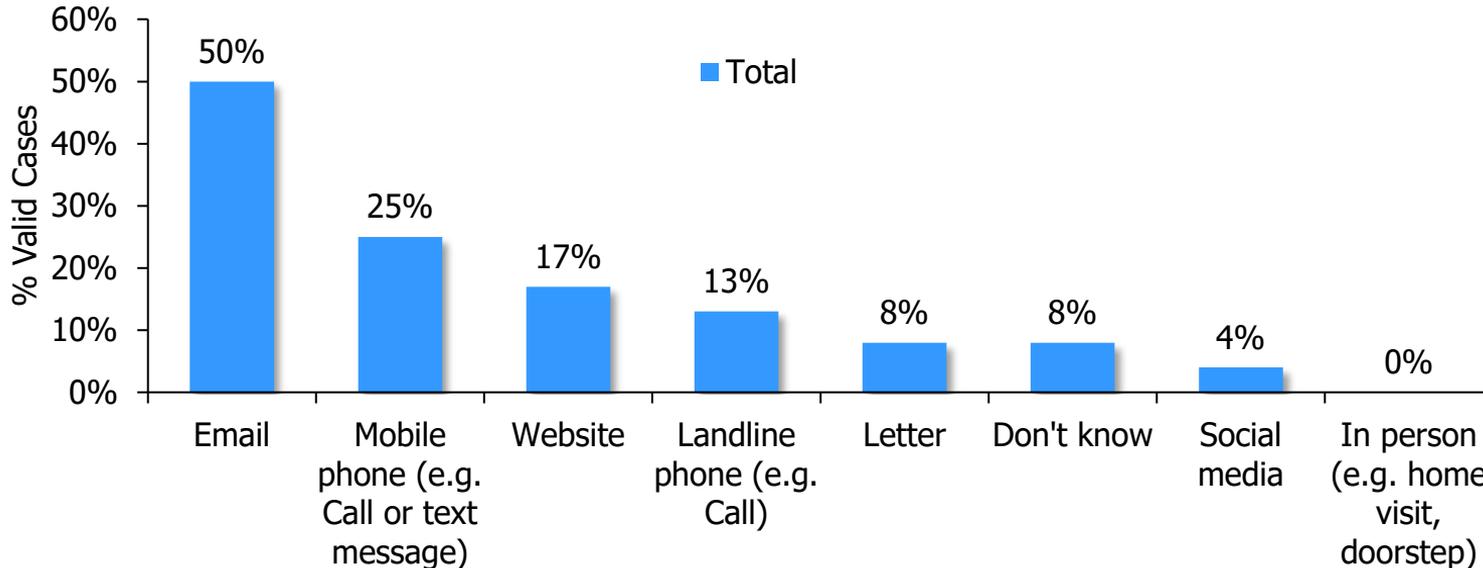


Base: Mobile phone (e.g. Call or text message) (n=83), Landline phone (e.g. Call) (n=139), Email (n=149), Website (n=31), Social media (n=31), Letter (n=4), In person (e.g. home visit, doorstep) (n=4), Don't know (n=0), Sample Size = 275

# Channels used | Email would appear to be at the heart of exactly half of the instances of Identity Theft experienced by participants

Q. Please indicate which channels were used to perpetrate each of the offence(s) listed below.  
(Please tick all that apply)

## Identity Theft



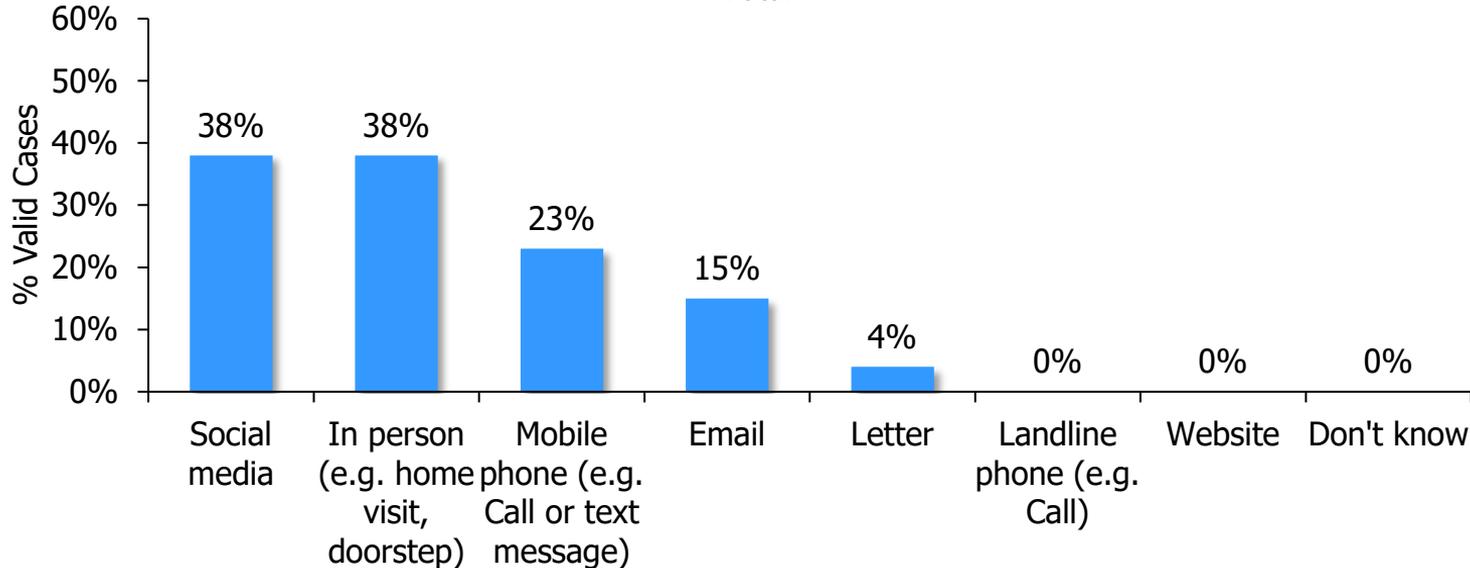
Base: Mobile phone (e.g. Call or text message) (n=6), Landline phone (e.g. Call) (n=3), Email (n=12), Website (n=4), Social media (n=1), Letter (n=2), In person (e.g. home visit, doorstep) (n=0), Don't know (n=2), Sample Size = 24

# Channels used | Social Media is the joint leading channel used to perpetrate 'Bullying', exactly equal to instances of this being done in person

Q. Please indicate which channels were used to perpetrate each of the offence(s) listed below.  
(Please tick all that apply)

## Bullying

■ Total



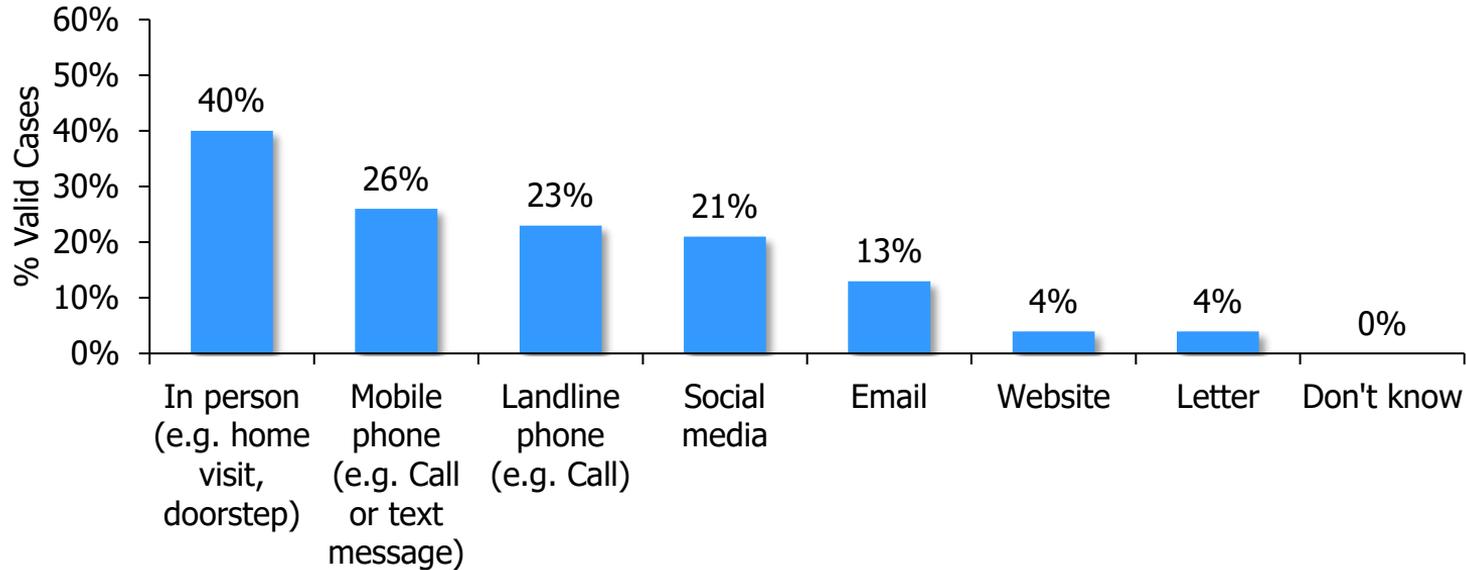
Base: Mobile phone (e.g. Call or text message) (n=6), Landline phone (e.g. Call) (n=0), Email (n=4), Website (n=0), Social media (n=10), Letter (n=1), In person (e.g. home visit, doorstep) (n=10), Don't know (n=0), Sample Size = 26

# Channels used | 'Harassment' is still most likely to be perpetrated in person (40%)

Q. Please indicate which channels were used to perpetrate each of the offence(s) listed below.  
(Please tick all that apply)

## Harassment

■ Total

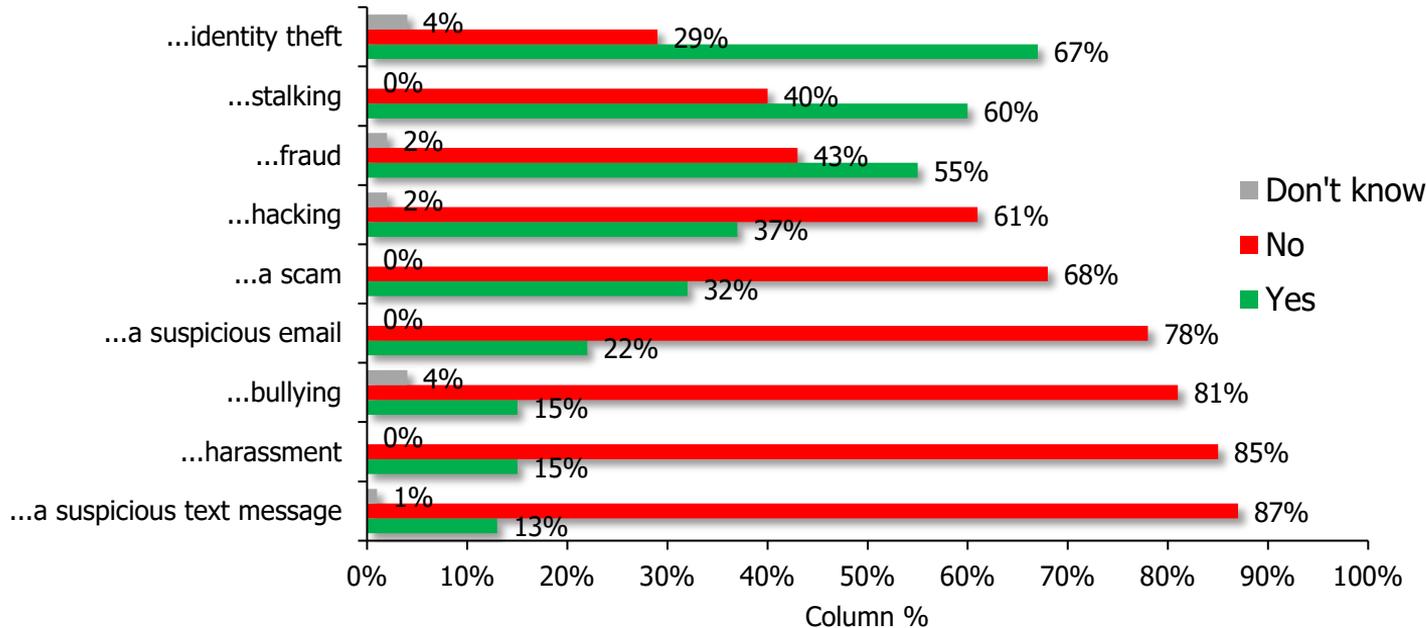


Base: Mobile phone (e.g. Call or text message) (n=12), Landline phone (e.g. Call) (n=11), Email (n=6), Website (n=2), Social media (n=10), Letter (n=2), In person (e.g. home visit, doorstep) (n=19), Don't know (n=0), Sample Size = 47

# Reported or not | 'Identity Theft' is reported in over two thirds of cases, whereas 'Bullying' and 'Harassment' are only reported in less than a sixth of instances

