



Home Office



Serious and Organised Crime Protection: Public Interventions Model



Home Office

The 'small print'

- References to awareness of Serious and Organised Crime types refers to six broad categories of crime – 3 online and 3 offline (see below) – not understanding of the phrase itself:
 1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline
- National Fraud figures are taken from the National Fraud Intelligence Bureau Force Profiles April – September 2014. The figures have been doubled to illustrate an approximate annual amount.
- Crime figures are only for *reported* crimes.
- A full technical report is available from RICU@homeoffice.x.gsi.gov.uk





Segment A.

Engaging in widespread protective behaviours, backed up by cautious and considered decision-making

A. 'Already Protected' in their own words

"Engaging in widespread protective behaviours, backed up by cautious and considered decision-making."



'Already Protected' Summary

- The 'safest' – lowest risk segment
- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- High levels of awareness of different types of crime / fraud*
- Higher levels of offline and online protection than the general population, for example:
 - Never speaking to cold callers
 - Always shredding documents
 - Always updating anti-virus software
 - Never sharing PIN numbers

"If somebody starts talking to me about finances on the phone, I immediately put the phone down. If I get a call, that when I answer it there's a gap, like as though it's recorded, I immediately shut it down."

A, Male, 30-49, Leeds, White British, 2 Children

"Destroying financial documents is very important to me. I keep them for a long time, in a little file box, and then I keep them by date order, and once I know I won't need it anymore I will literally shred them. Or sometimes, it's dangerous, but a little metal bin in my back garden, put it all in, set it alight."

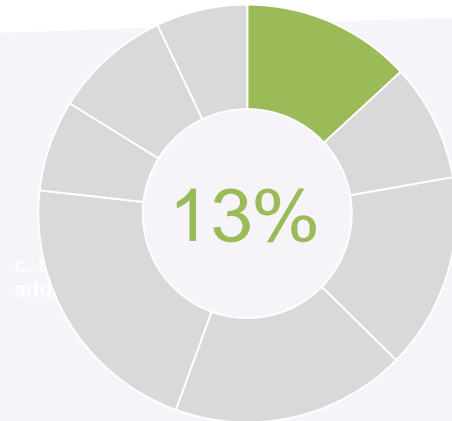
A, Female, 30-49yrs, London, White British, 1 Child

"I want proof. If you're telling me, say for instance a gas company, 'Oh yeah, they're going to save you £150 a year.' Well show me the proof that you've saved that, show me your bills that you've actually saved this, and then once you can prove that to me, then maybe I'll switch over. Other than that, sorry, I'll stick to what I know."

A, Female, 30-49yrs, London, White British, 1 child

"I always use really long [passwords], if I can, with numbers in, and capitals."

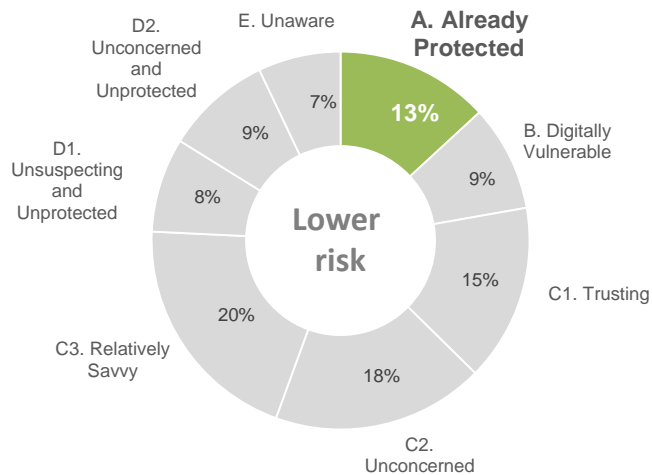
A, Male, 30-49yrs, Leeds, White British, 2 Children



- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

A. 'Already Protected' Overview

"Engaging in widespread protective behaviours, backed up by cautious and considered decision-making."



UK Adult Population



c. 6.6 million

Total fraud loss reported to Action Fraud



£265,735,651*

average loss
£40 per adult

Total number of fraud offences reported to Action Fraud



70,594*

Total number of cyber-dependent crimes reported to Action Fraud



2,019*

Impact of Serious and Organised Crime was Life-changing



4% of Victims

Who are they?

- Two core sub-groups

Couples living with children



Over 50s, not living with children



- They live across a range of police force areas but are less likely to live in large urban areas

Awareness and experience of Serious and Organised Crime⁺

- High level of awareness across SOC types – they are switched on and alert to online and offline threats
- Less likely to be a victim of certain types of crime, including online scams, and being tricked into sharing personal data online and offline

Personality traits

- Confident, cautious and considered – do not make snap decisions
- Not easily swayed, know their own mind and not afraid to say "no"

Behaviours

- Strong protection across the board – online, offline and financial – no obvious weak points
- Similar levels of online activity to wider population but marginally less likely to use social media regularly

⁺ Six broad categories of crime asked about:

1. Online scams involving up-front payment
2. Personal information or data stolen online
3. Tricked into sharing personal information online
4. Scams involving up-front payments offline
5. Personal information stolen offline
6. Tricked into sharing personal information offline

A. Who are the 'Already Protected'?

"Engaging in widespread protective behaviours, backed up by cautious and considered decision-making."



Couples living with children

Who are they?

- Young – middle-aged couples (typically 30-59)
- Household will often include extended family as well as children
- Generally in full-time or part-time employment
- Higher penetration of graduates
- More likely to be intermediate managers/ administrators/professionals or skilled manual workers (Social Economic Groups B or C2)
- More likely to have been a victim of crime than the population as a whole (learning from experience)

Where do they live?

- Very similar to the general population, but are slightly less likely to live in inner cities

50+, not living with children

Who are they?

- Majority are retired
- Less likely to be graduates or postgraduates (many have no qualifications or GCSE/O-Level/CSE as highest qualification)
- Less likely to have been a victim than the population as a whole

Where do they live?

- Slightly more likely than the general population to live in rural, or very rural, locations

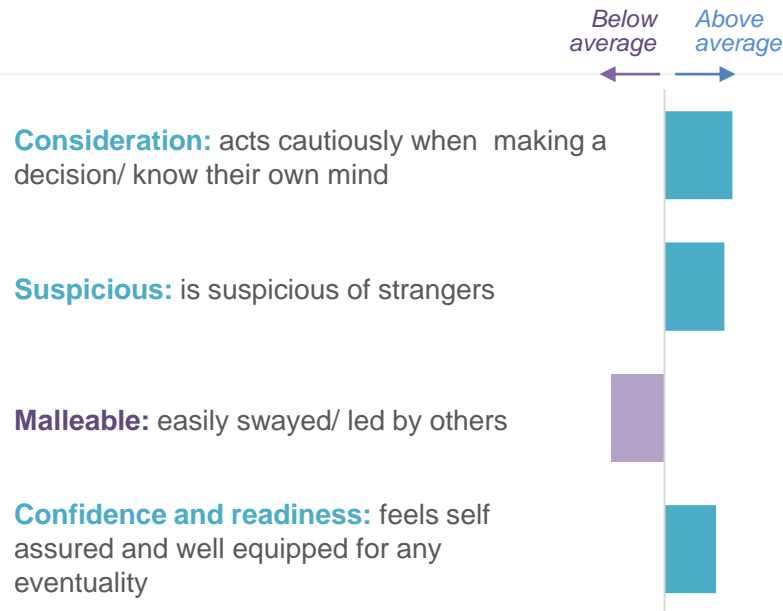
A. Personality Traits of the 'Already Protected'

'Engaging in widespread protective behaviours, backed up by cautious and considered decision-making.'

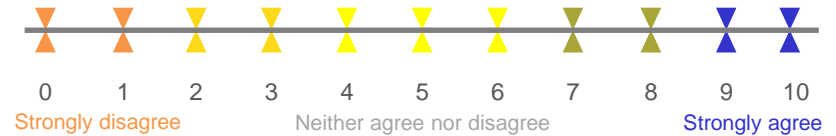


1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person



2. Key traits scale



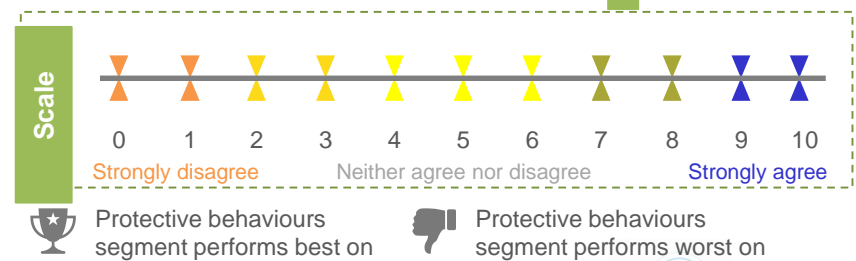
	Agreement Score	Gen pop.
Considered		
I know my own mind and won't agree to anything unless I'm sure of it	AGREE [8.3]	7.7
I am very cautious and always think through the consequences before making a decision	AGREE [7.8]	7.1
Suspicious		
I am generally suspicious of strangers	AGREE A LITTLE [6.3]	5.6
Malleable		
I can easily be persuaded to go along with the plans of others	DISAGREE A LITTLE [3.5]	4.1
I prefer to agree with people in order to avoid confrontation	DISAGREE A LITTLE [4.0]	4.6
I don't like to say no to people	NEITHER AGREE NOR DISAGREE [5.2]	5.8
Confident and ready		
I am quick to understand things	AGREE [7.5]	7.0
I am always prepared	SOMEWHAT AGREE [6.6]	6.0

A. 'Already Protected' behaviours

'Engaging in widespread protective behaviours, backed up by cautious and considered decision-making.'



		Behaviours (best and worst among the segment)	A Agreement Score	Gen. pop.
OFFLINE PROTECTION LEVEL	<p>High</p>	<ul style="list-style-type: none"> Very good at almost all online and offline protective behaviours - much stronger than average Child-related protection could be improved but above the national average e.g.: <ul style="list-style-type: none"> → Parental controls on all online devices → Checking what their children are doing 	<p> I always lock the house door and close all windows when leaving</p> <p>STRONGLY AGREE [9.9]</p>	9.3
			<p> I never speak to cold callers when they ring, even those from charities or the bank</p> <p>STRONGLY AGREE [8.8]</p>	6.6
ONLINE PROTECTION LEVEL	<p>High</p>	<ul style="list-style-type: none"> Generally very strong Areas for slight improvement include: <ul style="list-style-type: none"> → Not writing passwords down → Using different passwords → Using credit cards to pay online 	<p> I have anti-virus/ firewall software installed on my home computer which I always update when prompted</p> <p>STRONGLY AGREE [9.5]</p>	8.3
			<p> I don't keep my passwords written down as I can't remember them all*</p> <p>SOMEWHAT AGREE [7.4]</p> <p><small>*scale reversed from original questionnaire</small></p>	6.4
FINANCIAL PROTECTION LEVEL	<p>High</p>	<ul style="list-style-type: none"> Very solid with their finances Almost universally they: <ul style="list-style-type: none"> → Destroy documents → Never share their PIN → Regularly check their transactions 	<p> I never share my PIN number with anyone – even my close family</p> <p>STRONGLY AGREE [9.9]</p>	8.4
			<p> I always destroy my financial documents</p> <p>STRONGLY AGREE [9.8]</p>	7.4



A. 'Already Protected' communication approaches

'Engaging in widespread protective behaviours, backed up by cautious and considered decision-making.'



Insights

- Risk of complacency – prompts required to ensure ongoing re-appraisal of systems, processes and behaviours

Couples living with children

Potential channels:

- Quite high frequency internet users (daily basis)
- Rely on official websites for advice

Mosaic segments*

Family basics (19%), Prestige positions (11%), Suburban stability (11%), Rural reality (10%), Aspiring homemakers (10%), Domestic success (10%) and Country living (9%)

50+, not living with children

Potential channels:

- Quite high frequency internet users (daily basis)
- Consume mid-market newspapers, such as the Daily Mail
- Some use their banks and financial advisers as sources of information and advice
- However, many rely entirely on their own knowledge, and do not seek information elsewhere.

Mosaic segments*

Prestige positions (13%), Senior security (13%), Country living (12%), Suburban stability (11%), Rural reality (11%) and Modest traditions (8%)

A. 'Already Protected' profile (I)

"Engaging in widespread protective behaviours, backed up by cautious and considered decision-making."



		General Population	(A) Total	(A) Couples with children	(A) 50+ no children
<i>Unweighted Base</i>		3153	442	152	201
Gender	Male	49%	43%	44%	47%
	Female	51%	57%	56%	53%
Age	16-29	22%	11%	3%	-
	30-44	25%	31%	48%	-
	45-49	7%	9%	14%	-
	50-54	11%	11%	15%	12%
	55-59	7%	9%	9%	14%
	60-64	7%	11%	5%	26%
	65-69	8%	12%	4%	32%
	70-74	5%	3%	-	9%
Household composition	75+	8%	2%	-	6%
	On your own	16%	12%	-	25%
	Your partner	25%	31%	-	75%
	Your partner and your children	31%	35%	92%	-
	Your partner, children and extended family	2%	3%	8%	-
	Your parents	10%	4%	-	-
Children	Your parents, siblings and/or extended family	8%	5%	-	-
	Children younger than 5 years old	9%	15%	25%	-
	Children 6-12 years old	14%	18%	39%	-
	Children 13-17 years old	12%	14%	26%	-
	No children under 18	39%	43%	37%	65%
Qualifications	No children	34%	26%	5%	35%
	GCSE/O-Level/CSE	19%	21%	18%	28%
	A-Level	14%	14%	18%	7%
	Other school leavers qualification	6%	4%	4%	5%
	NVQ	5%	8%	8%	4%
	HND	3%	3%	1%	5%
	Professional Qualification	8%	10%	12%	10%
	Graduate	18%	19%	25%	13%
Postgraduate	9%	6%	5%	4%	
No qualifications	18%	14%	7%	24%	

 Over-indexing (higher than the General population)  Under-indexing (lower than the General population)

A. 'Already Protected' profile (II)

"Engaging in widespread protective behaviours, backed up by cautious and considered decision-making."



		General Population	(A) Total	(A) Couples with children	(A) 50+ no children
<i>Unweighted Base</i>		3153	442	152	201
Ethnicity	White	91%	94%	94%	99%
	Asian	4%	3%	5%	1%
	Black	4%	2%	1%	-
	Far East Asian	0%	-	-	-
	Mixed	1%	-	-	-
	Other	0%	1%	-	1%
	Total BME	8%	6%	6%	1%
Internet use	Throughout the day	36%	35%	38%	21%
	Daily	41%	51%	54%	56%
	Less often	10%	14%	7%	23%
	Never online	12%	-	-	-
Newspaper readership	Broadsheet	24%	20%	18%	24%
	Mid-market	19%	22%	19%	30%
	Tabloid	17%	14%	11%	10%
	Any	60%	56%	49%	65%
Sources of information / advice	Speak to family members	62%	58%	67%	48%
	Speak to friends	17%	15%	15%	10%
	Speak to your bank or financial advisor	19%	24%	17%	30%
	Look at an official website	5%	6%	7%	7%
	Look at other websites for information	10%	10%	11%	7%
	Online forums or chat rooms	3%	3%	4%	3%
	Online news sources	3%	4%	4%	3%
None of the above	15%	14%	11%	20%	
Place of birth	UK	91%	95%	93%	97%
	Overseas	9%	5%	7%	3%
Victims of crime	Online scams involving up front payments	4%	4%	3%	5%
	Personal info stolen online	6%	7%	10%	4%
	Tricked into sharing personal info online	2%	1%	2%	2%
	Offline scams involving up front payments	4%	4%	5%	3%
	Personal info stolen offline	7%	6%	7%	4%
	Tricked into sharing personal info offline	2%	1%	3%	1%
	Any	18%	18%	23%	14%



Over-indexing (higher than the General population)



Under-indexing (lower than the General population)



Segment B.

**High levels of offline protection, but
inexperience with technology makes
them vulnerable to online crime**

B. 'Digitally Vulnerable' in their own words

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."



'Digitally Vulnerable' Summary

- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- But, moderate levels of awareness of serious and organised crime*
 - More likely to be aware of offline crime types than online
- Low online protection (partly a result of low usage)
- Particularly weak security when browsing the web:
 - Use debit cards when making purchases
 - Don't log out when done browsing
 - Use the same password for everything
- Moderate levels of offline and financial protection
- Suspicious of strangers on the street or cold-callers

"Yeah I just put [the phone] down or if I can't get rid of the people at the door I just say well you'll have to come back when my husband's in (laugh)."

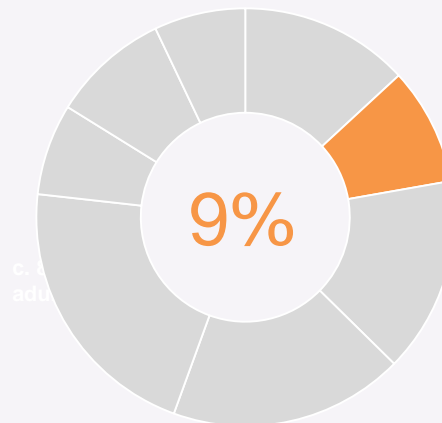
B, Female, 50-69yrs, North, White British

"I put [the anti-virus on my computer]. I should update it more, really. I really should. Just little things slip, I suppose."

B, Male, 30-49yrs, Cardiff, Mixed Race, 2 children

"The only things I've heard on television when they have documentaries and people, especially elderly people, get phoned up and they pay... [...] the man or person and then they go off with the money, [...] it's a good idea and they believe in it and then they don't hear from them again but I've only heard it off television programmes. [...] now it's on the television and it makes everybody aware [...] it'd sound good but now I know that, no, don't do anything, you know, don't, don't get involved in it."

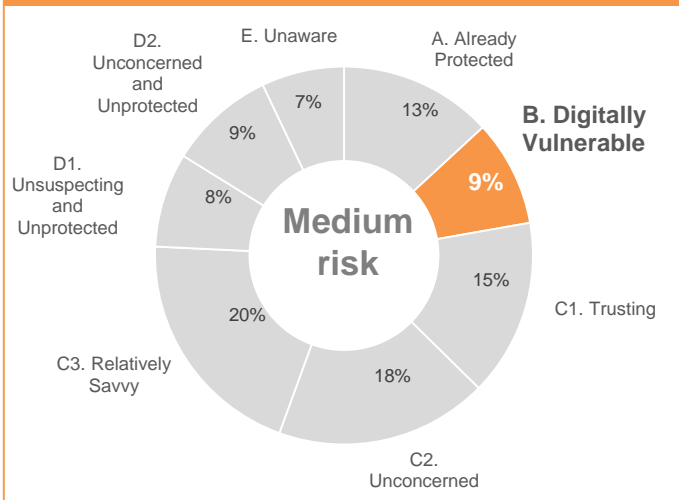
B, Female, 50-69yrs, North, White British



- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

B. 'Digitally Vulnerable' Overview

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."



UK Adult Population	Total fraud loss reported to Action Fraud	Total number of fraud offences reported to Action Fraud	Total number of cyber-dependent crimes reported to Action Fraud	Impact of Serious and Organised Crime was Life-changing
c. 5 million	£ 203,347,146*	54,020*	1,003*	8% of Victims
	average loss £41 per adult			

Who are they?

- There are two core sub-groups

Aged 50-64



Aged 65 or older



- Typically live in semi-urban areas / in between rural and urban areas

Awareness and experience of Serious and Organised Crime*

- Moderate awareness across all SOC+
- Alert to offline crime types, less so online (due to lower usage of the internet)
- Less likely to be a victim of online crime

Personality traits

- Suspicious of strangers on the street
- Not comfortable with technology (lower usage of the internet)
- Don't worry about becoming a victim of online crime

Behaviours

- Good off line protection: don't engage with cold callers or strangers on the street
- They ensure financial documents are destroyed and check their bank statements
- Don't know how to browse the web safely, although they don't use the internet as much as the general population

+ Six broad categories of crime asked about:

1. Online scams involving up-front payment
2. Personal information or data stolen online
3. Tricked into sharing personal information online
4. Scams involving up-front payments offline
5. Personal information stolen offline
6. Tricked into sharing personal information offline

B. Who are the 'Digitally Vulnerable'?

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."



Aged 50-64

Who are they?

- Live on their own or with their partner
- House-wives / - husbands
- Likely to have children over the age of 18 who have moved out
- No qualifications or lower levels e.g. up to GCSE / vocational

Where do they live?

- Slightly more likely to either live in rural areas or in city centre locations

Aged 65 or older

Who are they?

- Empty nesters, live on their own or with partner
- Lower income pensioners, unlikely to have formal qualifications at all

Where do they live?

- Slightly more likely to live in suburban areas

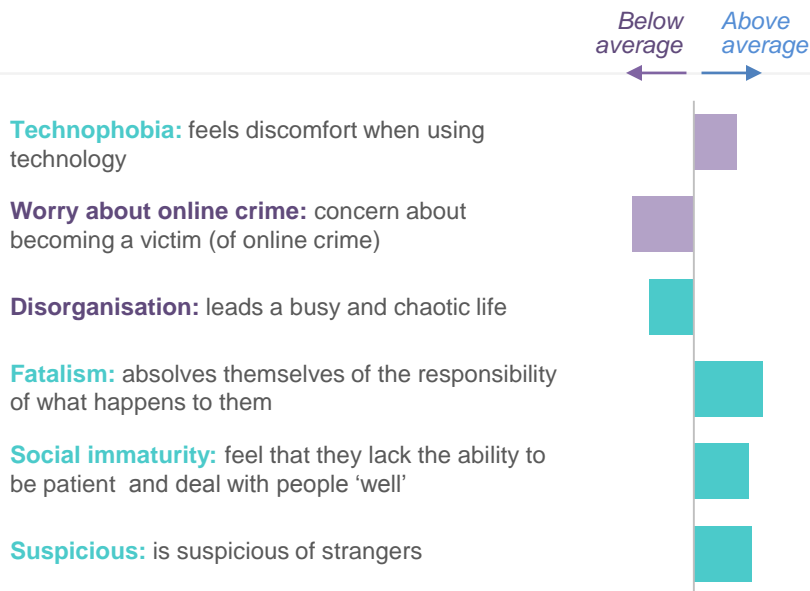
B. Personality traits of the 'Digitally Vulnerable'

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."



1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person



2. Key traits Scale



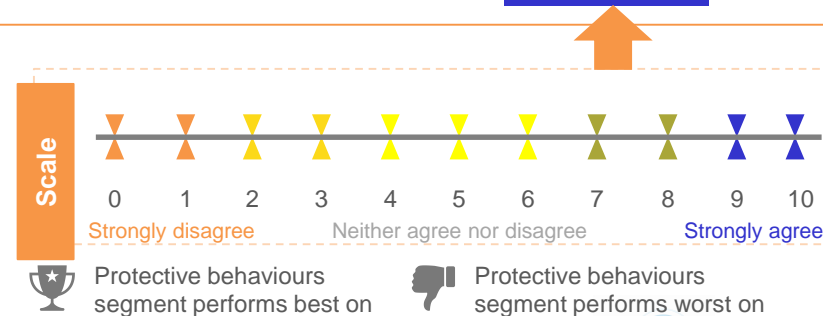
	B Agreement Score	Gen. Pop.
Technophobia		
Dealing with computers can overwhelm me	NEITHER AGREE NOR DISAGREE [5.0]	4.1
Worry about online crime		
I worry that what I do online could be monitored or used against me	DISAGREE A LITTLE [3.9]	4.8
I worry too much about becoming a victim of crime	NEITHER AGREE NOR DISAGREE [4.6]	4.0
Disorganisation		
I live a busy life – there's never enough time in the day	SOMEWHAT AGREE [6.6]	6.9
My life is somewhat chaotic	DISAGREE A LITTLE [4.1]	4.6
Fatalism		
Much of what happens in life is fate – you can't change your luck either way	AGREE A LITTLE [5.6]	4.6
Social Immaturity		
I am not very good at dealing with people	NEITHER AGREE NOR DISAGREE [4.5]	3.5
I don't have the patience to save up for things	DISAGREE A LITTLE [4.0]	3.6

B. 'Digitally Vulnerable' behaviours

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."