Q. Did you or a member of your household report the offence(s) listed below?

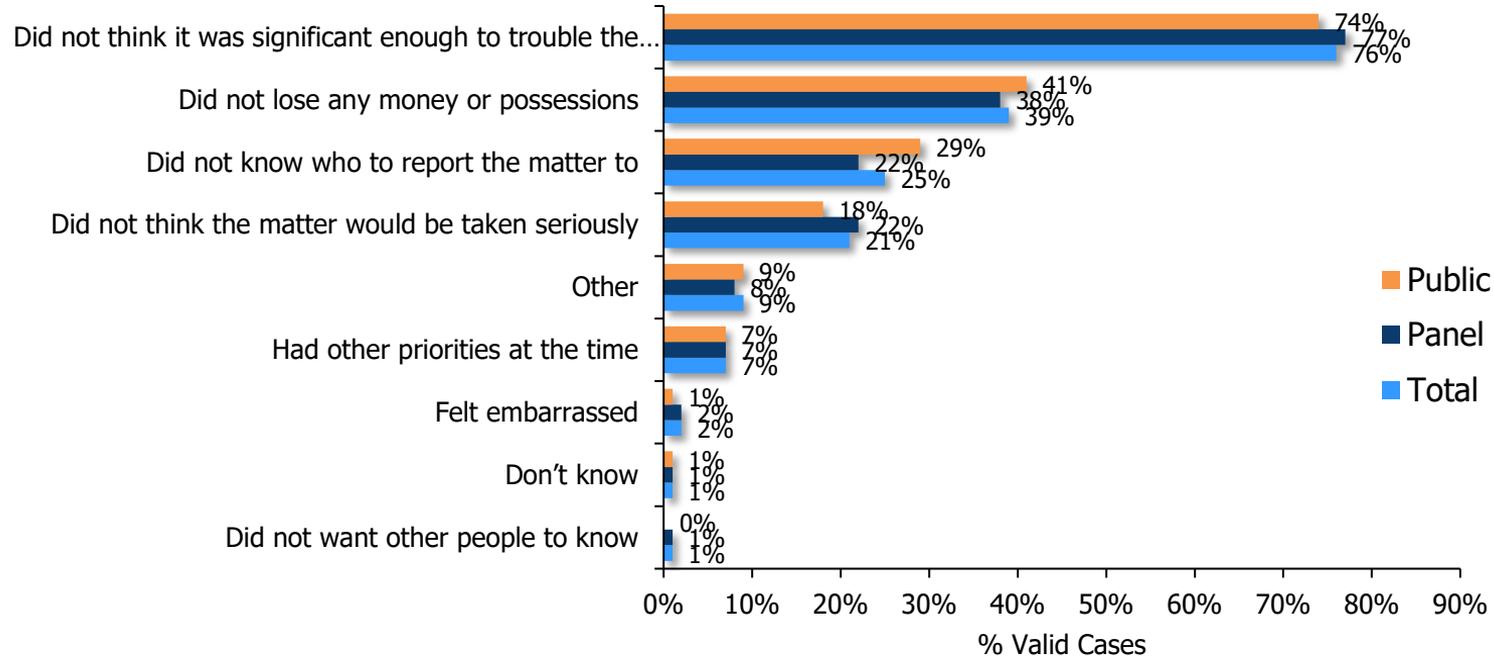
**Reported Offence? Total Sample**



What is perceived as a 'Scam' appears only to be reported to anyone, in less than a third of instances.

# Reasons for not reporting | Around three-quarters of instances of non-reporting are because the matter is not deemed significant enough to trouble the police with

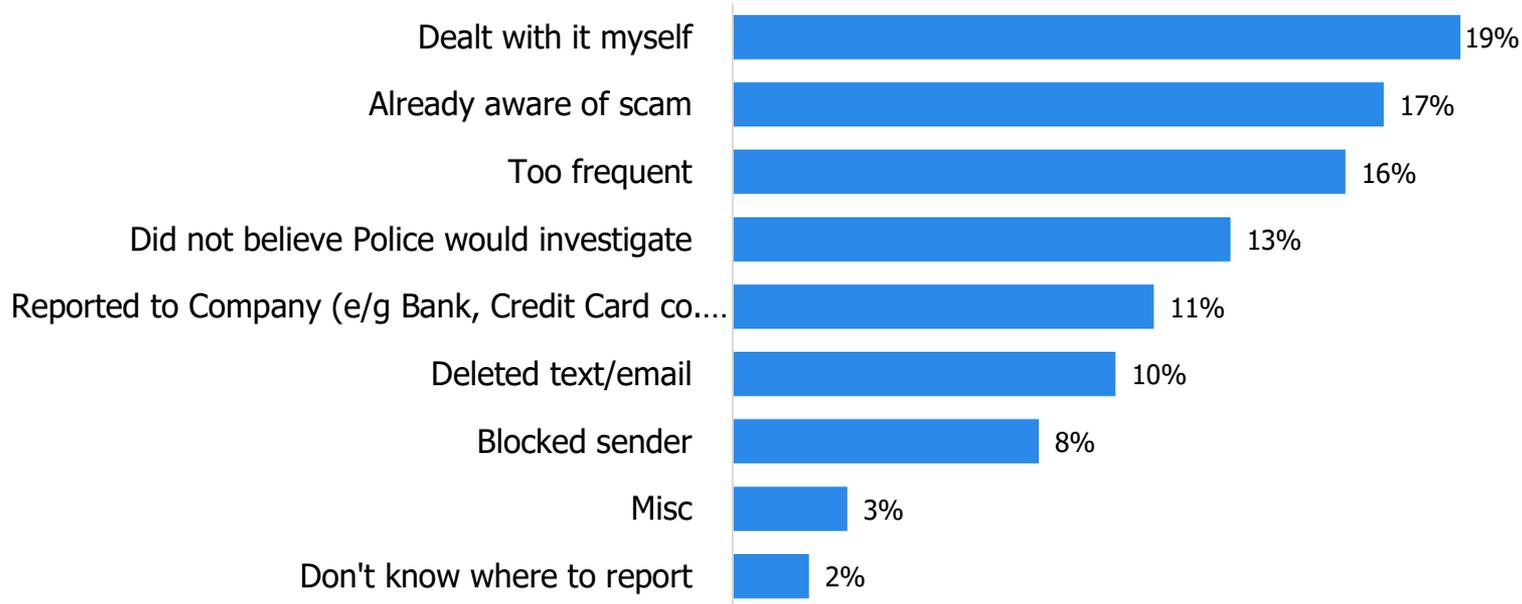
Q. Why did you or the member of your household not report the matter?  
(Please tick all options that apply)



In around a quarter of instances participants are unsure who to report the matter to and in around a fifth they are concerned that the matter would not be taken seriously.

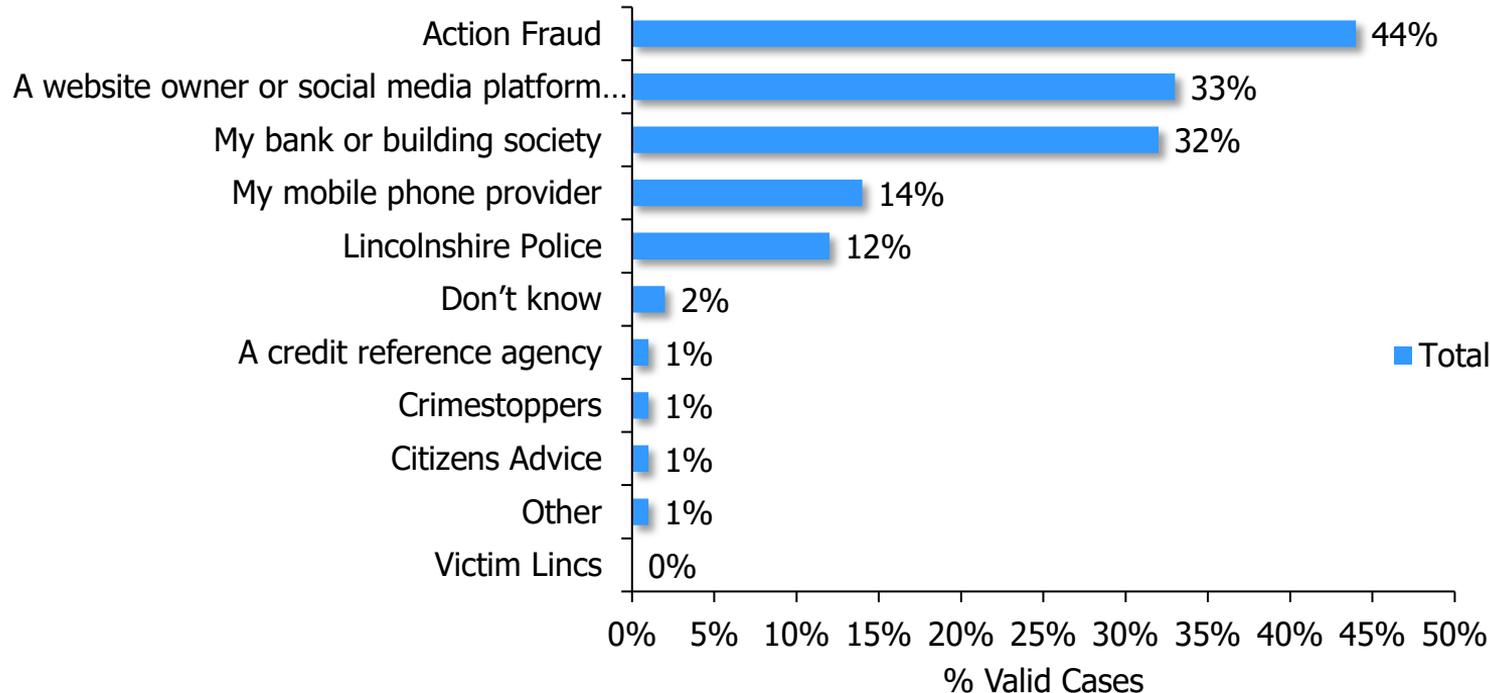
# Reasons for not reporting | Other reasons provided tend to focus upon dealing with the matter in a self-sufficient way or it happening too frequently to make reporting viable

Q Why did you or the member of your household not report the matter?  
(Please tick all options that apply) - **'Other' option – text analysis**



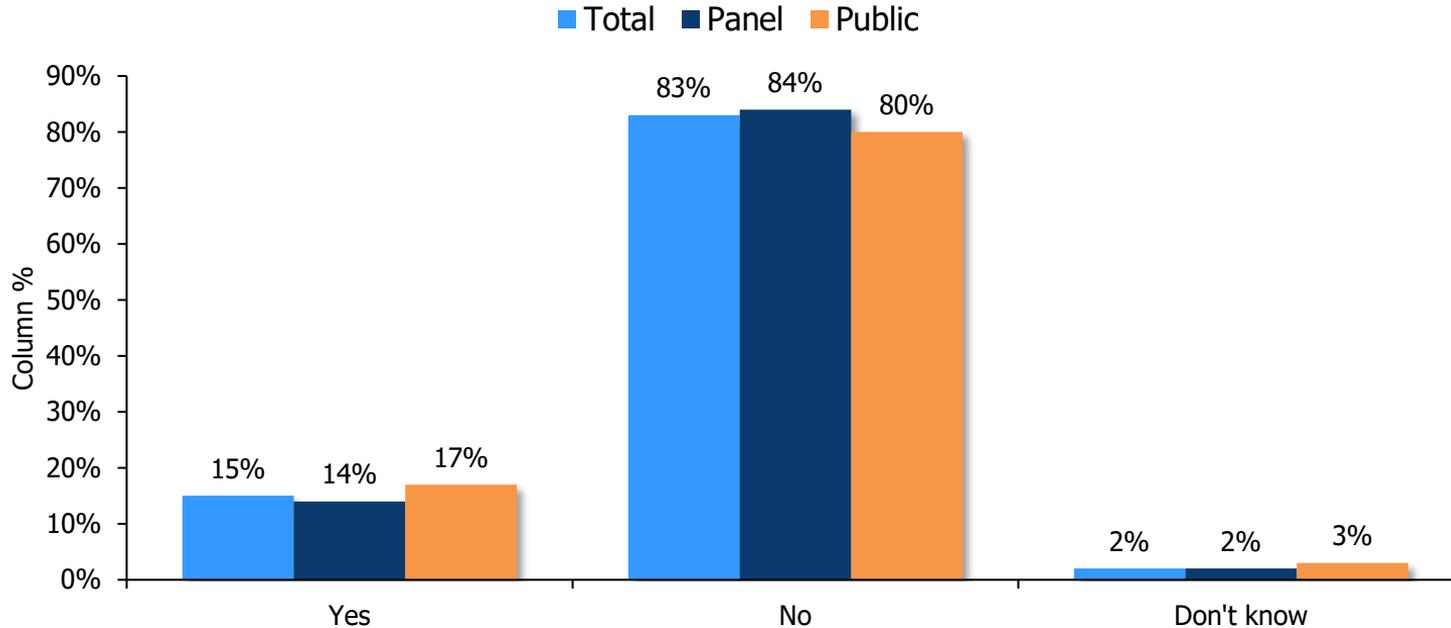
# Who reported to | Action Fraud (44%) is the most widely cited organisation that incidents are reported to. Lincolnshire Police is only referenced by 12% of the participants who reported.