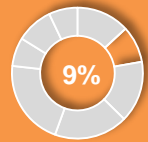


		Behaviours (best and worst among the segment)	B Agreement Score	Gen. pop.	
OFFLINE PROTECTION LEVEL	<p>High</p>	<ul style="list-style-type: none"> • Good at engaging in offline protective behaviours • Their strengths are in ensuring that they don't engage with strangers on the street or door-to-door cold callers 	I always lock the house door and close all windows when leaving	STRONGLY AGREE [9.8]	9.3
			I never engage with people who try to stop me in the street	AGREE [8.3]	6.9
ONLINE PROTECTION LEVEL	<p>Low</p>	<ul style="list-style-type: none"> • Low online protection (though low usage) • Particularly weak security when browsing the web: <ul style="list-style-type: none"> → Use debit cards when making purchases → Don't log out when done browsing → Use the same password for everything 	I always delete suspicious emails without opening them	SOMEWHAT AGREE [6.9]	8.4
			When shopping online , I always pay with either a credit card or PayPal, not with a debit or charge card	DISAGREE A LITTLE [4.0]	6.1
FINANCIAL PROTECTION LEVEL	<p>High</p>	<ul style="list-style-type: none"> • Protect themselves financially (offline) to a good level: <ul style="list-style-type: none"> → Destroy documents → Never share their PIN 	I never share my PIN number with anyone – even my close family	STRONGLY AGREE [9.6]	8.4
			I always destroy my financial documents	STRONGLY AGREE [8.9]	7.4



B. 'Digitally Vulnerable': communication approaches

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."



Insights

- Don't proactively seek information
- Low understanding of risk / sense of jeopardy
- Safer 'offline' behaviour

Aged 50-64

Potential channels:

- Rely on family for advice, if they seek it at all
- Trust existing local contacts such as GPs
- Unlikely to be online, and if they are, it is a rare occurrence
- Less likely to read newspapers, but can be interested by local newspapers / leaflets

Mosaic segments*

Modest Traditions (14%), Rural Reality (10%), Municipal Challenge (10%), Urban Cohesion (8%)

Aged 65 or older

Potential channels:

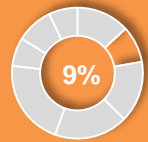
- Rely on family for advice, if they seek it at all
- Trust existing contacts such as Citizens Advice Bureau, Age Concern which they may be accessing for other reasons
- Online usage is extremely rare
- Television documentaries
- Prefer tabloids or mid-market newspapers, for entertainment

Mosaic segments*

Senior Security (24%), Vintage Value (14%), Modest Tradition (12%)

B. 'Digitally Vulnerable' Profile (I)

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."

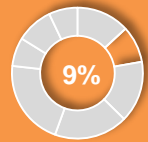


		General Population	(B) Total	(B) 50-64	(B) 65+
<i>Unweighted Base</i>		3153	334	91	205
Gender	Male	49%	44%	42%	49%
	Female	51%	56%	58%	51%
Age	16-29	22%	9%	-	-
	30-44	25%	11%	-	-
	45-49	7%	3%	-	-
	50-54	11%	7%	34%	-
	55-59	7%	6%	28%	-
	60-64	7%	8%	36%	-
	65-69	8%	16%	-	29%
	70-74	5%	10%	-	17%
Household composition	75+	8%	30%	-	53%
	On your own	16%	32%	21%	44%
	Your partner	25%	34%	34%	47%
	Your partner and your children	31%	17%	29%	4%
	Your partner, children and extended family	2%	3%	1%	1%
	Your parents	10%	4%	2%	0%
Children	Your parents, siblings and/or extended family	8%	5%	2%	-
	Children younger than 5 years old	9%	6%	1%	1%
	Children 6-12 years old	14%	5%	5%	-
	Children 13-17 years old	12%	3%	3%	0%
	No children under18	39%	58%	66%	71%
Qualifications	No children	34%	30%	28%	28%
	GCSE/O-Level/CSE	19%	21%	26%	19%
	A-Level	14%	5%	4%	2%
	Other school leavers qualification	6%	5%	4%	5%
	NVQ	5%	4%	10%	0%
	HND	3%	3%	0%	3%
	Professional Qualification	8%	6%	10%	7%
	Graduate	18%	7%	4%	4%
	Postgraduate	9%	5%	3%	1%
No qualifications	18%	43%	37%	58%	

Over-indexing (higher than the general population) Under-indexing (lower than the general population)

B. 'Digitally Vulnerable' Profile (II)

"High levels of offline protection, but inexperience with technology makes them vulnerable to online crime."



		General Population	(B) Total	(B) 50-64	(B) 65+
<i>Unweighted Base</i>		3153	334	91	205
Ethnicity	White	91%	94%	96%	97%
	Asian	4%	2%	2%	2%
	Black	4%	3%	1%	1%
	Far East Asian	0%	-	-	-
	Mixed	1%	-	-	-
	Other	0%	-	-	-
	Total BME	8%	6%	4%	3%
Internet use	Throughout the day	36%	11%	5%	0%
	Daily	41%	12%	13%	5%
	Less often	10%	5%	4%	8%
	Never online	12%	72%	78%	86%
Newspaper readership	Broadsheet	24%	15%	10%	14%
	Mid-market	19%	24%	19%	28%
	Tabloid	17%	24%	19%	26%
	Any	60%	63%	48%	68%
Sources of information / advice	Speak to family members	62%	57%	59%	56%
	Speak to friends	17%	7%	10%	6%
	Speak to your bank or financial advisor	19%	17%	19%	15%
	Look at an official website	5%	0%	-	0%
	Look at other websites for information	10%	4%	3%	1%
	Online forums or chat rooms	3%	0%	-	-
	Online news sources	3%	0%	1%	-
None of the above	15%	24%	20%	28%	
Place of birth	UK	91%	91%	96%	94%
	Overseas	9%	9%	4%	6%
Victims of crime	Online scams involving up front payments	4%	4%	11%	2%
	Personal info stolen online	6%	4%	3%	3%
	Tricked into sharing personal info online	2%	2%	3%	2%
	Offline scams involving up front payments	4%	5%	7%	5%
	Personal info stolen offline	7%	9%	11%	7%
	Tricked into sharing personal info offline	2%	2%	4%	1%
	Any	18%	18%	24%	14%

Over-indexing (higher than the general population)
 Under-indexing (lower than the general population)



Segment C1.

Moderate levels of protection but a trusting and malleable personality makes them vulnerable

C1. 'Trusting' in their own words

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



'Trusting' Summary

- Trusting and easily swayed, less likely to challenge others
- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- Moderate to good awareness of different types of crime / fraud*:
 - Slightly more likely to be aware of fraud involving being tricked into sharing personal information or data (either online or offline)
- Lower level of offline protection than the general population:
 - More likely than average to engage with strangers on the street, cold callers or door-to-door salesmen

"The padlock sign, I don't really know what that is, to be honest, but I'm guessing that's going online, going to buy something, I don't know. Padlock sign could mean that it is safe or that it isn't, I don't know."

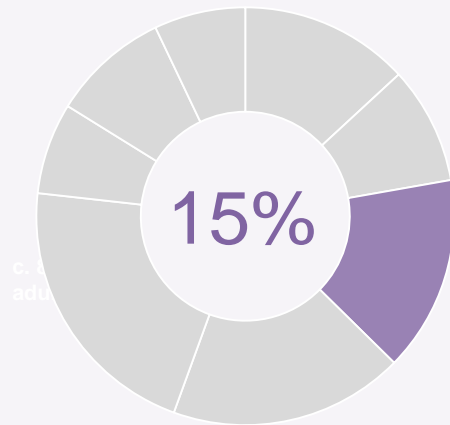
C1, Female, 16-29yrs, Suburban, South, lives alone

"It's a very English thing as not being seen as rude, so you can't just walk past somebody. You know there are lots and lots and lots of charity volunteers, beggars to a certain extent, I mean courtesy costs nothing – you don't have to stand an hour and have a chat."

C1, Male, 30-49yrs, North, White British, 2 young children

"I did let in [Sales Rep into my home]...it's very rare I'll let somebody in, it just depends, really, but it was raining. It was pouring down. I said, 'Don't stand, come in,' you know, 'cause-, that's the only reason. More of a sympathy than, 'Come in, 'cause I want whatever you've got.'"

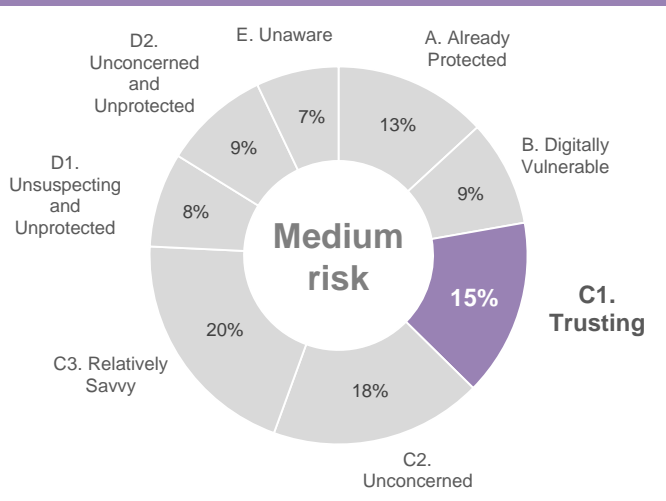
C1, Female, 30-49yrs, Cardiff, White British, 2 children



- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

C1. 'Trusting' Overview

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



UK Adult Population



c. 8 million

Total fraud loss reported to Action Fraud



£ 331,524,757*

**average loss
£41 per adult**

Total number of fraud offences reported to Action Fraud



88,072*

Total number of cyber-dependent crimes reported to Action Fraud



1,744*

Impact of Serious and Organised Crime was Life-changing



3% of Victims

Who are they?

- There are three core sub-groups

Under 35s



Men aged 35+



Women aged 35+ in a relationship



- They live across a range of rural and urban, as well as a range of police force areas

Awareness and experience of Serious and Organised Crime*

- Moderate level of awareness across all SOC types*
- They are switched on and alert to online and offline scams
- More likely than the general population to be a victim of offline scams

Personality traits

- Too trusting of others and easily swayed
- A low propensity to challenge others

Behaviours

- Moderate levels of protective actions to prevent offline, online and financial crimes
- More likely to have been affected by offline scams involving up front payments and sharing personal information

+ Six broad categories of crime asked about:

1. Online scams involving up-front payment
2. Personal information or data stolen online
3. Tricked into sharing personal information online
4. Scams involving up-front payments offline
5. Personal information stolen offline
6. Tricked into sharing personal information offline

C1. Who are the 'Trusting'?

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



Under 35s

Who are they?

- Young adults (typically 16-29), still living with their parents
- Students
- Don't typically have children

Where do they live?

- Very similar to the general population, but slightly more likely to live in inner city locations

Men aged 35+

Who are they?

- Men typically 45 years old or older, who live with their partner
- Likely to have older children (over 18)
- Majority are currently in full employment, but large proportion retired
- Well educated, to a graduate or postgraduate level

Where do they live?

- Very similar to the general population, no more or less likely to live in one specific location

Women aged 35+ in a relationship

Who are they?

- Women (typically 45 years old or older), who live with younger children (aged 6-17) and their partner
- Working mothers, in full- or part-time employment

Where do they live?

- Slightly more likely to live in more rural areas than within cities

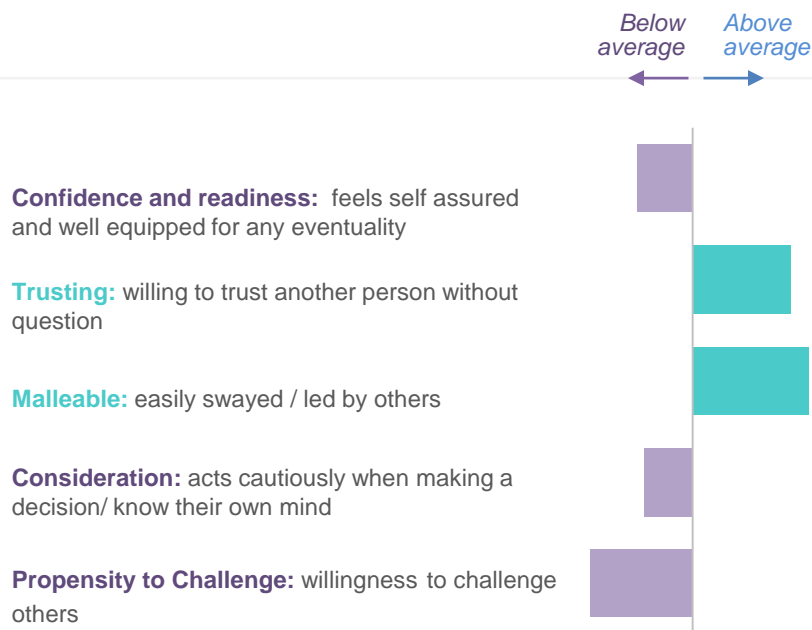
C1. Personality traits of the 'Trusting'

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person



2. Key traits Scale



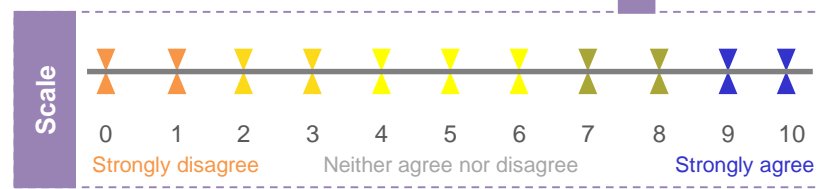
	C1 Agreement Score	Gen. Pop.
Overly trusting		
If someone I know recommends something to me I would trust their judgement	SOMEWHAT AGREE [6.7]	5.9
Easily swayed		
I don't like to say no to people	SOMEWHAT AGREE [6.8]	5.8
I can easily be persuaded to go along with the plans of others	NEITHER AGREE NOR DISAGREE [5.4]	4.1
I prefer to agree with people in order to avoid confrontation	AGREE A LITTLE [5.7]	4.6
Consideration		
I know my own mind and won't agree to anything unless I'm sure of it	SOMEWHAT AGREE [6.9]	7.7
Propensity to challenge		
I always challenge what people tell me if it doesn't seem right	AGREE A LITTLE [6.0]	7.2

C1. 'Trusting' behaviours

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



		Behaviours (best and worst among the segment)	C1 Agreement Score	Gen. pop.
OFFLINE PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> • Good at locking doors and windows • Weaker than average at: <ul style="list-style-type: none"> → Opening doors to purchase from door-to-door salesmen and charities → Speaking to cold callers → Engaging with people in the street 	I always lock the house door and close all windows when leaving	STRONGLY AGREE [9.4]	9.3
		I never speak to cold callers when they ring, even those from charities or the bank	AGREE A LITTLE [6.2]	6.6
ONLINE PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> • Average on most online behaviours • Weak when it comes to passwords: <ul style="list-style-type: none"> → More likely to use the same password for everything → Passwords are not complex 	I have anti-virus/ firewall software installed on my home computer which I always update when prompted	STRONGLY AGREE [8.6]	8.3
		I tend not to use the same password for all my online accounts*	AGREE A LITTLE [6.0]	6.4
		*scale reversed from original questionnaire		
FINANCIAL PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> • Average across all financial behaviours • Slightly weaker at destroying financial documents 	I never share my PIN number with anyone – even my close family	AGREE [8.4]	8.4
		I always destroy my financial documents	SOMEWHAT AGREE [7.3]	7.4



Protective behaviours segment performs best on Protective behaviours segment performs worst on

C1. 'Trusting' - Communication approaches

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



Insights

- Trusting of strangers, and reluctant to challenge – especially in person and over the phone
- At risk of making impulsive decisions or purchases

Under 35s

Potential channels:

- Tend to gather information and advice from their parents
- Online the whole time
- Read tabloid newspapers and watch 'Entertainment' documentaries (e.g. Cowboy builders, Catfish, Watchdog)
- Seek information from education providers (schools, colleges, universities)

Mosaic segments*

Family Basics (16%), Prestige Positions (14%), Suburban Stability (13%), Aspiring Homemakers (10%), Urban Cohesion (10%) and Transient Renters (4%)

Men aged 35+

Potential channels:

- Seek information and advice from official sources such as banks, their IFA or official websites
- Use the internet on a daily basis
- Read broadsheets and watch documentaries (e.g. Panorama, Dispatches)

Mosaic segments*

Suburban Stability (20%), Prestige Positions (16%), City Prosperity (3%) and Rental Hubs (3%)

Women aged 35+ in a relationship

Potential channels:

- Rely on partners to directly manage their affairs and for advice/guidance
- Watch 'Entertainment' documentaries (e.g. Cowboy builders, Catfish, Watchdog)
- Read Popular Women's magazines, and less likely to read newspapers
- Low frequency internet users
- Less likely to read newspapers

Mosaic segments*

Prestige Positions (18%), Country Living (15%) and Domestic Success (9%)

C1. 'Trusting' Profile (I)

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



		General Population	(C1) Total	(C1) Under 35	(C1) Men 35+	(C1) Women 35+ in a couple
<i>Unweighted Base</i>		3153	494	74	148	208
Gender	Male	49%	39%	52%	100%	-
	Female	51%	61%	48%	-	100%
Age	16-29	22%	21%	72%	-	-
	30-44	25%	23%	28%	11%	29%
	45-49	7%	8%	-	10%	14%
	50-54	11%	13%	-	16%	22%
	55-59	7%	8%	-	14%	10%
	60-64	7%	6%	-	10%	8%
	65-69	8%	7%	-	13%	7%
	70-74	5%	6%	-	12%	6%
	75+	8%	7%	-	14%	4%
Household composition	On your own	16%	13%	11%	16%	-
	Your partner	25%	22%	3%	39%	32%
	Your partner and your children	31%	35%	13%	36%	62%
	Your partner, children and extended family	2%	4%	2%	2%	6%
	Your parents	10%	10%	35%	-	-
	Your parents, siblings and/or extended family	8%	10%	33%	-	-
Children	Children younger than 5 years old	9%	5%	6%	5%	4%
	Children 6-12 years old	14%	19%	16%	12%	30%
	Children 13-17 years old	12%	12%	1%	11%	21%
	No children under18	39%	41%	17%	54%	46%
	No children	34%	32%	63%	23%	13%
Qualifications	GCSE/O-Level/CSE	19%	21%	10%	20%	32%
	A-Level	14%	12%	21%	4%	12%
	Other school leavers qualification	6%	5%	5%	5%	5%
	NVQ	5%	4%	7%	1%	2%
	HND	3%	5%	10%	4%	2%
	Professional Qualification	8%	7%	2%	14%	9%
	Graduate	18%	20%	21%	22%	19%
	Postgraduate	9%	10%	10%	12%	10%
	No qualifications	18%	15%	14%	18%	10%

Over-indexing (Higher than the General population) Under-indexing (Lower than the General population)

C1. 'Trusting' Profile (II)

"Moderate levels of protection but a trusting and malleable personality makes them vulnerable."



		General Population	(C1) Total	(C1) Under 35	(C1) Men 35+	(C1) Women 35+ in a couple
<i>Unweighted Base</i>		3153	494	74	148	208
Ethnicity	White	91%	94%	94%	95%	93%
	Asian	4%	4%	3%	2%	5%
	Black	4%	1%	0%	1%	1%
	Far East Asian	0%	1%	2%	0%	0%
	Mixed	1%	0%	0%	1%	0%
	Other	0%	0%	0%	1%	1%
	Total BME	8%	6%	6%	4%	7%
Internet use	Throughout the day	36%	32%	45%	26%	26%
	Daily	41%	52%	54%	53%	53%
	Less often	10%	10%	2%	14%	16%
	Never online	12%	6%	0%	7%	6%
Newspaper readership	Broadsheet	24%	23%	19%	32%	23%
	Mid-market	19%	18%	15%	28%	14%
	Tabloid	17%	19%	27%	13%	18%
	Any	60%	61%	61%	72%	54%
Sources of information / advice	Speak to family members	62%	70%	87%	51%	74%
	Speak to friends	17%	15%	14%	17%	14%
	Speak to your bank or financial advisor	19%	20%	16%	24%	22%
	Look at an official website	5%	4%	3%	7%	3%
	Look at other websites for information	10%	9%	3%	14%	10%
	Online forums or chat rooms	3%	1%	0%	1%	3%
	Online news sources	3%	3%	2%	4%	3%
	None of the above	15%	9%	4%	16%	6%
Place of birth	UK	91%	93%	94%	94%	93%
	Overseas	9%	7%	6%	6%	7%
Victims of crime	Online scams involving up front payments	4%	5%	4%	5%	4%
	Personal info stolen online	6%	5%	2%	3%	6%
	Tricked into sharing personal info online	2%	2%	2%	1%	2%
	Offline scams involving up front payments	4%	7%	7%	5%	5%
	Personal info stolen offline	7%	8%	3%	4%	11%
	Tricked into sharing personal info offline	2%	4%	4%	3%	3%
	Any	18%	18%	11%	12%	22%

Over-indexing (Higher than the General population) Under-indexing (Lower than the General population)



Segment C2.

Moderate levels of protection, but increased vulnerability due to risk taking mindset

C2. 'Unconcerned and Somewhat Protected' in their own words

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."



'Unconcerned and Somewhat Protected' Summary

- Can act in a rash or risky manner without being overly concerned for the consequences
- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- Moderate to good awareness of different crime/ fraud types, both online and offline*
- Moderate levels of protection though some areas of weakness around offline behaviours:
- More likely than average to fall victim to specific crime types: online scams involving up front payments, being tricked into sharing personal information or data online

"I never think of the consequences really until I'm faced with them."

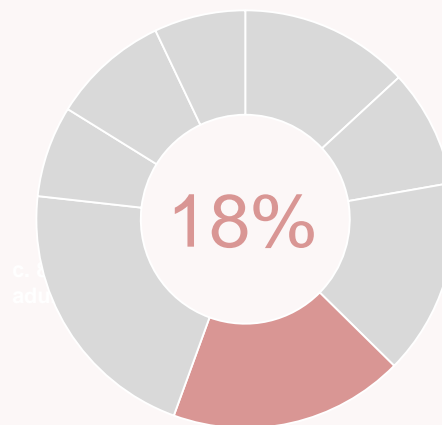
Male, 16-29, London, White British, no children

"Now and then...I've treated myself to something [when I] probably should have saved the money for something else. I remember when I bought my Xbox and my iPad – I didn't need an iPad, I had the iPhone which did exactly the same but I...was online, you know, sitting there at night [and] you suddenly just think 'that's a great idea'."

C2, Male, 30-49, London, White British, 2 children

"I wouldn't necessarily break the rules but I do think there is some space for interpretation or wriggling about. Sometimes there's a fine line that you might just push it as far as you can go."

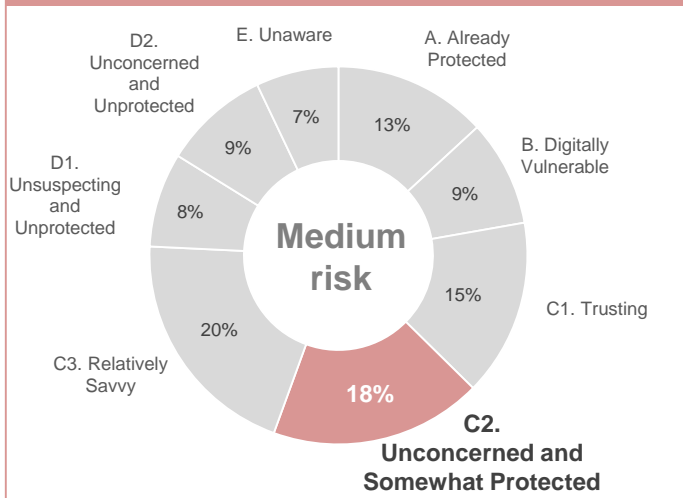
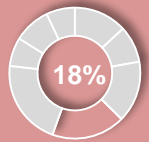
C2, Male, 16-29, London, White British, no children



- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

C2. 'Unconcerned and Somewhat Protected' Overview

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."



UK Adult Population	Total fraud loss reported to Action Fraud	Total number of fraud offences reported to Action Fraud	Total number of cyber-dependent crimes reported to Action Fraud	Impact of Serious and Organised Crime was Life-changing
c. 9 million	£ 398,668,550*	105,909*	3,260*	8% of Victims
	average loss £44 per adult			

Who are they?

- Two core sub-groups

Men aged 16-34

Men aged 35+ in a couple

- They live across a range of police force areas and are only marginally more likely to live in rural areas

Awareness and experience of Serious and Organised Crime*

- Moderate level of awareness across all SOC types+ – online, offline and financial
- Slightly more aware of online crime types
- More likely than average to be a victim of specific crime types: online scams involving up front payments, being tricked into sharing personal information or data online, being tricked into sharing PI offline

Personality traits

- A tendency to act in a rash manner or on the spur of the moment

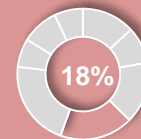
Behaviours

- Moderate levels of protective behaviours undertaken offline, online and financially – no obvious weak points
- Higher than average at engaging with people in the street (i.e. more of an offline threat to this group)

- + Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

C2. Who are the 'Unconcerned and Somewhat Protected'?