Q. Who did you or a member of your household report the matter to?  
(Please tick all options that apply)



# Use of websites | Around a sixth of participants who experienced at least one incident in the last three months, subsequently visited a website to get support, advice or guidance

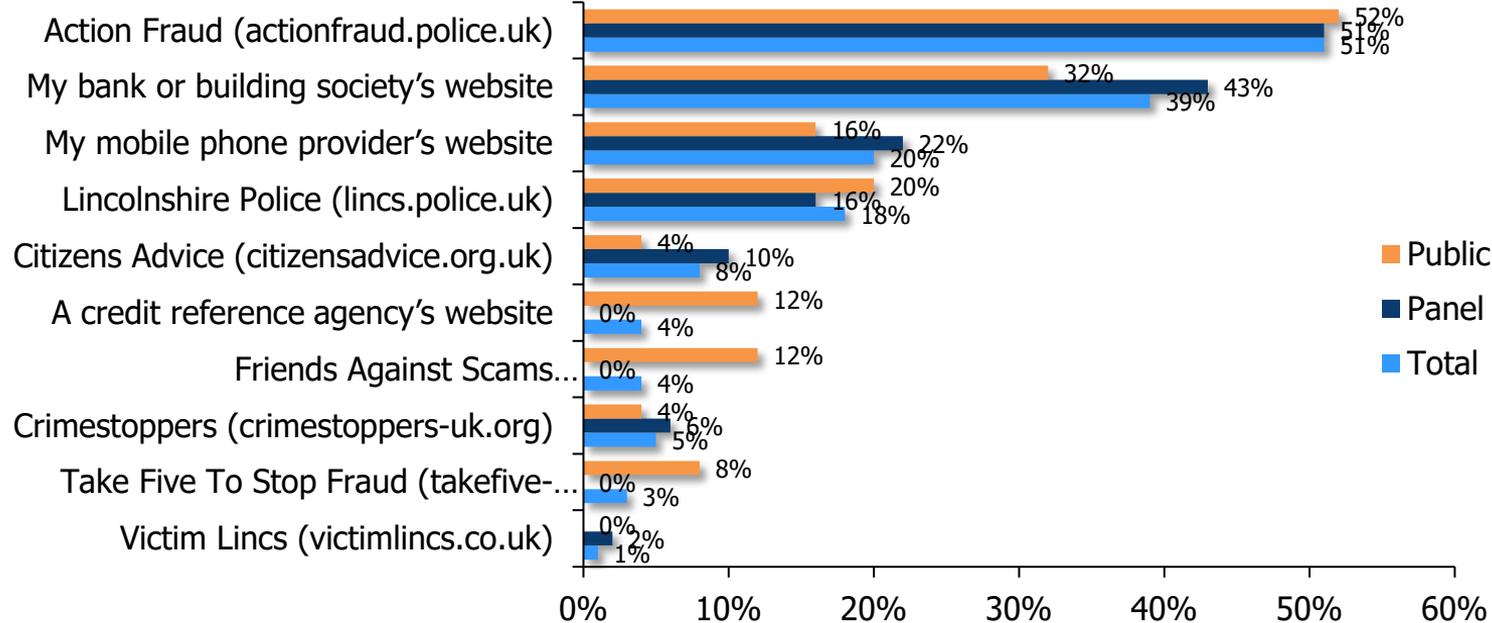
Q. Did you or the member of your household who experienced the fraud, cyber crime or identity theft, etc. subsequently visit a website to get support, advice or guidance?



Panel Base: Yes (n=98), No (n=554), Don't know (n=15), Sample Size = 667

# Use of websites | The Action Fraud website was visited by just over half of the participants who sought support, advice or guidance

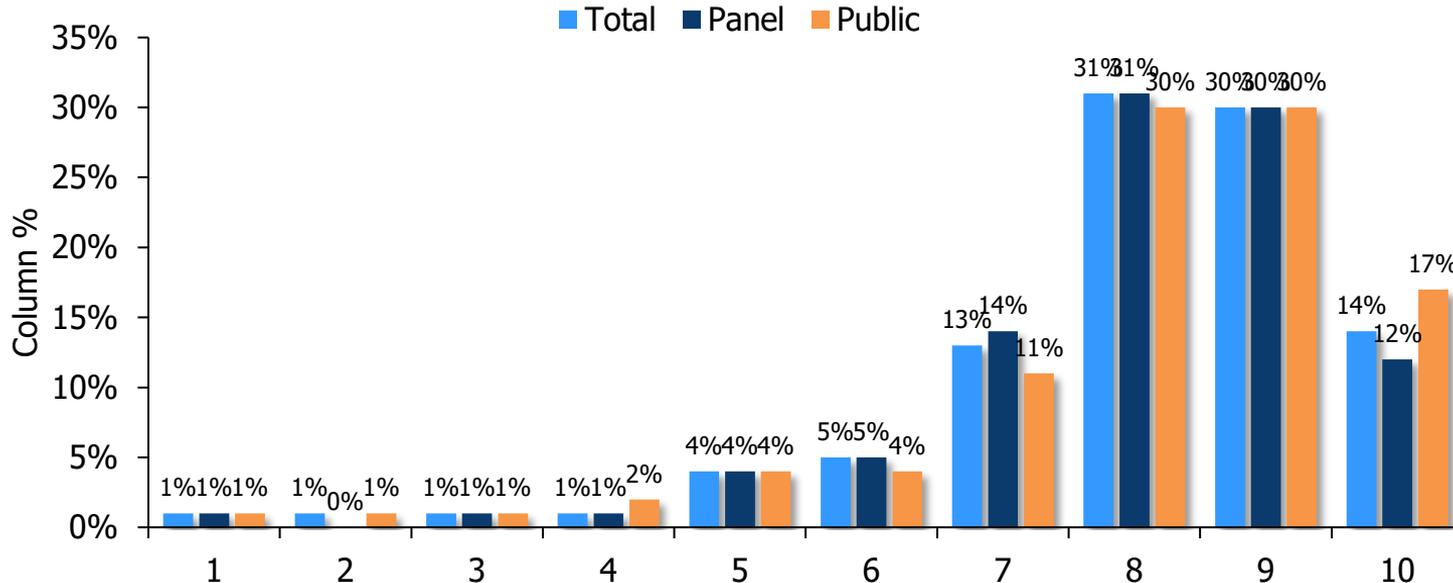
Q. Which website(s) did you or the member of your household who experienced the fraud, cyber crime or identity theft visit for support, advice or guidance? (Please tick all that apply)



Base: Victim Lincs (victimlincs.co.uk) (n=1), Take Five To Stop Fraud (takefive-stopfraud.org.uk) (n=2), Crimestoppers (crimestoppers-uk.org) (n=4), Friends Against Scams (friendsagainstscams.org.uk) (n=3), A credit reference agency's website (n=3), Citizens Advice (citizensadvice.org.uk) (n=6), Lincolnshire Police (lincs.police.uk) (n=13), My mobile phone provider's website (n=15), My bank or building society's website (n=29), Action Fraud (actionfraud.police.uk) (n=38), Sample Size = 74

# Safe score | Around 60% of both populations deliver an 8-9 rating, with the Public sample (17%) more likely than the Panel (12%) to deliver a 10 rating

Q. How safe do you generally feel in Lincolnshire, on a scale from 1 to 10, where 1 is extremely unsafe and 10 is extremely safe?  
**Qsafe by Respondent Type**



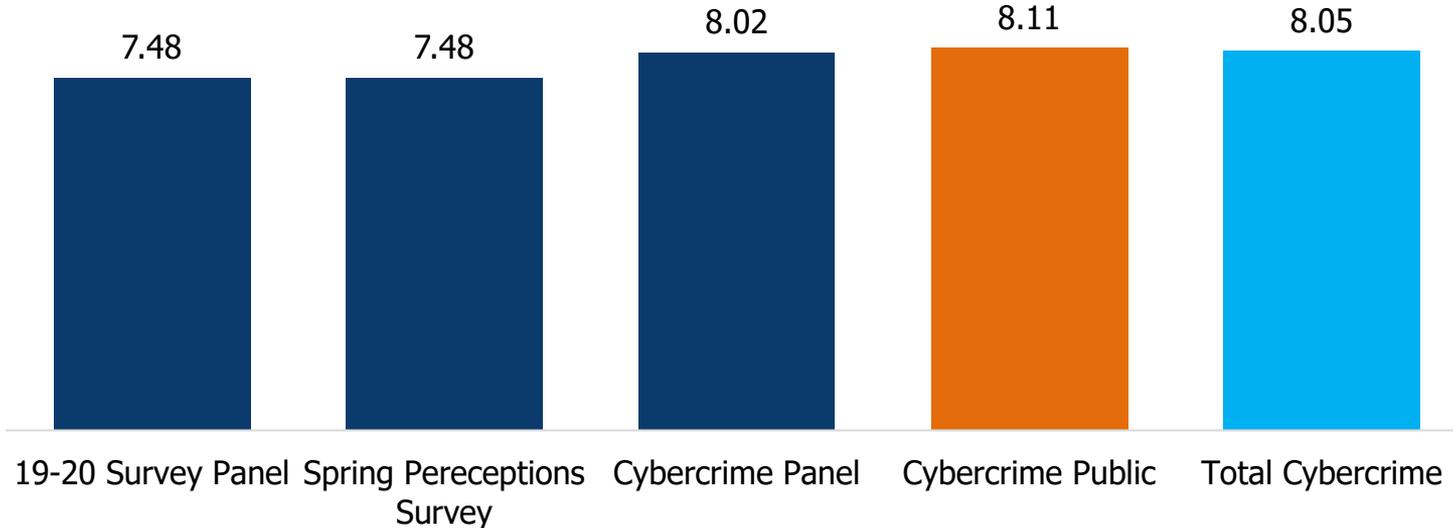
27% of Panel Members deliver a feeling Safe score of 7 or below.

Base: 1 (n=6), 2 (n=5), 3 (n=10), 4 (n=14), 5 (n=40), 6 (n=47), 7 (n=128), 8 (n=303), 9 (n=293), 10 (n=139), Sample Size = 985

# Safe score | More Panel Members indicate that they feel safer than was the case pre-lockdown – more time spent at home? reduced travel?

Q. How safe do you generally feel in Lincolnshire, on a scale from 1 to 10, where 1 is extremely unsafe and 10 is extremely safe?

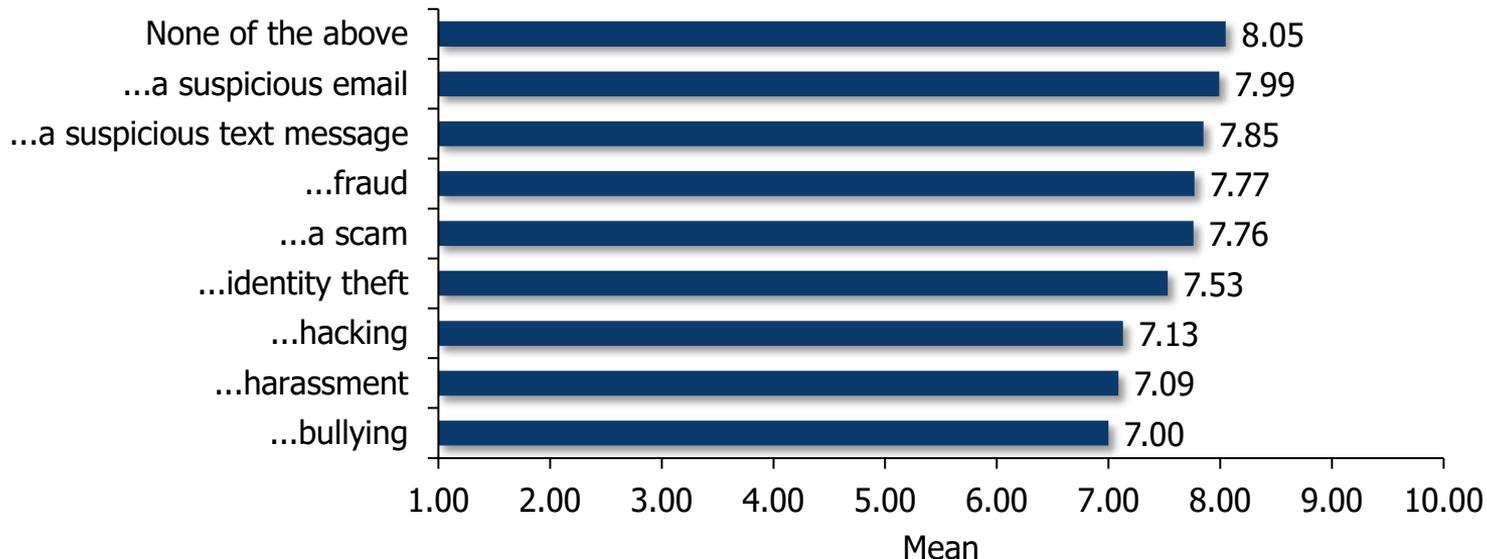
**Feeling Safe Rating Mean Score**



# Safe score | Recent experience of Cyber Crime or Fraud does appear to adversely impact general feelings of safety

Q. How safe do you generally feel in Lincolnshire, on a scale from 1 to 10, where 1 is extremely unsafe and 10 is extremely safe?

**Qsafe by Panel only – Experience within the last 3 months**



NB Minimum of 10 responses per experience applied in creating the chart.