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."



Men aged 16 – 34

Who are they?

- Still living with their parents
- Tend to be students and young professionals
- Don't typically have children

Where do they live?

- Typically living with their parents, slightly more likely to live in rural or very rural locations

Men aged 35+ in a couple

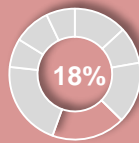
Who are they?

- Live with their partner and children
- Appear linked to the 'women aged 35+ in a relationship' within the C1 segment ('Trusting')
- More likely to have children who are under the age of 17
- Tend to be working full-time and mid to high level income earners

Where do they live?

- Very similar to the general population, and are no more or less likely to live in one type of location

C2. Personality traits of the 'Unconcerned and Somewhat Protected'



"Moderate levels of protection, but increased vulnerability due to risk taking mindset."

1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person

Below average ← → Above average

Recklessness: takes risks/ live for the day

Impetuousness: act rashly/ suddenly or emotionally



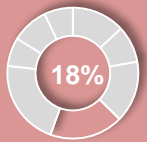
2. Key traits Scale



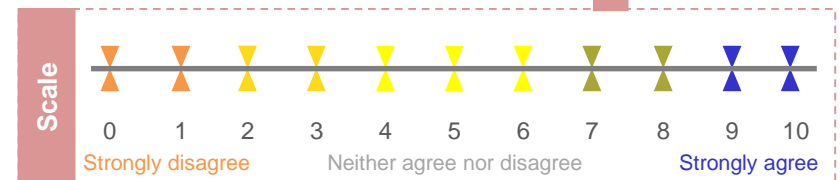
	C2 Agreement Score	Gen pop.
Recklessness		
I like to get on with things and deal with the consequences later	AGREE A LITTLE [5.5]	4.5
I get a thrill out of taking risks	NEITHER AGREE NOR DISAGREE [5.0]	3.7
Impetuousness		
I often buy things to make myself feel better	NEITHER AGREE NOR DISAGREE [5.0]	4.0
I tend to do things on the spur of the moment	NEITHER AGREE NOR DISAGREE [5.4]	4.5
I like to buy the latest gadgets and technology	NEITHER AGREE NOR DISAGREE [4.7]	3.6
I don't have the patience to save up for things	DISAGREE A LITTLE [4.4]	3.6

C2. 'Unconcerned and Somewhat Protected' behaviours

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."



		Behaviours (best and worst among the segment)	C2 Agreement Score	Gen. pop.
OFFLINE PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> Similar to the average for offline protection More likely than average to: <ul style="list-style-type: none"> Open the door to purchase from door-to-door salesmen and charities Speak to cold callers Engage with people in the street 	I always lock the house door and close all windows when leaving	STRONGLY AGREE [9.3]	9.3
		I never speak to cold callers when they ring, even those from charities or the bank	AGREE A LITTLE [6.4]	6.6
ONLINE PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> Similar to the average for most online behaviours, but particular strengths are: <ul style="list-style-type: none"> Deleting suspicious emails Installing and updating anti-virus software/firewalls Similar weaknesses to the general population; using the same password or writing them down 	I always delete suspicious emails without opening them	STRONGLY AGREE [8.7]	8.4
		I tend not to use the same password for all my online accounts*	AGREE A LITTLE [6.3]	6.4
		*scale reversed from original questionnaire		
FINANCIAL PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> Very similar to the general population across all financial behaviours – moderately well protected 	I regularly check all transactions on my bank/ credit card statements for accuracy	AGREE [8.3]	8.3
		I always destroy my financial documents	SOMEWHAT AGREE [7.4]	7.4

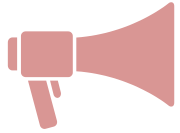


Protective behaviours segment performs best on
 Protective behaviours segment performs worst on

C2. 'Unconcerned and Somewhat Protected' – communication approaches

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."

18%



Insights

- Tend to act impulsively and without considering the consequences
- Don't take personal responsibility for protection, and consider it arduous

Men aged 16 – 34

Potential channels:

- High frequency internet users, and seek advice from news, chatrooms and official websites
- Interested in a "story" and watch 'entertainment' documentaries (e.g. Cowboy builders, Catfish)
- Accessible through education channels, particularly schools
- Read tabloid newspapers

Mosaic segments*

Country Living (18%), Rural Reality (13%), Aspiring Homemakers (10%) and Transient Renters (4%)

Men aged 35+ in a couple

Potential channels:

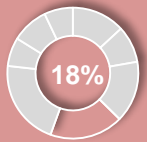
- Use informal online sources for information or advice – e.g. forums/ chat rooms and unofficial websites – unlikely to rely on family members for advice
- Read broadsheet newspapers and watch news items or current affairs programmes (e.g. Newsnight)

Mosaic segments*

Suburban Stability (15%) and Vintage Value (4%)

C2. 'Unconcerned and Somewhat Protected' Profile (I)

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."

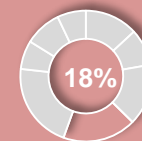


		General Population	(C2) Total	(C2) Men 16 – 34	(C2) Men 35+ in a couple
<i>Unweighted Base</i>		3153	496	72	188
Gender	Male	49%	65%	100%	100%
	Female	51%	35%	-	-
Age	16-29	22%	28%	70%	-
	30-44	25%	30%	30%	36%
	45-49	7%	6%	-	8%
	50-54	11%	10%	-	15%
	55-59	7%	5%	-	6%
	60-64	7%	5%	-	7%
	65-69	8%	7%	-	14%
	70-74	5%	3%	-	6%
	75+	8%	5%	-	8%
Household composition	On your own	16%	13%	16%	-
	Your partner	25%	20%	6%	36%
	Your partner and your children	31%	35%	13%	60%
	Your partner, children and extended family	2%	1%	-	4%
	Your parents	10%	14%	40%	-
	Your parents, siblings and/or extended family	8%	9%	20%	-
Children	Children younger than 5 years old	9%	8%	15%	7%
	Children 6-12 years old	14%	16%	12%	22%
	Children 13-17 years old	12%	14%	2%	28%
	No children under18	39%	33%	10%	43%
	No children	34%	35%	70%	13%
Qualifications	GCSE/O-Level/CSE	19%	20%	18%	24%
	A-Level	14%	16%	27%	9%
	Other school leavers qualification	6%	8%	11%	6%
	NVQ	5%	8%	12%	5%
	HND	3%	3%	2%	5%
	Professional Qualification	8%	7%	3%	12%
	Graduate	18%	18%	18%	16%
	Postgraduate	9%	6%	2%	5%
	No qualifications	18%	13%	8%	16%

 Over-indexing (Higher than the general population)  Under-indexing (Lower than the general population)

C2. 'Unconcerned and Somewhat Protected' Profile (II)

"Moderate levels of protection, but increased vulnerability due to risk taking mindset."



		General Population	(C2) Total	(C2) Men 16 – 34	(C2) Men 35+ in a couple
<i>Unweighted Base</i>		3153	496	72	188
Ethnicity	White	91%	92%	94%	96%
	Asian	4%	2%	1%	3%
	Black	4%	4%	3%	1%
	Far East Asian	0%	1%	1%	-
	Mixed	1%	-	-	-
	Other	0%	1%	1%	-
	Total BME	8%	8%	6%	4%
Internet use	Throughout the day	36%	48%	56%	46%
	Daily	41%	39%	37%	38%
	Less often	10%	10%	6%	13%
	Never online	12%	3%	1%	3%
Newspaper readership	Broadsheet	24%	24%	19%	27%
	Mid-market	19%	19%	10%	25%
	Tabloid	17%	20%	24%	16%
	Any	60%	63%	53%	68%
Sources of information / advice	Speak to family members	62%	61%	68%	47%
	Speak to friends	17%	22%	25%	20%
	Speak to your bank or financial advisor	19%	15%	7%	17%
	Look at an official website	5%	5%	6%	4%
	Look at other websites for information	10%	14%	15%	16%
	Online forums or chat rooms	3%	6%	11%	5%
	Online news sources	3%	3%	5%	3%
None of the above	15%	14%	10%	17%	
Place of birth	UK	91%	91%	94%	92%
	Overseas	9%	9%	6%	8%
Victims of crime	Online scams involving up front payments	4%	6%	3%	7%
	Personal info stolen online	6%	7%	7%	9%
	Tricked into sharing personal info online	2%	3%	2%	3%
	Offline scams involving up front payments	4%	4%	2%	6%
	Personal info stolen offline	7%	7%	3%	10%
	Tricked into sharing personal info offline	2%	4%	4%	4%
	Any	18%	20%	17%	24%

 Over-indexing (Higher than the General population)  Under-indexing (Lower than the General population)



Segment C3.

**Good levels of protection and
'sensible' personality, making them
less likely to be victims of Serious
and Organised Crime**

C3. 'Relatively Savvy' in their own words

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



'Relatively Savvy' Summary

- Not easily swayed by others, likely to challenge
- Well protected online and relatively well protected offline and financially
- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- Good levels of awareness of serious and organised crime types, and online crimes in particular*

"I've had emails, it's usually from Africa, where this person has just been left some money and if they could have my...bank account they're going to put the money into my account, and then I should send them and I can have half of it. It's always hundreds and hundreds of thousands and I can't believe anybody could fall for that."

C3, Female, 50-69yrs, London, White British

"I'm cautious of people in the street [charity workers] and I'm cautious even more so, because you see people just chucking their money...[I think] a lot of that money is not even counted and it's gone straight into someone's pocket just because they've stuck a onesie on and [have] a bucket down the street. It's true though, isn't it?"

C3, Female, 50-69yrs, Cardiff, White British, 2 children

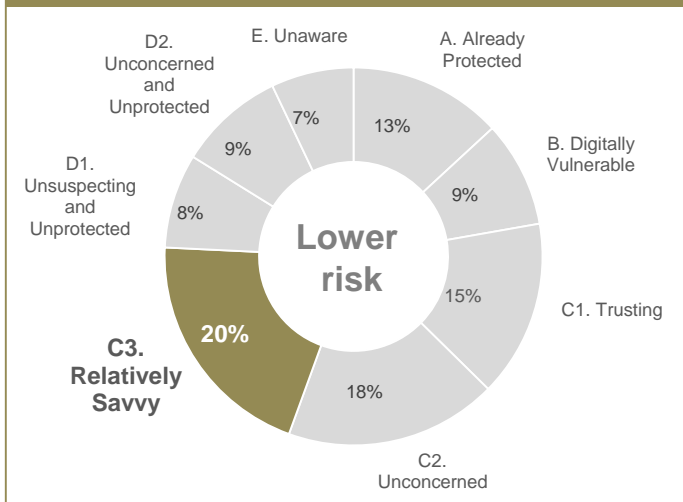
"I am quite, you know, outspoken...if there's children sat... on the bus, in the seats, it's not necessarily for myself, but if an old lady...gets on the bus and the boys don't stand up, I usually go up and say 'excuse me, this lady would like to sit down'."

C3, Female, 50-69yrs, London, White British

- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

C3. 'Relatively Savvy' Overview

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



UK Adult Population	Total fraud loss reported to Action Fraud	Total number of fraud offences reported to Action Fraud	Total number of cyber-dependent crimes reported to Action Fraud	Impact of Serious and Organised Crime was Life-changing
c. 10.3 million	£ 384,064,302*	102,029*	3,264*	9% of Victims
	average loss £37 per adult			

Who are they?

- This segment represents a cross section of the population though social classes ABC1 are slightly more dominant

Broad market

ABC1s#

Socio-Economic Groups

- There is no obvious rural/urban split

Awareness and experience of Serious and Organised Crime*

- Higher level of awareness across all SOC types+ compared to average, especially in relation to online crimes
- Similar to average in terms of having been victims of serious and organised crime
- Less likely than average to be scammed

Personality traits

- Relatively 'sensible' group
- More likely to challenge others and are not easily swayed

Behaviours

- Making a reasonable effort to protect themselves
- Moderate levels of offline and financial protection
- Well protected online

+ Six broad categories of crime asked about:

- Online scams involving up-front payment
- Personal information or data stolen online
- Tricked into sharing personal information online
- Scams involving up-front payments offline
- Personal information stolen offline
- Tricked into sharing personal information offline

*Source: National Fraud Intelligence Bureau Force Profiles, Apr-Sept, 2014 (figures grossed up to 12 months)

C3. Who are the 'Relatively Savvy'?

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



Broad market

Who are they?

- A range of ages but less likely to be older (75+)
- More likely to have teenage children aged 13-17
- Much less likely to live on their own, with extended family and parents/siblings
- Very well educated and in full time employment
- More likely to have a long term illness

Where do they live?

- This group is in line with the general population and are no more or less likely to live in one specific location

ABC1s

Who are they?

- Typically middle aged (44-54) families with young or teenage children living at home
- Very well educated and in full time employment

Where do they live?

- This group is in line with the general population and are no more or less likely to live in one specific location

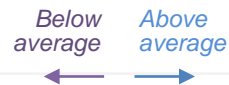
C3. Personality traits of the 'Relatively Savvy'

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person



Propensity to Challenge: willingness to challenge others



Malleability: easily swayed / led by others



2. Key traits Scale



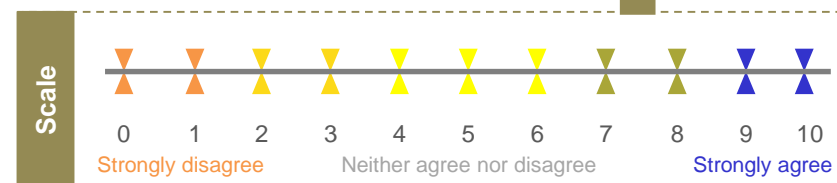
	C3 Agreement Score	Gen pop.
Propensity to challenge		
I always challenge what people tell me if it doesn't seem right	AGREE [8.0]	7.2
I believe that authority figures should be obeyed at all times	AGREE A LITTLE [5.7]	6.0
Malleability		
I don't like to say no to people	NEITHER AGREE NOR DISAGREE [5.1]	5.8
I can easily be persuaded to go along with the plans of others	SOMEWHAT DISAGREE [2.9]	4.1

C3. 'Relatively Savvy' behaviours

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



		Behaviours (best and worst among the segment)	C3 Agreement Score	Gen. pop.
OFFLINE PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> • Good at locking doors and windows • Weaker than the general population at: <ul style="list-style-type: none"> → Opening doors to purchase from door-to-door salesmen and charities → Speaking to cold callers 	I always lock the house door and close all windows when leaving	STRONGLY AGREE [9.5]	9.3
		I never speak to cold callers when they ring, even those from charities or the bank	AGREE A LITTLE [6.3]	6.6
ONLINE PROTECTION LEVEL	<p>High</p> <ul style="list-style-type: none"> • High levels of online protective behaviours, ensuring they browse the web safely. In particular: <ul style="list-style-type: none"> → Deleting suspicious emails → Ensuring they make purchases on secure websites → Never entering credit card or debit card details into a website over an unsecured Wi-Fi network 	I always delete suspicious emails without opening them	STRONGLY AGREE [9.0]	8.4
		When shopping online, I always pay by credit card/ PayPal , not by debit/ charge card	AGREE A LITTLE [6.4]	6.1
FINANCIAL PROTECTION LEVEL	<p>Moderate</p> <ul style="list-style-type: none"> • Similar to general population • Moderate levels of protection, ensuring they check their financial statements • Less likely to destroy unneeded financial documents 	I regularly check all the transactions on my bank or credit card statements for accuracy	AGREE [8.5]	8.3
		I always destroy my financial documents	SOMEWHAT AGREE [7.4]	7.4



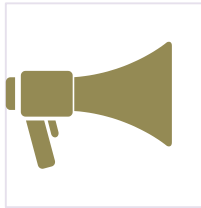
Protective behaviours segment performs best on



Protective behaviours segment performs worst on

C3. 'Relatively Savvy' - communication approaches

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



General themes

- Risk of complacency – prompts required to ensure ongoing re-appraisal of systems, processes and behaviours
- Trusting of strangers – particularly in person

Broad market

Potential channels:

- They seek information and advice from a variety of sources, including official websites and their bank, but also likely to look into less official sources, such as forums or a general 'Google search'
- Read broadsheet newspapers

Mosaic segments

Country living (13%), Suburban stability (12%), Prestige positions (12%), Domestic success (11%), Family basics (11%) and Rural reality (7%)

ABC1s

Potential channels:

- They seek information and advice from a variety of sources, including official websites and their bank, but also likely to look into less official sources, such as forums or a general 'Google search'
- Intensive internet users
- Broadsheet readers

Mosaic segments

Country living (13%), Suburban stability (12%), Prestige positions (12%), Domestic success (11%), Family basics (11%), Rural reality (7%) and Aspiring homemakers (7%)

C3. 'Relatively Savvy' Profile (I)

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



		General Population	(C3) Total	(C3) ABC1
<i>Unweighted Base</i>		3153	661	434
Gender	Male	49%	46%	46%
	Female	51%	54%	54%
Age	16-29	22%	21%	19%
	30-44	25%	28%	30%
	44-49	7%	8%	9%
	50-54	11%	12%	14%
	55-59	7%	7%	8%
	60-64	7%	7%	8%
	65-69	8%	9%	7%
	70-74	5%	4%	3%
Household composition	75+	8%	4%	3%
	On your own	16%	13%	12%
	Your partner	25%	28%	28%
	Your partner and your children	31%	33%	35%
	Your partner, children and extended family	2%	2%	1%
	Your parents	10%	10%	8%
Children	Your parents, siblings and/or extended family	8%	5%	4%
	Children younger than 5 years old	9%	10%	11%
	Children 6-12 years old	14%	13%	14%
	Children 13-17 years old	12%	15%	17%
	No children under18	39%	37%	36%
Qualifications	No children	34%	34%	31%
	GCSE/O-Level/CSE	19%	16%	10%
	A-Level	14%	12%	11%
	Other school leavers qualification	6%	7%	5%
	NVQ	5%	3%	3%
	HND	3%	3%	3%
	Professional Qualification	8%	9%	10%
	Graduate	18%	24%	32%
Postgraduate	9%	13%	18%	
No qualifications	18%	13%	8%	

 Over-indexing (higher than the General population)  Under-indexing (lower than the General population)

C3. 'Relatively Savvy' Profile (II)

"Good levels of protection and 'sensible' personality, making them less likely to be victim of Serious and Organised Crime."



		General Population	(C3) Total	(C3) ABC1
<i>Unweighted Base</i>		3153	661	434
Ethnicity	White	91%	88%	85%
	Asian	4%	4%	6%
	Black	4%	6%	6%
	Far East Asian	0%	0%	0%
	Mixed	1%	2%	3%
	Other	0%	0%	0%
	Total BME	8%	10%	12%
Internet use	Throughout the day	36%	40%	49%
	Daily	41%	47%	44%
	Less often	10%	11%	7%
	Missing / not used (Never online)	12%	2%	1%
Newspaper readership	Broadsheet	24%	30%	37%
	Mid-market	19%	14%	16%
	Tabloid	17%	15%	11%
	Any	60%	59%	64%
Sources of information / advice	Speak to family members	62%	56%	59%
	Speak to friends	17%	18%	17%
	Speak to your bank or financial advisor	19%	24%	25%
	Look at an official website	5%	8%	8%
	Look at other websites for information	10%	13%	13%
	Online forums or chat rooms	3%	6%	5%
	Online news sources	3%	4%	4%
None of the above	15%	14%	11%	
Place of birth	UK	91%	88%	86%
	Overseas	9%	12%	14%
Victims of crime	Online scam	4%	5%	4%
	Personal info stolen online	6%	6%	7%
	Personal info shared online	2%	3%	2%
	Scam	4%	2%	1%
	Personal info stolen	7%	8%	8%
	Personal info shared	2%	2%	1%
	Any	18%	19%	18%

 Over-indexing (higher than the General population)  Under-indexing (lower than the General population)



Segment D1.

Extremely low levels of any protective behaviours, combined with a malleable personality, make them predisposed to becoming a victim

D1. 'Unsuspecting and Unprotected' in their own words

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



'Unsuspecting and Unprotected' Summary

- Highly malleable, trusting, willing to go along with the plans of others. Don't feel confident in their own ability to face an unexpected situation
- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- Moderate to good awareness of different types of crime / fraud*
- Lower level of all protective behaviours:
 - More likely to engage with strangers on the street, unlikely to take precautions when browsing the web, and make little effort to check their financial statements

"I didn't have anti-virus on [my computer] for a long time and as far as I was concerned it was more than fine...I don't use my laptop for that much other than like buying stuff every now and then and downloading music or just watching Netflix, so to me it never seemed that necessary...[now that] I do have it, it wants to block every other website that I try and go on."

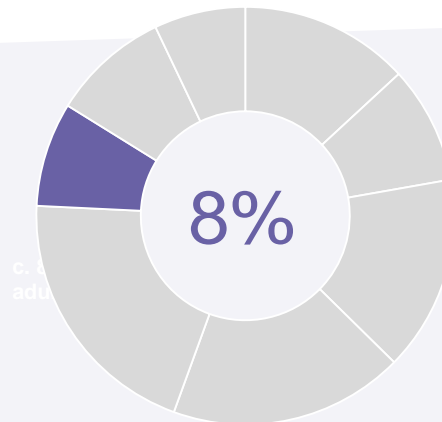
D1, Male, 16-29yrs, London, White British

"I'm afraid that something could happen...because I don't understand it. You know, I don't think anybody really understands it, you don't know how people hack your accounts...to me it's like, I can see somebody going in my bag and taking something. I can't physically understand how they could get the details of everything personal that I have."

D1, Female, 50-69yrs, London, White British

"Do you know, it's weird, when I cover my pin code and there's somebody behind me I feel rude."

D1, Female, 50-69yrs, Leeds, White British



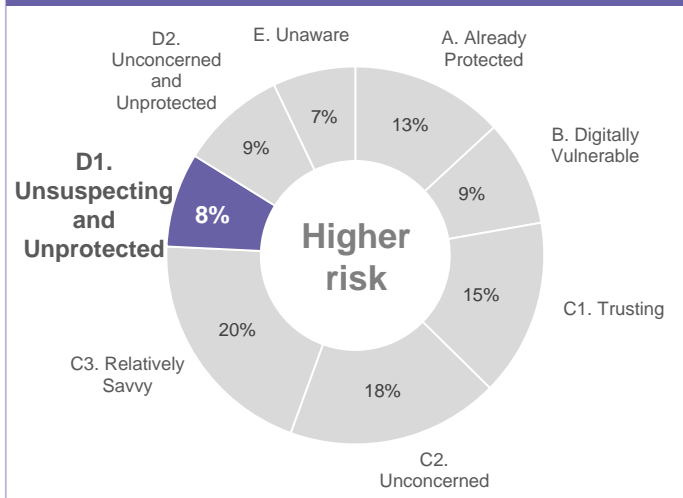
"I've obviously heard of identity fraud, but I don't necessarily know what that entails."

D1, Female, 16-29yrs, Bracknell, White British

- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

D1. 'Unsuspecting and Unprotected' Overview

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



UK Adult Population	Total fraud loss reported to Action Fraud	Total number of fraud offences reported to Action Fraud	Total number of cyber-dependent crimes reported to Action Fraud	Impact of Serious and Organised Crime was Life-changing
c. 4 million	£135,470,480*	35,989*	976*	1% of Victims
	average loss £34 per adult			

Who are they?

- There are two core sub-groups:

Aged 16-29

Over 30s

- More likely to live in rural or rural edge areas

Awareness and experience of Serious and Organised Crime*

- Average awareness of SOC types*
- Most likely to be aware of online scams involving having PI stolen – less likely to be aware of this crime occurring offline
- Slightly less likely to be a victim of online crime than offline, but online still an issue

Personality traits

- Highly malleable and trusting of others
- Tend to go along with what others want and unlikely to challenge
- Don't feel confident / prepared for every eventuality

Behaviours

- Very low levels of online, offline and financial protection

+ Six broad categories of crime asked about:

1. Online scams involving up-front payment
2. Personal information or data stolen online
3. Tricked into sharing personal information online
4. Scams involving up-front payments offline
5. Personal information stolen offline
6. Tricked into sharing personal information offline

D1. Who are the 'Unsuspecting and Unprotected'?

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



Aged 16-29

Who are they?

- Young people still in school / university, or have recently left university (in their first job after university)
- Living with their parents (or also with their extended family)
- Generally well educated

Where do they live?

- Slightly more likely to live in rural or very rural locations, as they are typically still living with parents

Aged 30 or older

Who are they?

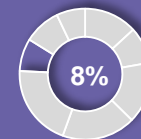
- Young families, likely to have young children (under the age of 5) or teenagers living at home
- Well educated ABC1s

Where do they live?