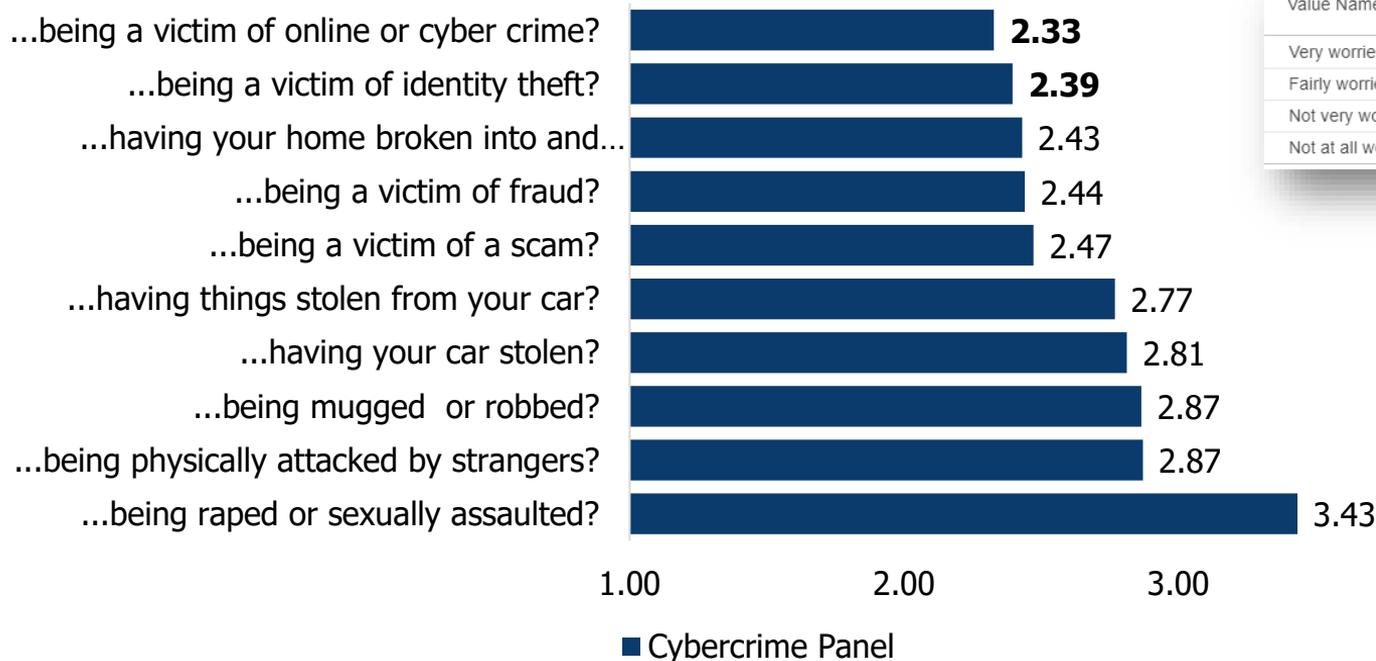
Base: Panel/...fraud (n=22), Panel/...grooming (n=NaN), Panel/...stalking (n=3), Panel/...harassment (n=32), Panel/...bullying (n=13), Panel/...hacking (n=31), Panel/...identity theft (n=15), Panel/...a scam (n=142), Panel/...a suspicious email (n=414), Panel/...a suspicious text message (n=275), Panel/None of the above (n=157), Sample Size = 623

Bullying (-1.05) and harassment (-0.96) have the most marked adverse impact on feelings of safety.

# Worry about crime | Panel Members are more worried about Cyber Crime and Identity Theft than any form of physical crime

Q. Most of us worry at some time or other about being the victim of a crime. Please indicate how worried you are or aren't about each of the following... (Please provide an answer for each row)

## Worry of Crime Mean Scores – Panel Only



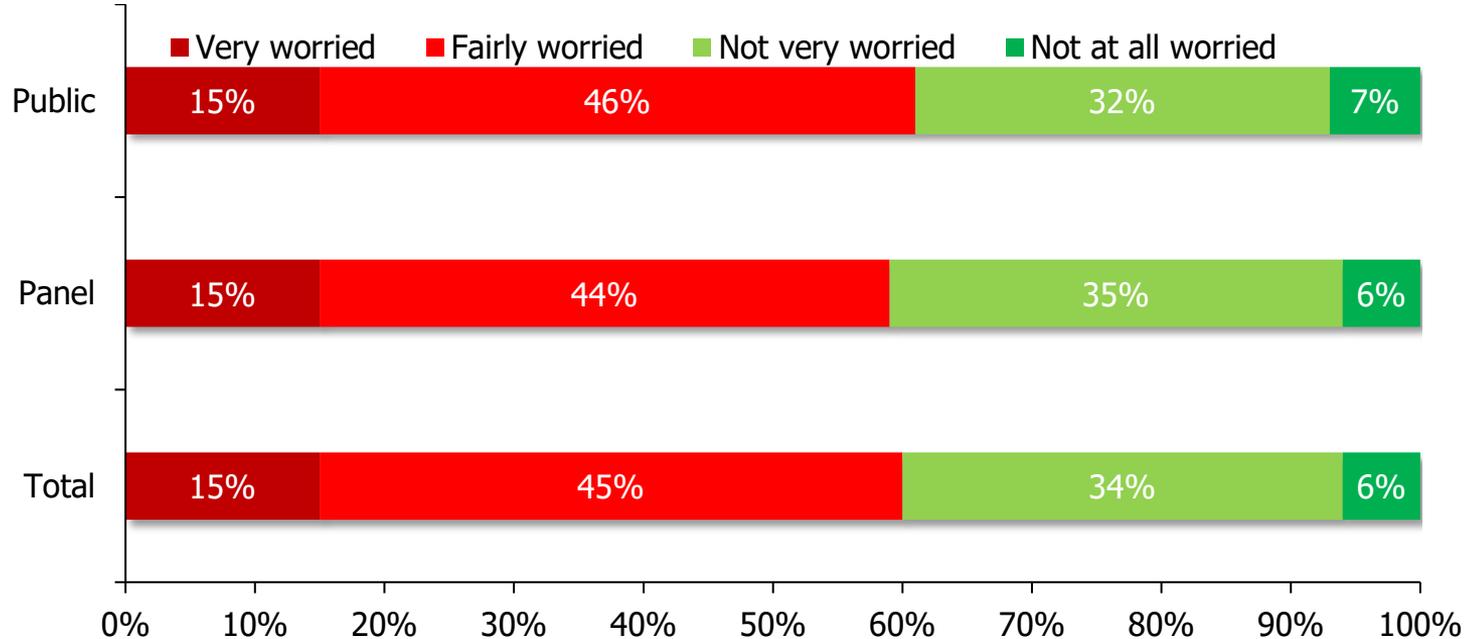
Value Name	Value Code
Very worried	1
Fairly worried	2
Not very worried	3
Not at all worried	4

'Having your home broken into' is the only physical crime that elicits widespread worry at the level that non-physical crimes do.

# Worry about crime | Overall 60% of people are 'Fairly' or 'Very' worried about being a victim of Online or Cyber Crime

Q. Most of us worry at some time or other about being the victim of a crime. Please indicate how worried you are or aren't about each of the following... (Please provide an answer for each row)

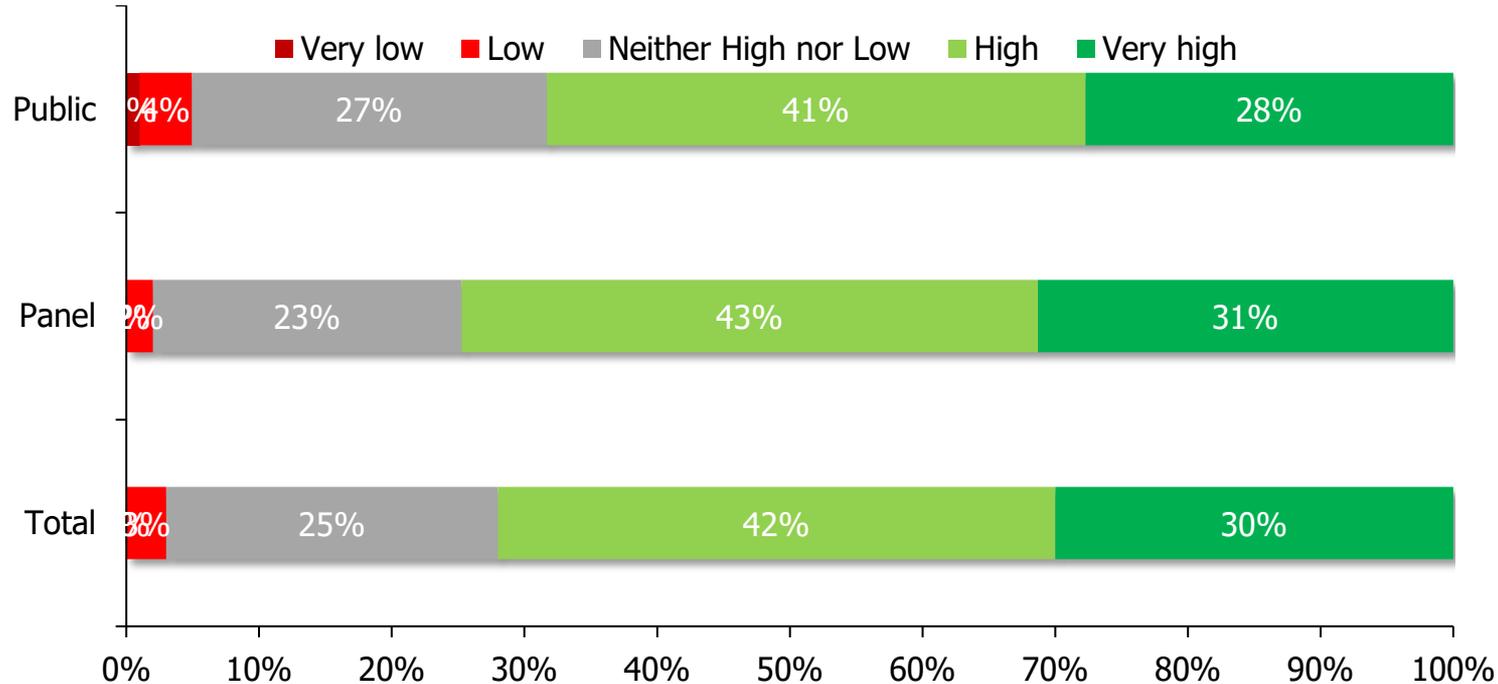
**...being a victim of online or cyber crime?**



Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Confidence in using the internet | Around 28% of residents do not regard themselves as confident in their ability to use the internet

How would you rate your level of confidence in your ability to use the internet?



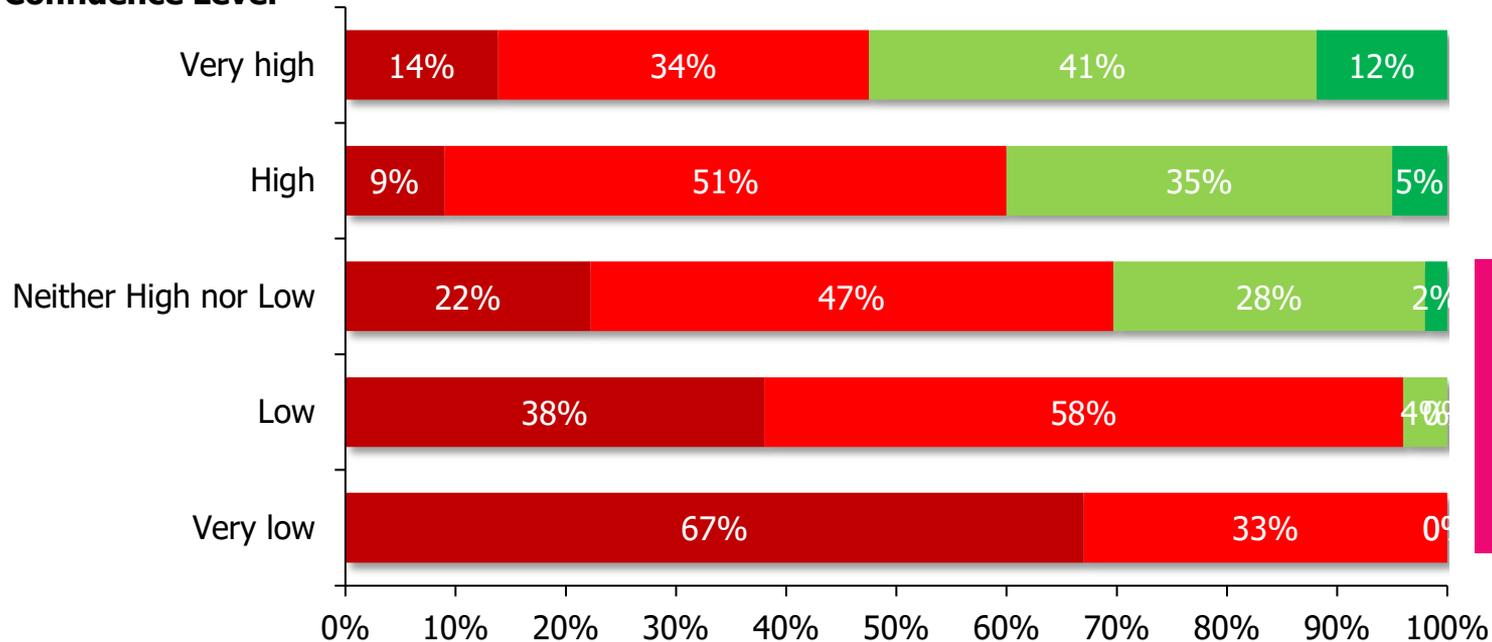
Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Worry about crime | Low personal confidence in using the internet correlates very strongly with both the scale and prevalence of worry about being a victim of Online or Cyber Crime

Internet Use Confidence by ...being a victim of online or cyber crime?