- Slightly more likely to live in rural locations but very similar to the general population

D1. Personality traits - 'Unsuspecting and Unprotected'

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person

Below average Above average

Malleability: easily swayed / led by others

Trusting: willing to trust another person without question

Consideration: acts cautiously when making a decision/ know their own mind

Propensity to challenge: willingness to challenge others

Confidence and readiness: feels self assured and well equipped for any eventuality

Technophobia: feels discomfort when using technology

Suspicious: is suspicious of strangers

Advised decision making: propensity to seek advice before making a decision

2. Key traits Scale



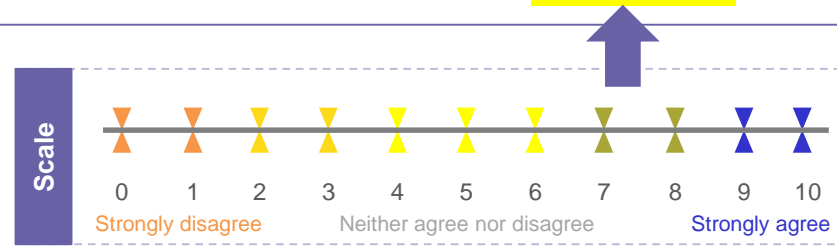
	D1 Agreement Score	Gen. Pop.
Malleability		
I don't like to say no to people	SOMEWHAT AGREE [6.8]	5.8
I can easily be persuaded to go along with the plans of others	AGREE A LITTLE [5.7]	4.1
Trusting		
If someone I know recommends something to me I would trust their judgement	AGREE A LITTLE [5.6]	4.6
I generally have no reason to doubt what people tell me	AGREE A LITTLE [6.0]	5.3
Consideration		
I know my own mind and won't agree to anything unless I'm sure of it	AGREE A LITTLE [6.1]	7.7
I am very cautious and always think through the consequences before making a decision	AGREE A LITTLE [5.9]	7.1
Propensity to challenge		
I always challenge what people tell me if it doesn't seem right	AGREE A LITTLE [6.0]	7.2
Confidence and readiness		
I am always prepared	NEITHER AGREE NOR DISAGREE [4.9]	6.0

D1. 'Unsuspecting and Unprotected' behaviours

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



		Behaviours (best and worst among the segment)	D1 Agreement Score	Gen. pop.
OFFLINE PROTECTION LEVEL	 Low	I always lock the house door and close all windows when leaving	AGREE [8.2]	9.3
		I never speak to cold callers when they ring, even those from charities or the bank	NEITHER AGREE NOR DISAGREE [5.1]	6.6
ONLINE PROTECTION LEVEL	 Low	I don't tend to turn off my anti-virus software or firewall to access some websites*	AGREE [7.5]	8.4
		When shopping online, I always pay by credit card/ PayPal , not by debit/ charge card <small>*scale reversed from original questionnaire</small>	DISAGREE A LITTLE [3.8]	6.1
FINANCIAL PROTECTION LEVEL	 Low	I never share my bank card PIN number with anyone – even my close family	SOMEWHAT AGREE [6.9]	8.4
		I always destroy my financial documents	NEITHER AGREE NOR DISAGREE [4.9]	7.4



Protective behaviours segment performs best on
 Protective behaviours segment performs worst on

D1. 'Unsuspecting and Unprotected': communication

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



General themes

- Disinterested in knowing more about how to protect themselves
- Requirement to empower this audience to take personal responsibility

Aged 16-29

Potential channels:

- Rely on friends and parents as a source of information
- Accessible through schools / university campuses
- Broadsheet readers
- High online usage

Mosaic segments*

Prestige Positions (25%) and Country Living (17%)

Aged 30 or older

Potential channels:

- More likely than an average person to seek information online through a general search
- Use chatrooms/forums
- However, low online usage suggests they don't always know where to find a reliable source of information online
- Read weekend editions of classic broadsheet newspapers

Mosaic segments*

Country Living (16%), Aspiring Homemakers (12%) and Modest Tradition (10%)

D1. 'Unsuspecting and Unprotected' Profile (I)

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



		General Population	(D1) Total	(D1) 16-29	(D1) 30+
<i>Unweighted Base</i>		3153	214	54	160
Gender	Male	49%	55%	58%	52%
	Female	51%	45%	42%	48%
Age	16-29	22%	45%	100%	-
	30-44	25%	18%	-	33%
	45-49	7%	6%	-	10%
	50-54	11%	8%	-	15%
	55-59	7%	7%	-	12%
	60-64	7%	5%	-	8%
	65-69	8%	2%	-	3%
	70-74	5%	3%	-	5%
Household composition	75+	8%	6%	-	12%
	On your own	16%	16%	5%	25%
	Your partner	25%	14%	1%	25%
	Your partner and your children	31%	25%	4%	43%
	Your partner, children and extended family	2%	0%	0%	1%
	Your parents	10%	16%	33%	3%
Children	Your parents, siblings and/or extended family	8%	21%	46%	0%
	Children younger than 5 years old	9%	9%	4%	13%
	Children 6-12 years old	14%	6%	1%	10%
	Children 13-17 years old	12%	12%	2%	20%
	No children under 18	39%	30%	16%	42%
Qualifications	No children	34%	48%	77%	24%
	GCSE/O-Level/CSE	19%	11%	10%	12%
	A-Level	14%	21%	35%	10%
	Other school leavers qualification	6%	4%	2%	5%
	NVQ	5%	8%	11%	4%
	HND	3%	4%	0%	7%
	Professional Qualification	8%	7%	2%	12%
	Graduate	18%	24%	31%	17%
Postgraduate	9%	10%	6%	13%	
No qualifications	18%	12%	4%	19%	

 Over-indexing (higher than the General population)  Under-indexing (lower than the General population)

D1. 'Unsuspecting and Unprotected' Profile (II)

"Extremely low levels of any protective behaviours, combined with a higher propensity to engage in crime and a malleable personality, make them predisposed to becoming a victim."



		General Population	(D1) Total	(D1) 16-29	(D1) 30+
<i>Unweighted Base</i>		3153	214	54	160
Ethnicity	White	91%	96%	96%	96%
	Asian	4%	0%	-	0%
	Black	4%	3%	4%	3%
	Far East Asian	0%	-	-	-
	Mixed	1%	-	-	-
	Other	0%	1%	-	1%
	Total BME	8%	4%	4%	4%
Internet use	Throughout the day	36%	46%	64%	31%
	Daily	41%	37%	31%	41%
	Less often	10%	9%	5%	13%
	Never online	12%	8%	0%	15%
Newspaper readership	Broadsheet	24%	36%	38%	34%
	Mid-market	19%	17%	15%	18%
	Tabloid	17%	9%	11%	8%
	Any	60%	62%	65%	60%
Sources of information / advice	Speak to family members	62%	74%	89%	61%
	Speak to friends	17%	21%	24%	18%
	Speak to your bank or financial advisor	19%	17%	9%	22%
	Look at an official website	5%	3%	0%	5%
	Look at other websites for information	10%	8%	4%	12%
	Online forums or chat rooms	3%	1%	0%	3%
	Online news sources	3%	2%	0%	4%
	None of the above	15%	13%	11%	15%
Place of birth	UK	91%	93%	91%	94%
	Overseas	9%	7%	9%	6%
Victims of crime	Online scams involving up front payments	4%	3%	3%	4%
	Personal info stolen online	6%	6%	8%	4%
	Tricked into sharing personal info online	2%	1%	1%	2%
	Offline scams involving up front payments	4%	1%	0%	3%
	Personal info stolen offline	7%	6%	6%	7%
	Tricked into sharing personal info offline	2%	2%	1%	3%
	Any	18%	15%	14%	17%

Over-indexing (Higher than the General population) Under-indexing (Lower than the General population)



Segment D2.

Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality

D2. 'Unconcerned and Unprotected' in their own words

"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



'Unconcerned and Unprotected' Summary

- Likely to take risks and not think about consequences
- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- Moderate awareness of different crime/ fraud types, both online and offline*
- Very low levels of protection; online, offline and financially
- Tighter security measures required
- Much more likely to have been victim of SOC types compared to general population. Particular weaknesses are around online and offline scams involving up front payments

"Most of my purchases are, like, Amazon, eBay...they're through the big sites. And if the agent, if the vendor is a bit questionable, so be it."

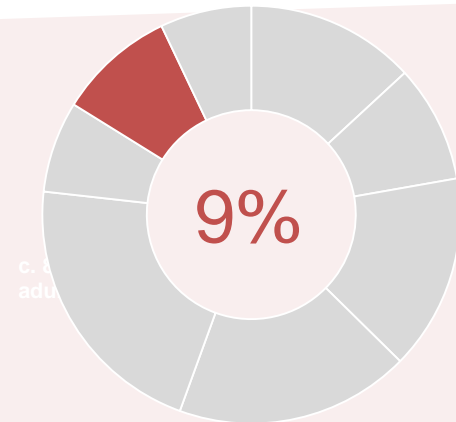
D2, Male, 30-49yrs, London, White British, no children

"[I've] thought about robbing a bank because I've worked for a bank, handled large volumes of money. Thought about electronic theft. Wouldn't it be amazing if you could just log into your account and see loads of zeros because you just had the knowledge and had the means to just transfer loads of money.... [Once there was an incident where] I took the money and left the wallet. I thought that was a fair compromise – I'll take the money as a reward for not nicking it [the wallet]....I'm very good at...justifying things that are a bit shady. Not illegal, as such."

D2, Male, 30-49yrs, London, White British, no children

"Years ago, I've got defrauded at a cash machine with the bank card...it swallowed my card, and they took £250 from me.... I'm much more careful putting my PIN number in places, but because...nothing has happened to me through the internet, it's never really, never really occurred to me [that something might]."

D2, Female, 30-49yrs, London, White British, no children



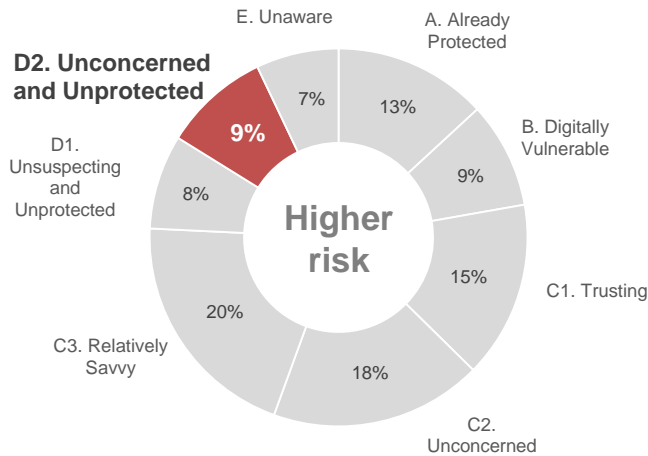
- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

D2. 'Unconcerned and Unprotected' Overview

"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



D2. Unconcerned and Unprotected



UK Adult Population



c. 4.6 million

Total fraud loss reported to Action Fraud



£174,699,729*

average loss
£38 per adult

Total number of fraud offences reported to Action Fraud



46,410*

Total number of cyber-dependent crimes reported to Action Fraud



1,750*

Impact of Serious and Organised Crime was Life-changing



13% of Victims

Who are they?

- Two core sub-groups:

16-44 year old
ABC1s



Over 45s



- Much more likely to live in urban areas, particularly large city centres. Much more likely to live in the Met Police and City of London police force area

Awareness and experience of Serious and Organised Crime*

- Moderate awareness across SOC types*
- Marginally less likely to be aware of offline crimes, particularly where data or information is stolen
- Much more likely to be a victim of any crime type, particularly scams involving upfront payments (offline and online)

Personality traits

- Willing to take risks and choose to ignore consequences
- Not overly trusting or easily swayed by others

Behaviours

- Very low levels of protection across the board - financially, offline and online. Particular areas of online weakness around password protection

* Six broad categories of crime asked about:

- Online scams involving up-front payment
- Personal information or data stolen online
- Tricked into sharing personal information online
- Scams involving up-front payments offline
- Personal information stolen offline
- Tricked into sharing personal information offline

D2. Who are the 'Unconcerned and Unprotected'?