Very worried Fairly worried Not very worried Not at all worried

## Confidence Level

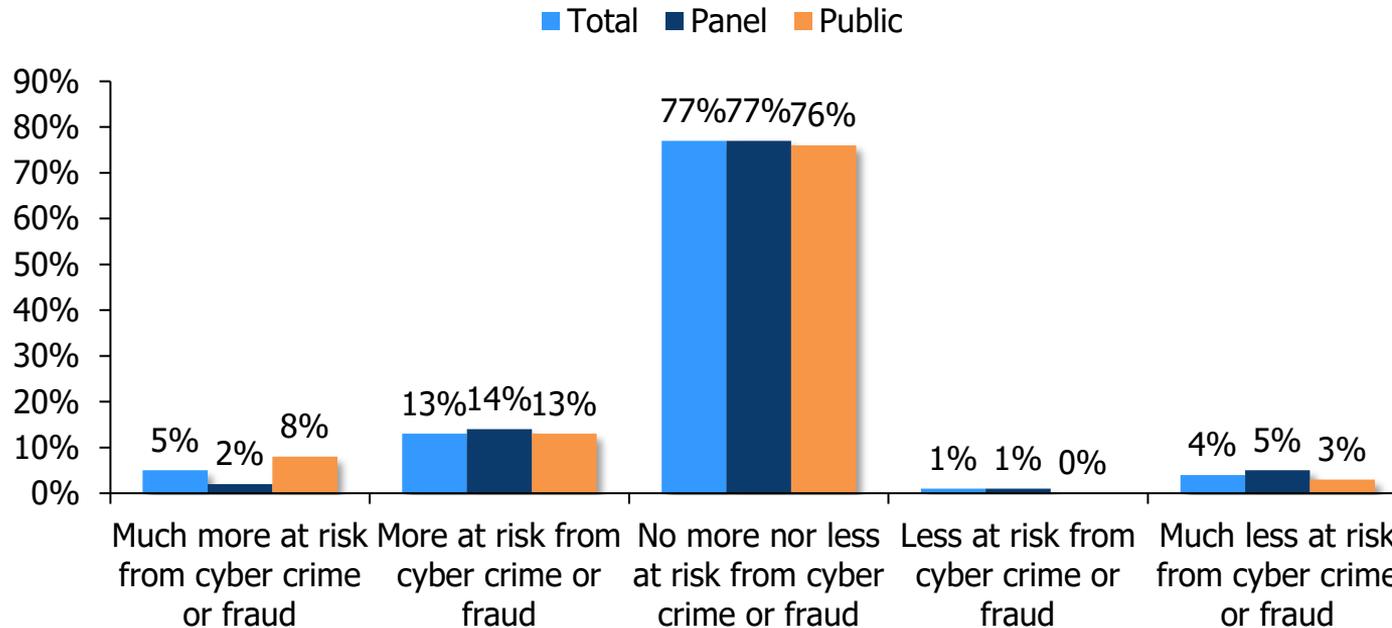


All of the participants who have very low confidence in using the internet are 'Very' or 'Fairly' worried about being a victim of Online or Cyber Crime.

Working with partners to boost ability and confidence is likely to increase resilience and reduce anxiety.

# Business risk in lockdown | Around 18% of business people perceive an increased threat from Cyber Crime or Fraud during the Covid-19 lockdown, with just 3% seeing a reduced risk

During the Covid-19 lockdown have you perceived the organisation(s) or enterprise(s) that you own, run, operate or manage to be...



Those perceiving more risk during Covid-19 are more likely to own or operate businesses with fewer than 20 employees.

Base: Much more at risk from cyber crime or fraud (n=8), More at risk from cyber crime or fraud (n=22), No more nor less at risk from cyber crime or fraud (n=126), Less at risk from cyber crime or fraud (n=1), Much less at risk from cyber crime or fraud (n=7), Sample Size = 164

# Survey findings

## Future

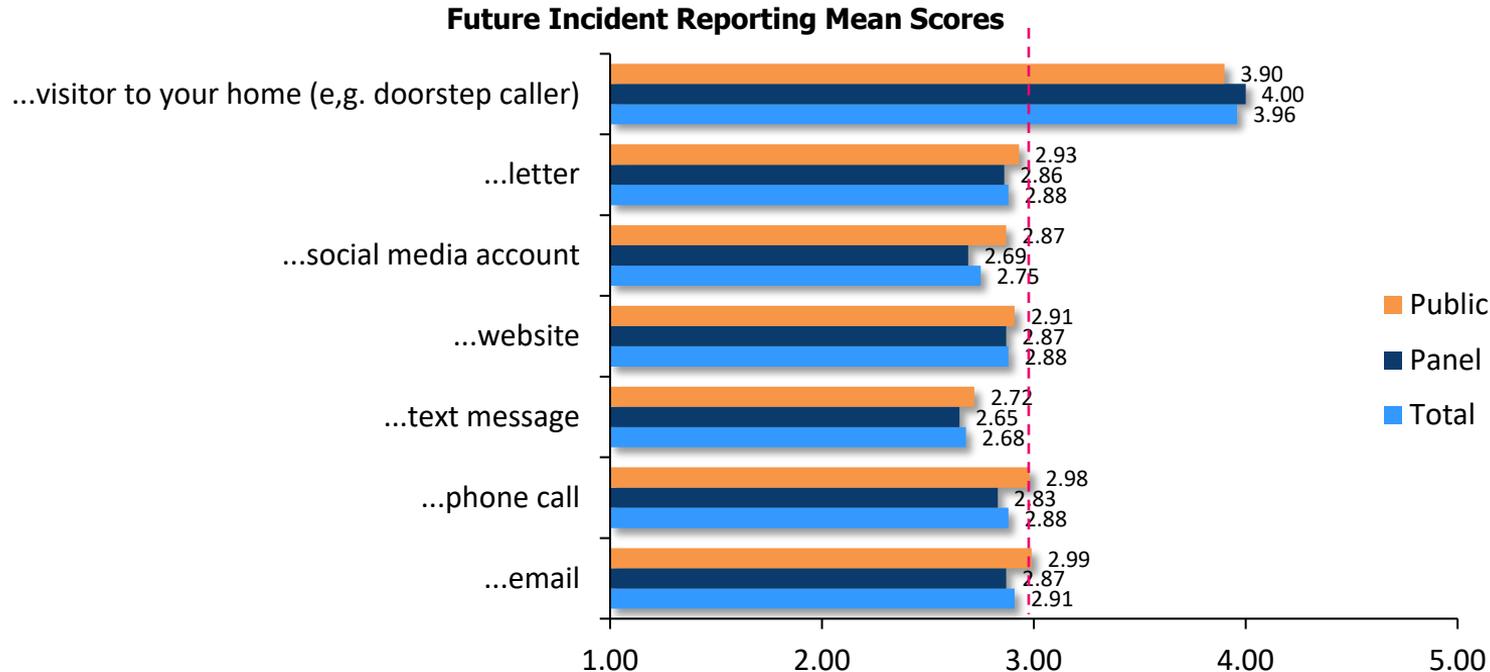


HABIT<sup>5</sup>

OUTSTANDING  
UNDERSTANDING™

# Future propensity to report by incident type | 'A suspicious visitor to your home' is the only type of suspicious incident that is net likely to be reported

Q. Please indicate how likely or unlikely you would be in the future, to report each of the incidents listed below. A suspicious...

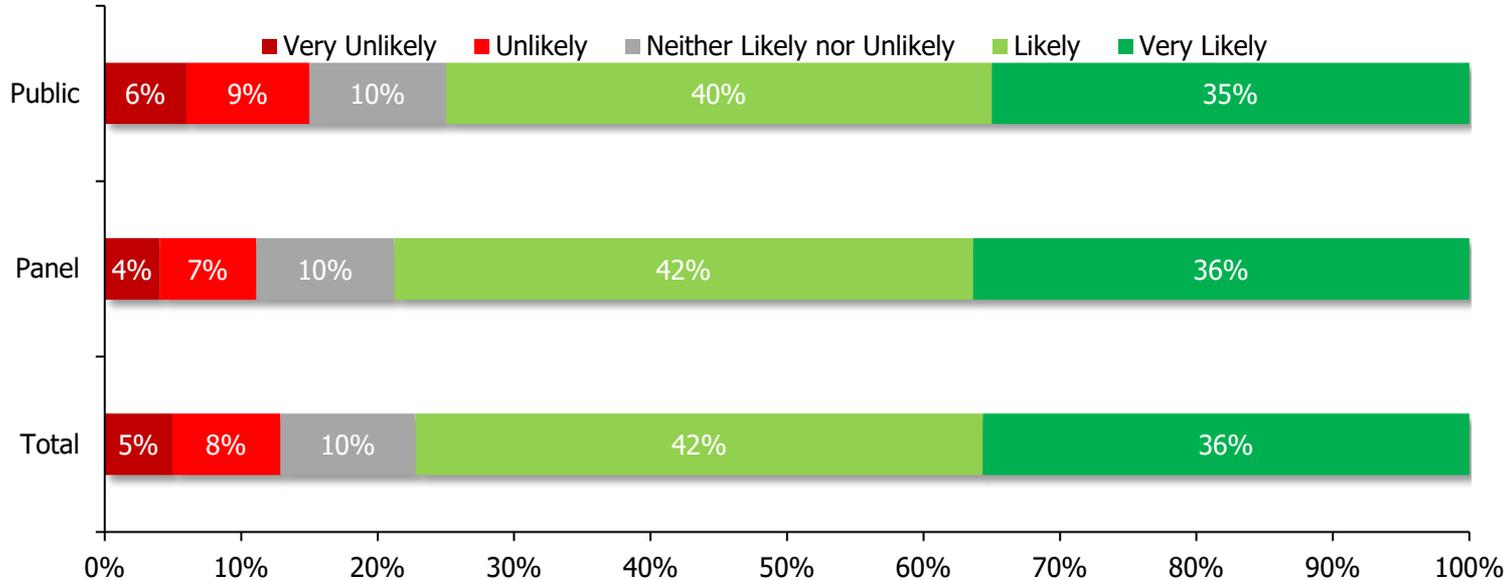


Base: ...email (n=985), ...phone call (n=985), ...text message (n=985), ...website (n=985), ...social media account (n=985), ...letter (n=985), ...visitor to your home (e.g. doorstep caller) (n=985), Sample Size = 985

# Future propensity to report by incident type | 78% of participants indicate that they are either 'Likely' or 'Very Likely' to report any future 'suspicious visitor to their home'

Q. Please indicate how likely or unlikely you would be in the future, to report each of the incidents listed below. A suspicious...

## ...visitor to your home (e.g. doorstep caller)

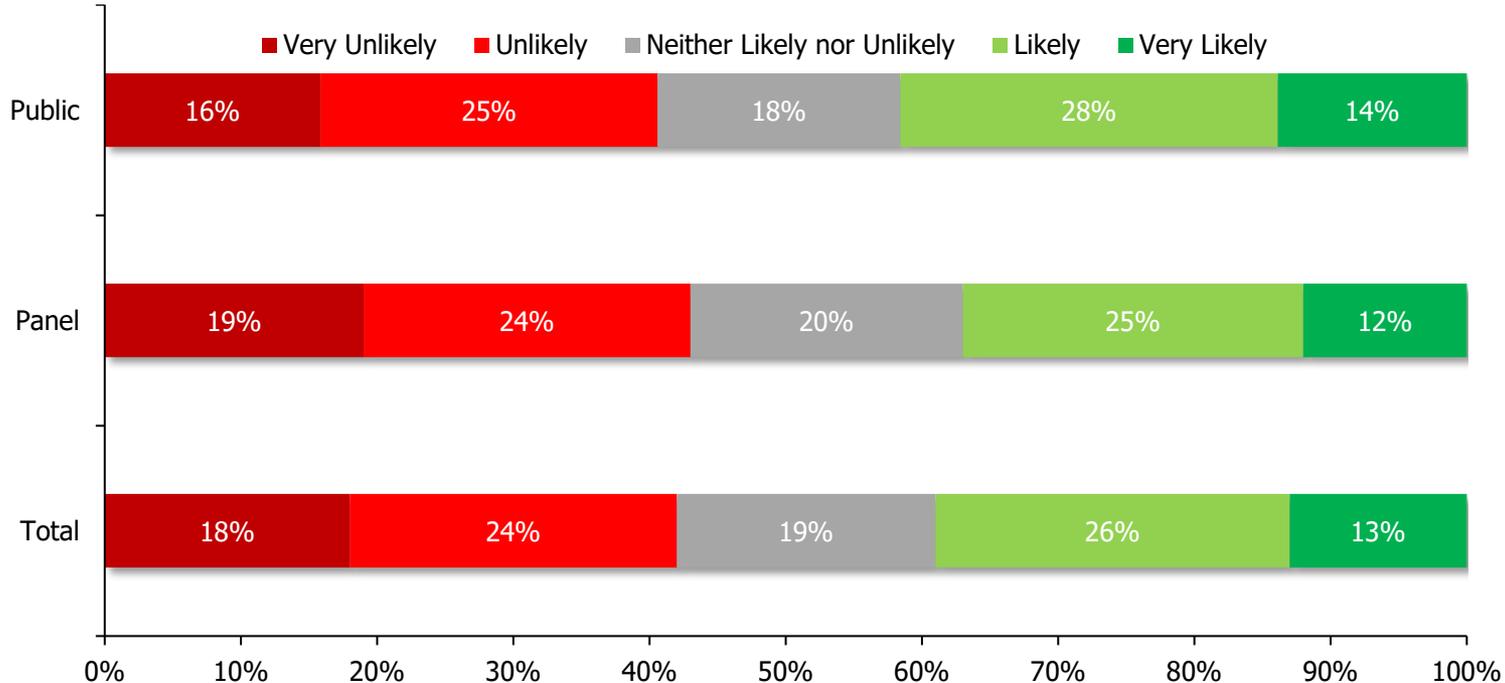


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Future propensity to report by incident type | Only a minority (39%) are likely to report a suspicious email to any organisation in the future

Please indicate how likely or unlikely you would be in the future, to report each of the incidents listed below. A suspicious...

...email

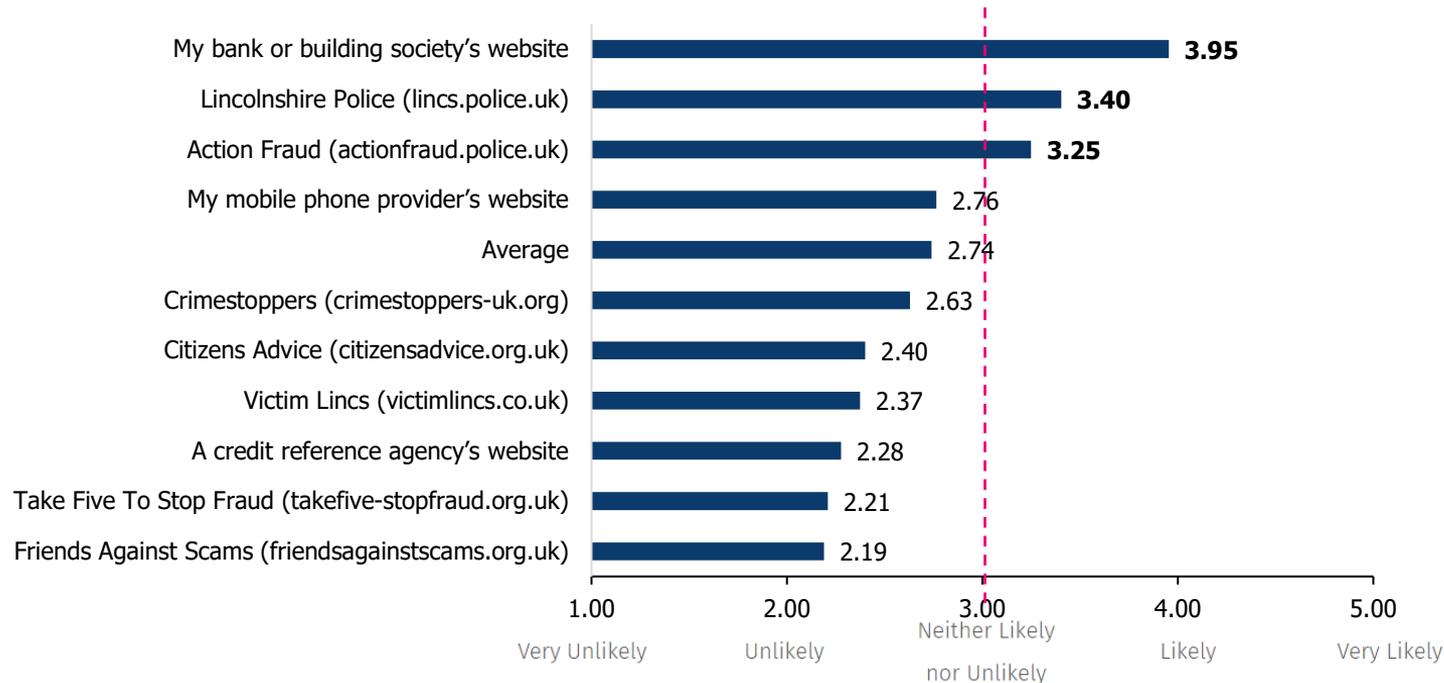


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Future use of websites | 'My bank or building society', 'Lincolnshire Police' and 'Action Fraud' are currently the only three websites that are **net** likely to be used in the future

Q. If you were to experience fraud, cyber crime or identity theft in the future, please indicate how likely or unlikely you would be, to visit each of the websites below to get support, advice or guidance?

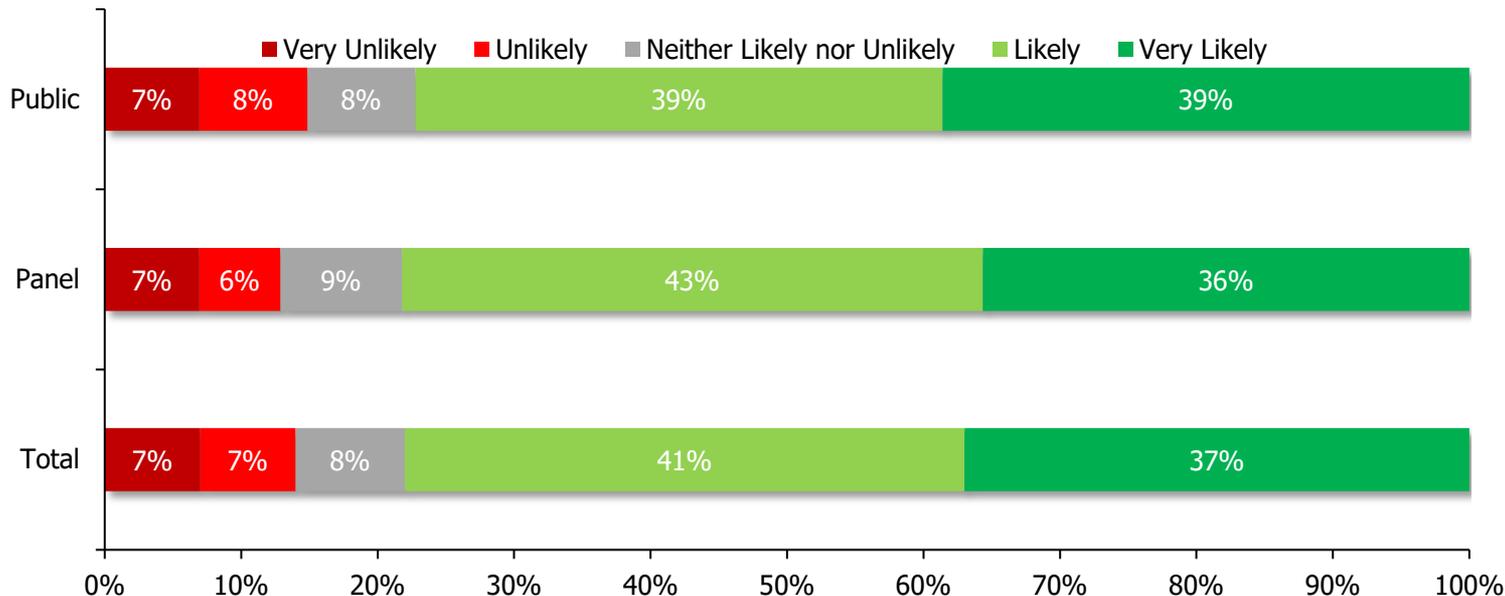
Mean rating – Panel only



# Future use of websites | A future incident is 'Likely' or 'Very Likely' to prompt 78% of participants to visit their bank or building society's website for support, advice or guidance

Q. If you were to experience fraud, cyber crime or identity theft in the future, please indicate how likely or unlikely you would be, to visit each of the websites below to get support, advice or guidance?

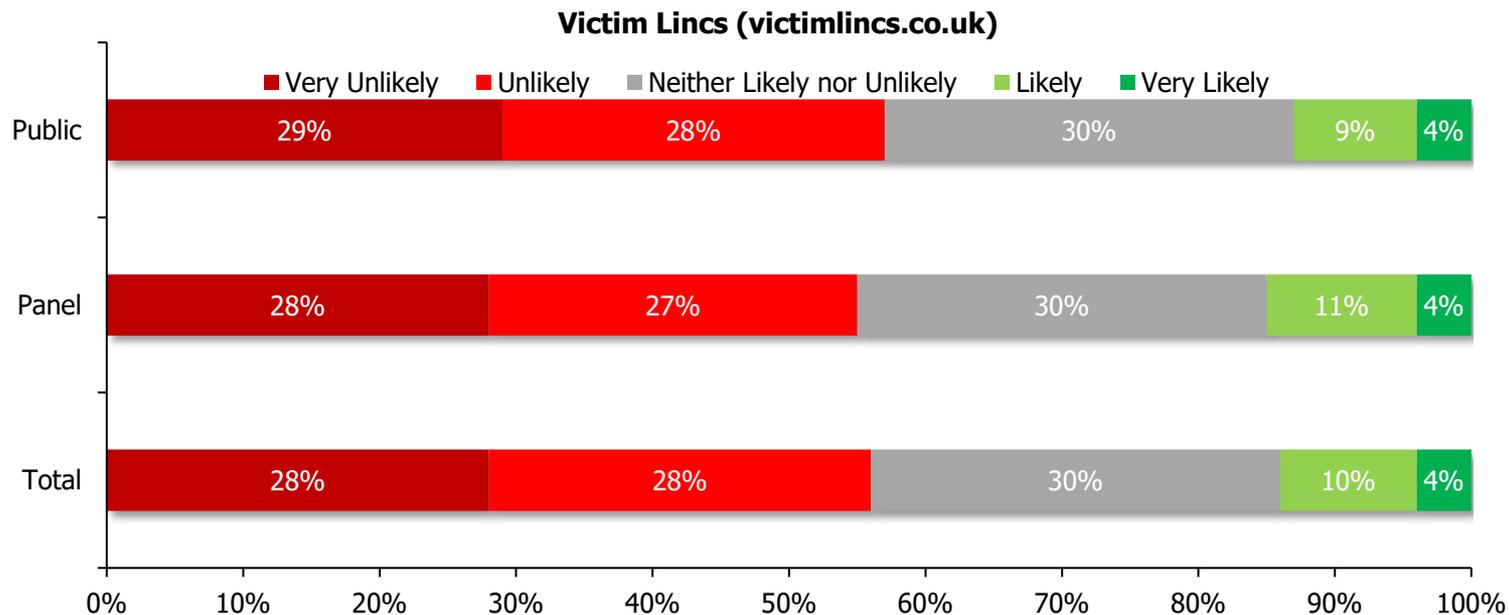
## My bank or building society's website



Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Future use of websites | Currently only 14% of participants indicate a future intent to visit the Victim Lincs website

If you were to experience fraud, cyber crime or identity theft in the future, please indicate how likely or unlikely you would be, to visit each of the websites below to get support, advice or guidance?



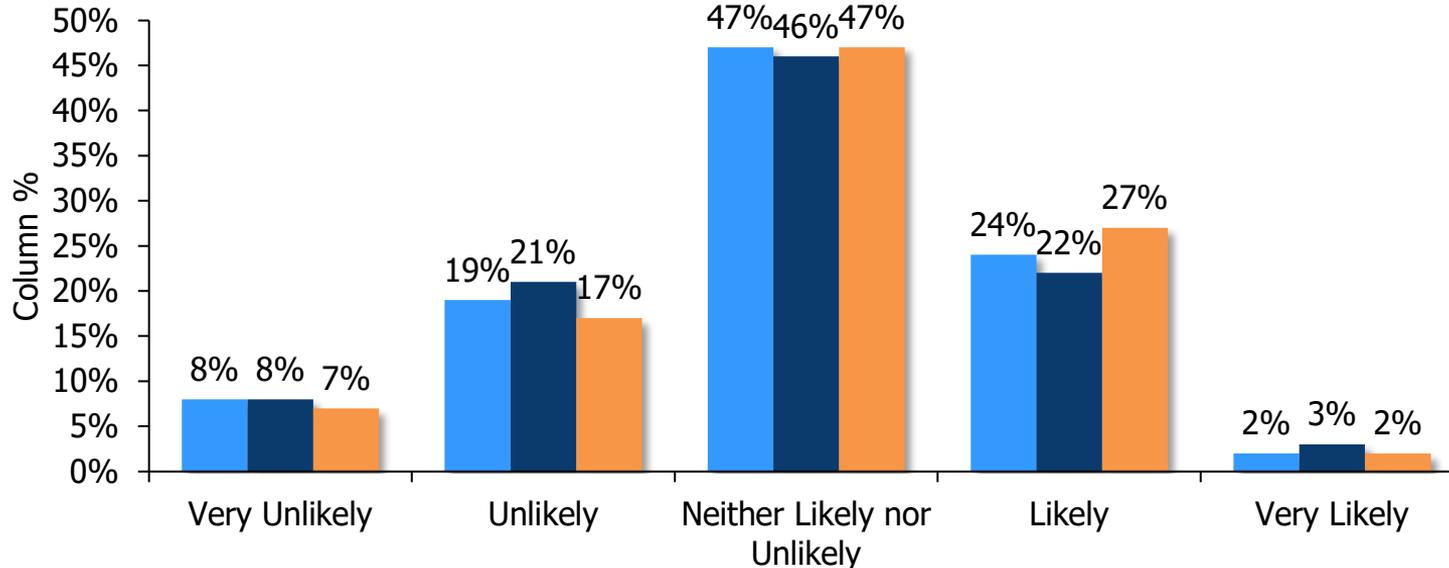
Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Future likelihood | Just 26% of residents think that they are at likely to fall victim to hacking in the future, but this is still the highest level for any of the offences researched

How likely or unlikely do you think it is that you might fall victim to the offences listed below in the future?

## ...hacking

■ Total ■ Panel ■ Public



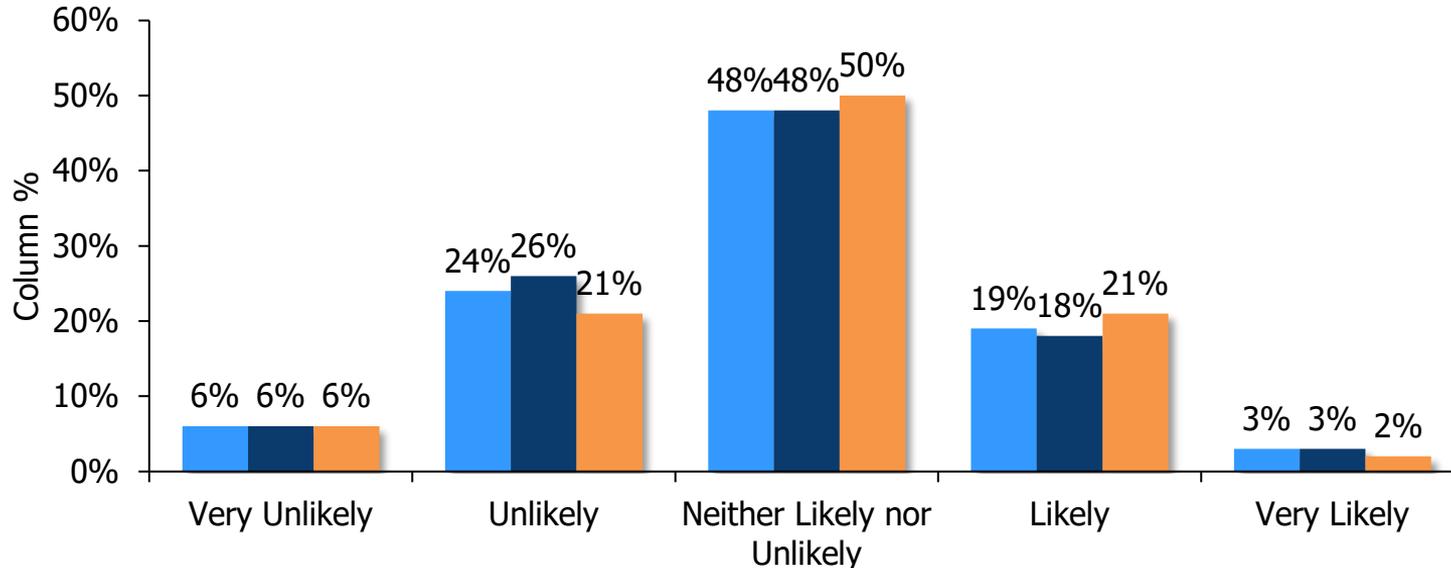
Base: Very Unlikely (n=76), Unlikely (n=191), Neither Likely nor Unlikely (n=459), Likely (n=236), Very Likely (n=23), Sample Size = 985

# Future likelihood | Only 22% of residents think that they are at likely to fall victim to identity theft in the future, the second highest level for any of the offences researched

How likely or unlikely do you think it is that you might fall victim to the offences listed below in the future?

## ...identity theft

■ Total ■ Panel ■ Public

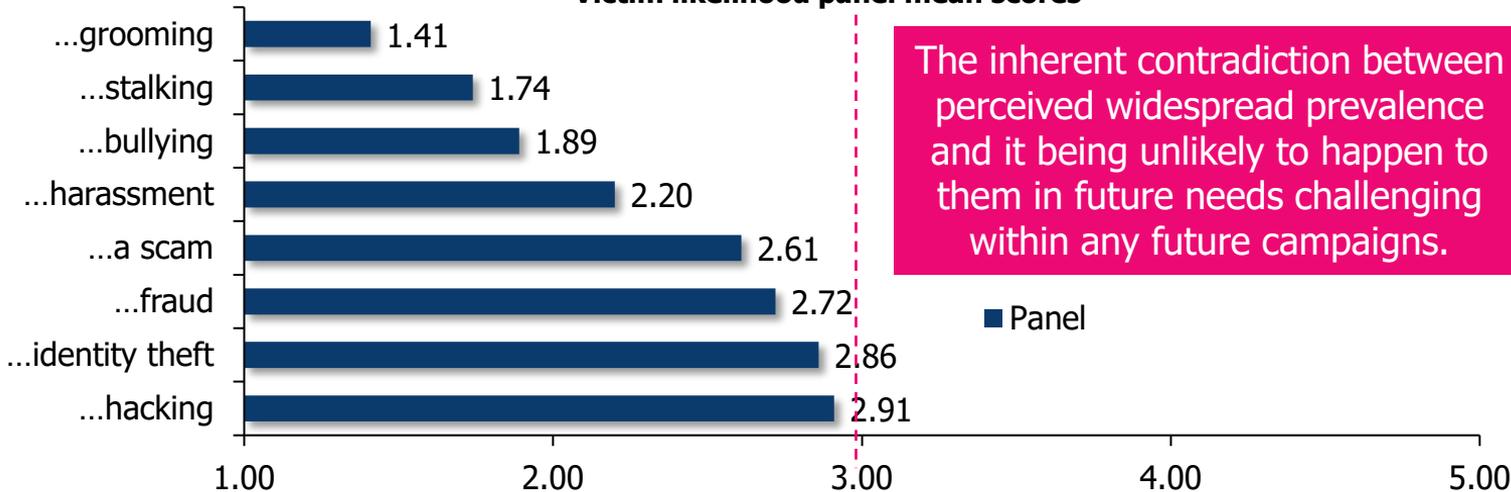


Base: Very Unlikely (n=60), Unlikely (n=234), Neither Likely nor Unlikely (n=476), Likely (n=190), Very Likely (n=25), Sample Size = 985

# Future likelihood | Panel Members do not in aggregate perceive it as likely that any of the offences will happen to them in the future

Q. How likely or unlikely do you think it is that you might fall victim to the offences listed below in the future?

**Victim likelihood panel mean scores**



The inherent contradiction between perceived widespread prevalence and it being unlikely to happen to them in future needs challenging within any future campaigns.

There is a clear risk that this complacency or unwillingness to admit their vulnerability amongst the majority, could drive inertia on actually following through on the preventative measures.

Very Unlikely

Unlikely

Neither Likely nor Unlikely

Likely

Very Likely

Base: ...hacking (n=623), ...identity theft (n=623), ...fraud (n=623), ...a scam (n=623), ...harassment (n=623), ...bullying (n=623), ...stalking (n=623), ...grooming (n=623), Sample Size = 623

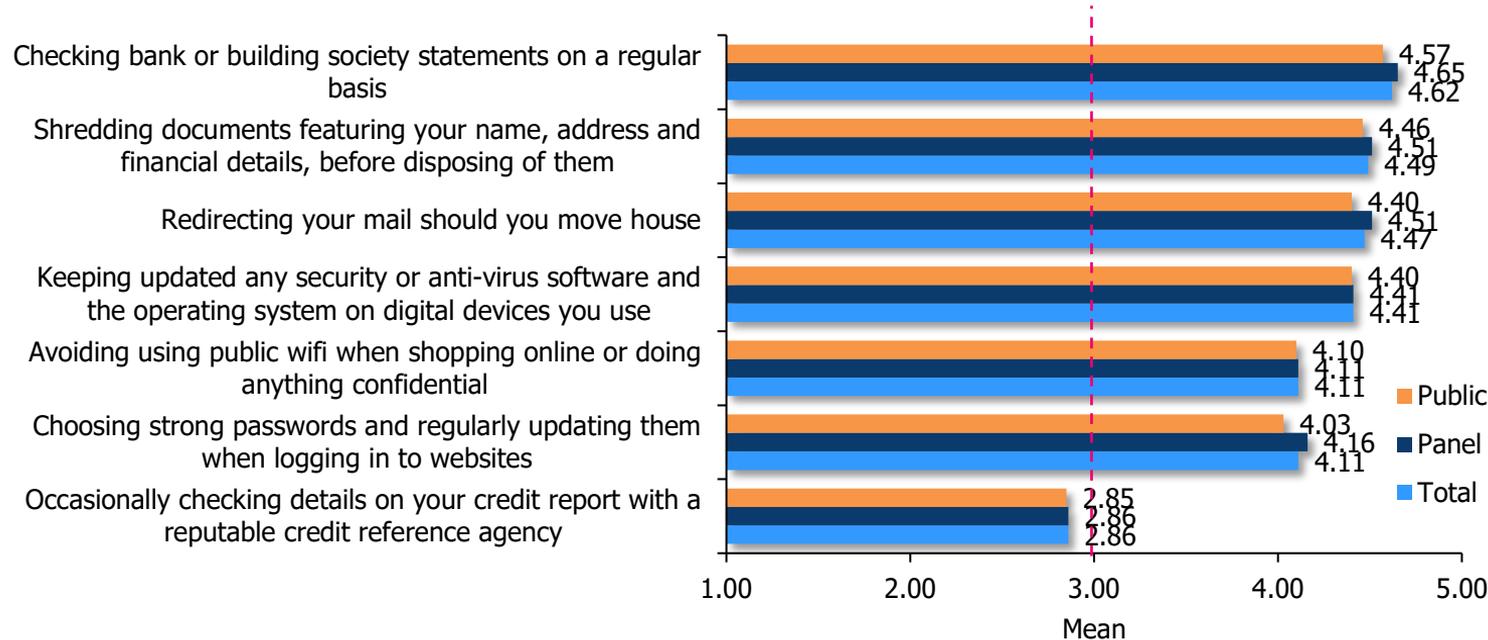
# Future preventative actions | All of the suggested actions have strongly positive net likelihood of being followed, in principle at least, with the exception of the credit check

Choosing strong passwords and regularly updating them has the joint second weakest mean rating score.

It's free to do, unlike some credit checks.

Would merit reminder messaging and the reasons for acting made clear.

In future, how likely or unlikely would you say you were, to take each of the actions shown.

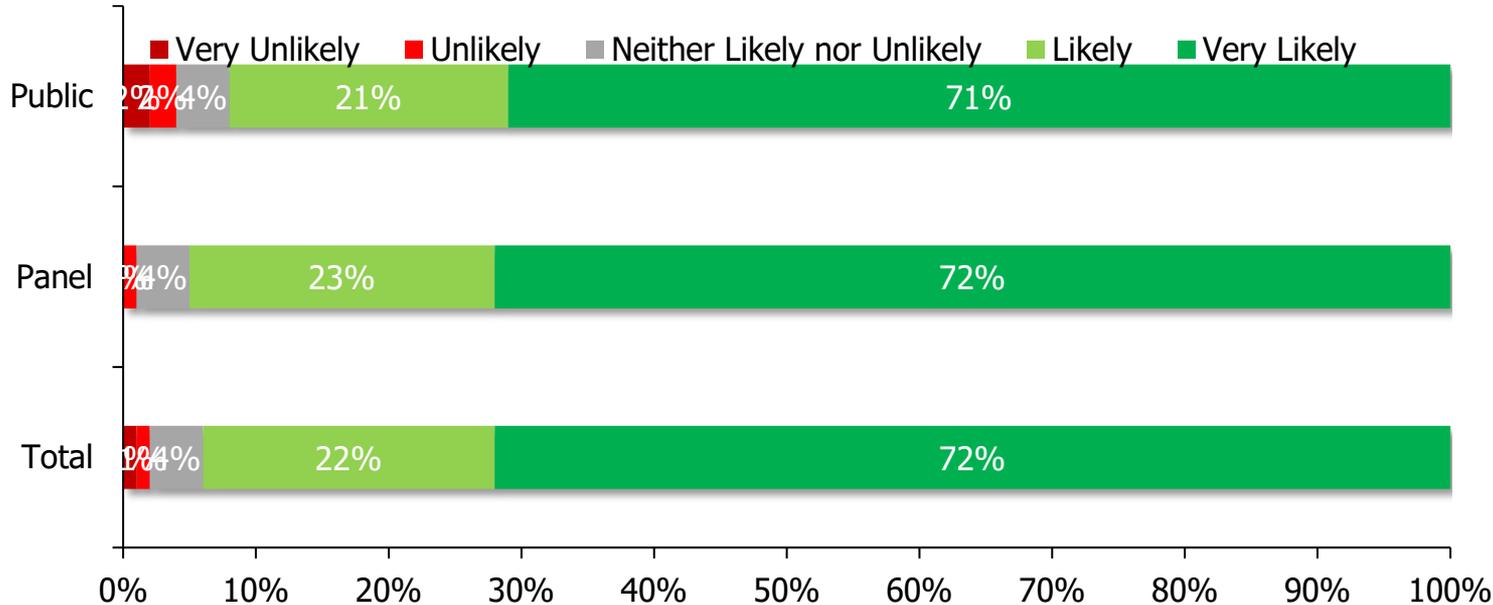


Base: Occasionally checking details on your credit report with a reputable credit reference agency (n=985), Choosing strong passwords and regularly updating them when logging in to websites (n=985), Avoiding using public wifi when shopping online or doing anything confidential (n=985), Keeping updated any security or anti-virus software and the operating system on digital devices you use (n=985), Redirecting your mail should you move house (n=985), Shredding documents featuring your name, address and financial details, before disposing of them (n=985), Checking bank or building society statements on a regular basis (n=985), Sample Size = 985

# Future preventative actions | Checking bank or building society statements on a regular basis is the action the greatest proportion of people (94%) are likely to take

In future, how likely or unlikely would you say you were, to take each of the actions shown.

## ... Checking bank or building society statements on a regular basis

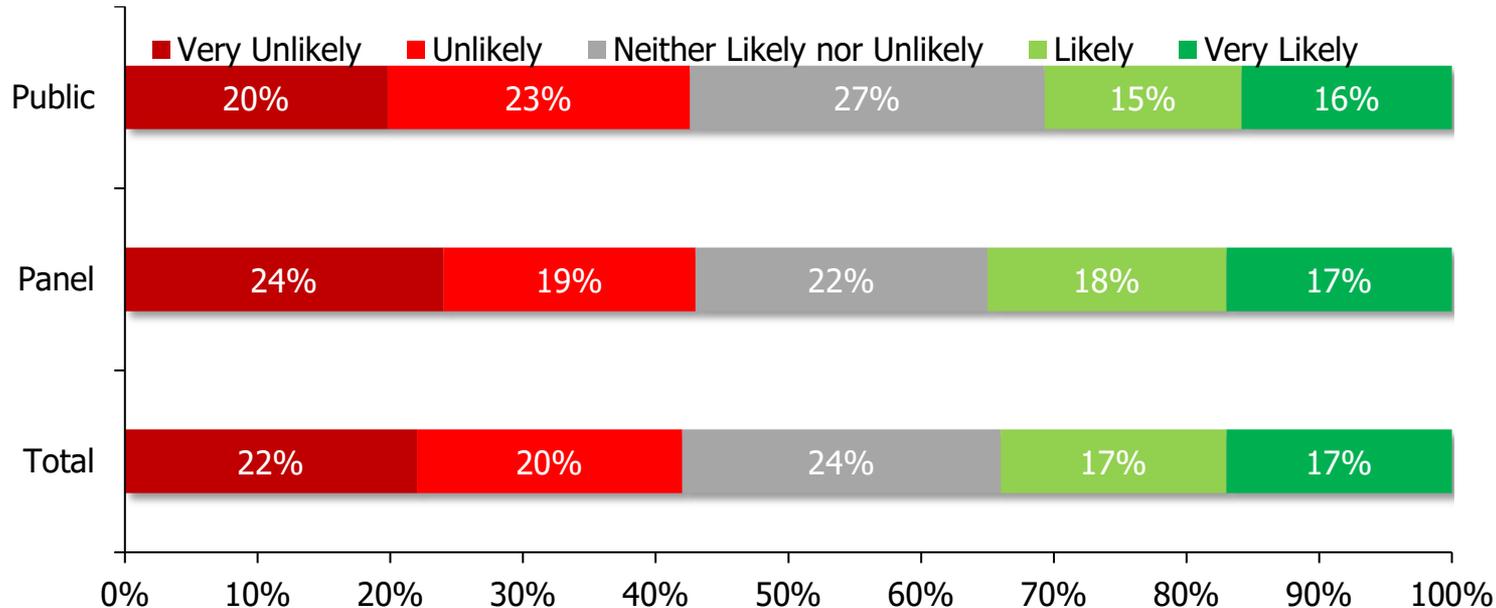


Base: Total (n=985), Panel (n=623), Public (n=362), Sample Size = 985

# Future preventative actions | The least likely future action (34% Likely or Very Likely) of those researched, is occasionally checking details on your credit report with a reputable credit reference agency

In future, how likely or unlikely would you say you were, to take each of the actions shown.

... **Occasionally checking details on your credit report with a reputable credit reference agency**



The perceived cost, time, effort and complexity involved are probable inhibiting factors here. Residents may also be less clear on the value of doing this.

Is there an education job to be done?

# Summary findings and recommendations



# Survey participation and sample

1. In total 985 completed surveys were achieved across the two versions of the Cyber Crime and Scams Survey 2020 combined.
2. The 623 completed surveys from Members of the Lincolnshire's SAFER TOGETHER Research Panel deliver a Confidence Interval of  $\pm 2.60$  which is very robust versus the total base of 1,100+ Panel Members.
3. The wider Public version of the survey secured 362 completes, with the highest attributed proportion of 83 (23%) completes, coming from North Kesteven District Council.
4. The Panel and Public participant samples are biased towards males, at just under 60% in both cases.
5. Both samples have higher representation amongst social grade ABC1 adults (77%+) than the population of Lincolnshire (59%) with the Public sample more skewed in this regard than the Panel. More still needs to be done to engage C2DE residents in future research, difficult as this can be.
6. Evaluate what is felt to account for the much higher propensity to engage in the Public version of the survey amongst residents of North Kesteven 30% (cf 15% of population) and East Lindsey 35% (cf 20% of the population). Could the methods of survey promotion used there be applied elsewhere?
7. Around 15% of Panel Members can be considered as influential in a business or not for profit organisation, at a minimum. If the numbers of business decision makers joining as Panel Members could be increased slightly, focused research with this sub-segment could be supported in the future.
8. Consider whether there would be any merit in opening up access to the Panel, building it up as necessary, to support research for, or in conjunction with, other blue light services.

# Past experiences of offences and perceived effectiveness of efforts to combat them

9. The vast majority of residents believe that fraud does **not** have to involve financial loss.
10. Nearly a third of participants indicate that they, a member of their household and/or a business they own, run or manage, has been a victim of a scam. Over a quarter of participants indicated some past experience of exposure to fraud. Over a fifth of participants indicate personal experience of being a victim of a scam in the past, with just under a fifth saying the same about fraud. Whilst fraud is the 'most commonly experienced crime in the UK' (Source: National Crime Agency), the 'all time' incidence here still seems strikingly high. Some participants may possibly treat 'exposure' to an attempt at perpetrating an offence, as being a victim of it.
11. 96% of residents think that use of spam emails to commit fraud is widespread, the highest for any of the 'enabling' methods researched. Whereas only 52% of residents think that use of ransomware to commit fraud is widespread, the lowest for any of the methods researched. It is possible that 'ransomware' as a piece of terminology is still unfamiliar to some residents.
12. Use of all of the possible methods (Spam email, junk mail, etc) researched as potential enablers of fraud are regarded as widespread, with the exception of text messages and ransomware.
13. More than twice as many residents regard Lincolnshire Police as being effective in combatting fraud than see the force as ineffective but nearly half (46%) do not have an opinion either way. Over half (51%) of the total sample don't have an opinion on how the force is performing in combatting Cyber Crime, with just 30% believing Lincolnshire Police to be effective. Consider whether more could be done to communicate (more widely) the steps that Lincolnshire Police and the PCC are taking to combat these offences and highlighting successes in doing so.
14. One third of those who see Lincolnshire Police as ineffective on these offences put this down to under resourcing, however another third see the force as uninterested.

# Present behaviours and experiences during lockdown

15. Very nearly two thirds (65%) of people agree that they have done a lot more shopping online during the lockdown, with 56% of people indicating that they have bought goods online from companies or sellers they haven't used before.
16. Somewhat surprisingly, only around 24% of residents believe they have received many more bogus, fake or suspicious emails during lockdown. It is possible that for some, the number of emails of this type were already at a high level given the incidence of this across the sample. Worryingly perhaps, others make not be spotting these suspicious emails, as they get more plausible.
17. Around a fifth of people indicated that they have been invited to purchase dodgy or doubtful items during lockdown. Just under a fifth of residents indicated that they had received suspicious calls or emails over the same period with a Covid-19 related subject. People who have experienced one of the offences being researched within the last 3 months are markedly more likely to have been exposed to these other negative events too.
18. Two thirds of Panel Members claim to have received '...a suspicious email' of any kind within the last three months. Over a third of the Public sample (37%) indicate that they or a member of their household has experienced some form of scam within the last three months. Only a quarter of Panel Members and a sixth of the Public sample indicate that they have NOT experienced any of the nefarious activities researched during lockdown.
19. Those participants experiencing one or more of the offences being investigated, are more likely to have bought goods online during lockdown from companies or sellers that they haven't used before.

# Channels used to perpetrate offences and reporting

20. Emails and Landline phone calls would appear to be used in more than half of the instances of what are regarded by participants as a 'Scam'. Email would also appear to be at the heart of exactly half of the instances of Identity Theft experienced by participants.
21. Social Media is the joint leading channel used to perpetrate 'Bullying', exactly equal to instances of this being done in person. 'Harassment' is still most likely to be perpetrated in person (40%).
22. 'Identity Theft' is reported in over two thirds of cases, whereas 'Bullying' and 'Harassment' are only reported in less than a sixth of instances.
23. What is perceived as a 'Scam' appears only to be reported, to anyone, in less than a third of instances.
24. Around three-quarters of instances of non-reporting are because the matter is not deemed as significant enough to trouble the police with. In around a quarter of instances participants are unsure who to report the matter to and in around a fifth they are concerned that the matter would not be taken seriously. Other reasons provided tend to focus upon dealing with the matter in a self-sufficient way or it happening too frequently to make reporting viable.
25. Action Fraud (44%) is the most widely cited organisation that incidents are reported to. Lincolnshire Police is only referenced by 12% of the participants who reported.
26. Around a sixth of participants who experienced at least one incident in the last three months, subsequently visited a website to get support, advice or guidance. The Action Fraud website was visited by just over half of the participants who sought support, advice or guidance.

# Feeling safe, worries and risk

27. Around 60% of both populations deliver an 8-9 rating on the feeling Safe score, with the Public sample (17%) more likely than the Panel (12%) to deliver a 10 rating. More Panel Members indicate that they feel safer than now was the case pre-lockdown – more time spent at home? reduced travel? However, 27% of Panel Members deliver a feeling Safe score of 7 or below.
28. Understandably recent experience of the different forms of Cyber Crime or Fraud does appear to adversely impact general feelings of safety, with bullying (-1.05 mean) and harassment (-0.96 mean) having the most marked adverse impact on feelings of safety.
29. Panel Members are more worried about Cyber Crime and Identity Theft than any form of physical crime. 'Having your home broken into' is the only physical crime that elicits widespread worry at the level that non-physical offences do.
30. Overall 60% of people are 'Fairly' or 'Very' worried about being a victim of Online or Cyber Crime.
31. Around 28% of residents do not regard themselves as confident in their ability to use the internet. Low personal confidence in using the internet correlates very strongly with both the scale and prevalence of worry about being a victim of Online or Cyber Crime. All of the participants who have very low confidence in using the internet are 'Very' or 'Fairly' worried about being a victim of Online or Cyber Crime. Working with partners to boost ability and confidence is likely to increase resilience and reduce anxiety.
32. Around 18% of business people perceive an increased threat from Cyber Crime or Fraud during the Covid-19 lockdown, with just 3% seeing a reduced risk. Those perceiving more risk during Covid-19 are more likely to own or operate businesses with fewer than 20 employees.

# Future expectations and willingness to take preventative action

33. 'My bank or building society', 'Lincolnshire Police' and 'Action Fraud' are currently the only three websites that are net likely to be used in future if people experience an offence of this type.
34. 78% of participants express themselves 'Likely' or 'Very Likely' to visit their bank or building society's website for support, advice or guidance.
35. Currently only 14% of participants indicate a future intent to visit the Victim Lincs website.
36. 'A suspicious visitor to your home' is the only type of suspicious incident that is net likely to be reported in the future (e.g. More people likely to report than not).
37. Just 26% of residents think that they are at likely to fall victim to hacking in the future, the highest level for any of the offences researched. Only 22% of residents think that they are at likely to fall victim to identity theft in the future, the second highest level for any of the offences researched.
38. Panel Members do not in aggregate perceive it as likely that any of the offences will happen to them in the future. The inherent contradiction between perceived widespread prevalence of these offences and it being unlikely to happen to them in future needs challenging within any future campaigns. There is a clear risk that this complacency or unwillingness to admit their vulnerability, prevalent amongst the majority, could drive inertia on actually following through on the preventative measures.
39. Checking bank or building society statements on a regular basis is the action the greatest proportion of people (94%) are likely to take. All of the suggested actions are net likely to be followed – in principle at least, with the exception of occasionally checking details on your credit report with a reputable credit reference agency. The perceived cost, time, effort and complexity involved are probable inhibiting factors here. Residents may also be less clear on the value of doing this. Is there an education job to be done? This may well also be necessary to encourage people to choose strong passwords and keep updating them.

# Next steps



## Next steps

- **All to agree any additional analysis required.**
- **All to agree what, when and how any public communication of the survey results should be implemented.**
- **Thank you email to Panel Members for participating in the survey, incorporating headline results and responses from the PCC.**
- **Invitation email to Public survey participants who expressed an interest in joining the Panel to be deployed.**
- **Exploring how the Panel and primary research more generally could support the work of the new Safer Together Team and the Youth Commission/Youth Advisory Group. Plus possibly how both could be ambassadors for participation in the Panel.**

# Thank you.

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