"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



16 – 44 year old ABC1s	Adults aged 45+
<p>Who are they?</p> <ul style="list-style-type: none">• Tend to be students and typically live with parents• Don't tend to have children	<p>Who are they?</p> <ul style="list-style-type: none">• More likely to either live on their own or with a partner, and tend not to have children living at home• Typically have higher levels of education, usually postgraduate
<p>Where do they live?</p> <ul style="list-style-type: none">• More likely to live in city locations, specifically city centres	<p>Where do they live?</p> <ul style="list-style-type: none">• Slightly more likely to live within cities

D2. Personality traits of the ‘Unconcerned and Unprotected’

“Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality.”



1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person

Below average Above average

Recklessness: takes risks/ lives for the day

Overly trusting: willing to trust another person without question

Easily swayed: malleable/ easily led by others

2. Key traits Scale



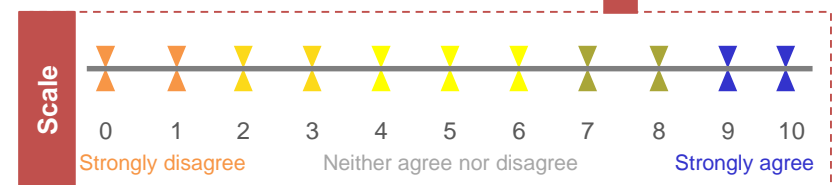
	D2 Agreement Score	Gen. Pop.
Recklessness		
I like to get on with things and deal with the consequences later	NEITHER AGREE NOR DISAGREE [4.7]	4.5
I get a thrill out of taking risks	NEITHER AGREE NOR DISAGREE [4.6]	3.7
Overly trusting		
If someone I know recommends something to me I would trust their judgement	NEITHER AGREE NOR DISAGREE [5.4]	5.9
I generally have no reason to doubt what other people tell me	NEITHER AGREE NOR DISAGREE [4.9]	5.3
Easily swayed		
I don't like to say no to people	AGREE A LITTLE [5.6]	5.8
I can easily be persuaded to go along with the plans of others	DISAGREE A LITTLE [3.6]	4.1
I prefer to agree with people in order to avoid confrontation	DISAGREE A LITTLE [4.2]	4.6

D2. 'Unconcerned and Unprotected' behaviours

"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



		Behaviours (best and worst among the segment)	D2 Mean Score	Gen. pop.
OFFLINE PROTECTION LEVEL	 Low	I always lock the house door and close all windows when leaving	STRONGLY AGREE [8.5]	9.3
		I never speak to cold callers when they ring, even those from charities or the bank	NEITHER AGREE NOR DISAGREE [5.0]	6.6
ONLINE PROTECTION LEVEL	 Low	I never turn off my anti-virus software/ firewall to access some websites*	SOMEWHAT AGREE [7.3]	8.4
		When shopping online, I always pay by credit card/ PayPal , not by debit/ charge card <small>*scale reversed from original questionnaire</small>	DISAGREE A LITTLE [4.4]	6.1
FINANCIAL PROTECTION LEVEL	 Low	I never share my PIN number with anyone – even my close family	SOMEWHAT AGREE [6.9]	8.4
		I always destroy my financial documents	NEITHER AGREE NOR DISAGREE [4.7]	7.4



Protective behaviours segment performs best on Protective behaviours segment performs worst on

D2. 'Unconcerned and Unprotected' - Communication approaches



"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



General themes

- Tend to act impulsively and without considering the risks or consequences
- Consider adopting protective behaviours arduous

16 – 44 year old ABC1s

Potential channels:

- High frequency internet users, and tend to rely on advice from unofficial website, news and forums over official sources
- Heavily dependent on friends as sources of information and advice
- Accessible through education providers (specifically universities and schools)
- Broadsheet readers

Mosaic segments*

Domestic Success (13%), Urban Cohesion (9%), Aspiring Homemakers (9%), City Prosperity (8%) and Rental Hubs (8%)

Adults aged 45+

Potential channels:

- Watch news items or current affairs programmes (e.g. Newsnight)
- Broadsheet readers who are more likely to turn to news sources for information or advice
- Low frequency internet users

Mosaic segments*

Prestige Positions (15%), Senior Security (8%), Modest Traditions (8%), Vintage Value (6%), City Prosperity (4%) and Transient Renters (3%)

D2. 'Unconcerned and Unprotected' Profile (I)

"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



		General Population	(D2) Total	(D2) 16 – 44 ABC1s	(D2) 45+
<i>Unweighted Base</i>		3153	276	64	190
Gender	Male	49%	50%	45%	52%
	Female	51%	50%	55%	48%
Age	16-29	22%	29%	58%	-
	30-44	25%	28%	42%	-
	45-49	7%	5%	-	12%
	50-54	11%	7%	-	16%
	55-59	7%	8%	-	19%
	60-64	7%	5%	-	13%
	65-69	8%	6%	-	15%
	70-74	5%	5%	-	11%
Household composition	75+	8%	6%	-	14%
	On your own	16%	17%	19%	20%
	Your partner	25%	21%	12%	36%
	Your partner and your children	31%	28%	17%	33%
	Your partner, children and extended family	2%	3%	-	4%
	Your parents	10%	15%	23%	1%
Children	Your parents, siblings and/or extended family	8%	9%	22%	-
	Children younger than 5 years old	9%	6%	6%	1%
	Children 6-12 years old	14%	13%	11%	3%
	Children 13-17 years old	12%	9%	7%	9%
	No children under18	39%	35%	14%	62%
Qualifications	No children	34%	40%	64%	25%
	GCSE/O-Level/CSE	19%	16%	8%	20%
	A-Level	14%	19%	31%	10%
	Other school leavers qualification	6%	5%	2%	5%
	NVQ	5%	4%	1%	4%
	HND	3%	4%	6%	2%
	Professional Qualification	8%	7%	7%	9%
	Graduate	18%	18%	20%	19%
No qualifications	18%	16%	8%	20%	



Over-indexing (higher than the general population)



Under-indexing (lower than the general population)

D2. 'Unconcerned and Unprotected' Profile (II)

"Low engagement in protective behaviours, with vulnerability further exacerbated by risk seeking personality."



		General Population	(D2) Total	(D2) 16 – 44 ABC1s	(D2) 45+
<i>Unweighted Base</i>		3153	276	64	190
Ethnicity	White	91%	84%	83%	92%
	Asian	4%	8%	10%	2%
	Black	4%	6%	6%	4%
	Far East Asian	0%	-	-	-
	Mixed	1%	1%	-	1%
	Other	0%	1%	2%	-
	Total BME	8%	15%	17%	8%
Internet use	Throughout the day	36%	42%	58%	26%
	Daily	41%	38%	40%	39%
	Less often	10%	9%	-	12%
	Never online	12%	11%	2%	24%
Newspaper readership	Broadsheet	24%	31%	37%	32%
	Mid-market	19%	19%	13%	20%
	Tabloid	17%	11%	5%	14%
	Any	60%	61%	55%	66%
Sources of information / advice	Speak to family members	62%	64%	73%	55%
	Speak to friends	17%	24%	30%	16%
	Speak to your bank or financial advisor	19%	17%	16%	22%
	Look at an official website	5%	3%	1%	5%
	Look at other websites for information	10%	10%	13%	12%
	Online forums or chat rooms	3%	4%	6%	3%
	Online news sources	3%	3%	-	5%
None of the above	15%	11%	7%	13%	
Place of birth	UK	91%	89%	92%	90%
	Overseas	9%	11%	8%	10%
Victims of crime	Online scams involving up front payments	4%	5%	8%	6%
	Personal info stolen online	6%	8%	12%	7%
	Tricked into sharing personal info online	2%	4%	3%	4%
	Offline scams involving up front payments	4%	4%	3%	6%
	Personal info stolen offline	7%	6%	7%	7%
	Tricked into sharing personal info offline	2%	3%	1%	4%
	Any	18%	22%	24%	23%



Over-indexing (higher than the general population)



Under-indexing (lower than the general population)



Segment E.

Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable

E. 'Unaware' in their own words

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



'Unaware' Summary

- Awareness or understanding of the phrase 'Serious and Organised Crime' is very low
- Low awareness of different types of crime / fraud* and unlikely to believe they will become a victim
- Fatalistic with a low propensity to challenge others
- Moderately protected offline and financially, however, online protection is low (although usage is also low, thereby diminishing the risk from online crimes)
- Unlikely to have been a victim in the past

"But I have been guilty of not noticing whether [the padlock sign on websites] there or not, sometimes it's quite obvious in the corner... But I haven't, sort of, gone to make a purchase and looked for it before I've gone ahead [with the purchase]."

E, Female, 70+yrs, Birmingham, White British

"But online fraud, I don't really know anything about that, you know; I'm sure it's out there."

E, Male, 70+yrs, Bracknell, White British

"Whatever happens in life is just whatever happens. I mean...I suppose, you can stop some things if you think about it, but, to me, life's how it comes along. You take it or leave it, isn't it?"

E, Male, 70+yrs, Bracknell, White British

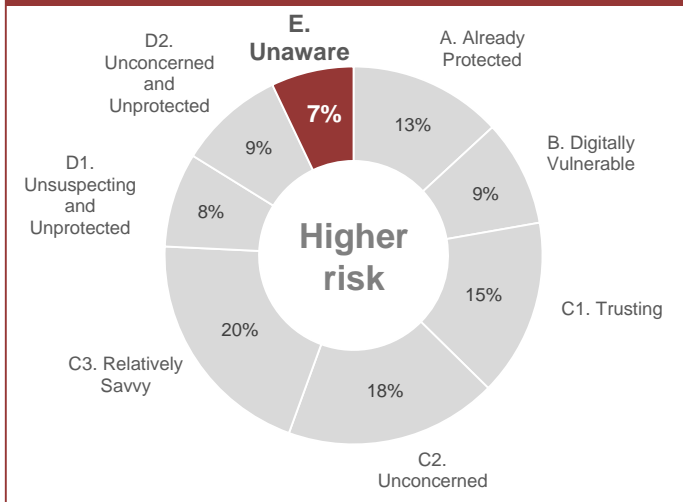
"Oh, I wouldn't want to undermine what somebody said to their face. I wouldn't, and I'm not very confrontational, so I wouldn't like to get into that situation."

E, Female, 30-49yrs, Birmingham, Asian British

- * Six broad categories of crime asked about:
1. Online scams involving up-front payment
 2. Personal information or data stolen online
 3. Tricked into sharing personal information online
 4. Scams involving up-front payments offline
 5. Personal information stolen offline
 6. Tricked into sharing personal information offline

E. 'Unaware' Overview

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



UK Adult Population	Total fraud loss reported to Action Fraud	Total number of fraud offences reported to Action Fraud	Total number of cyber-dependent crimes reported to Action Fraud	Impact of Serious and Organised Crime was Life-changing
c. 4 million	£43,269,885*	11,495*	303*	10% of Victims
	average loss £11 per adult			

Who are they?

- Two core sub-groups:

45-64 year olds not living alone



Over 65s



- Live across a range of rural and urban, but less likely to live in large city centres or city high rises

Awareness and experience of Serious and Organised Crime*

- Very low awareness across all SOC types* – both online and offline
- Low perceived likelihood of becoming a victim of Serious and Organised Crime
- Unlikely to be a victim of Serious and Organised Crime

Personality traits

- Believe in fate
- A low propensity to challenge others
- Don't worry about online crime (though also less likely to be online)

Behaviours

- Moderate levels of protection for offline and financial
- Low level of protection for online crimes (though low users of online)

+ Six broad categories of crime asked about:

- Online scams involving up-front payment
- Personal information or data stolen online
- Tricked into sharing personal information online
- Scams involving up-front payments offline
- Personal information stolen offline
- Tricked into sharing personal information offline

E. Who are the 'Unaware'?

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



45-64 year olds not living alone

Who are they?

- Female
- Live with partner/partner and child
- No children under 18
- Less educated
- Long term illness/full time housewife/working part time
- C2D social classes

Where do they live?

- Very similar to the general population and are no more or less likely to live in one type of location

65+ year olds

Who are they?

- Live on their own or with partner
- No children under 18
- Less educated
- Retired

Where do they live?

- Slightly more likely to live in suburban areas

E. Personality traits of the 'Unaware'

'Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable.'



1. Overview of personality traits

- The personality traits below indicate what makes this segment different from the average person



2. Key traits Scale



E Agreement Score

Gen. Pop.

Fatalism

I live for today and let tomorrow take care of itself	NEITHER AGREE NOR DISAGREE [4.9]	4.7
Much of what happens in life is fate – you can't do much to change your luck either way	NEITHER AGREE NOR DISAGREE [5.2]	4.6

Worry about online crime

I worry that what I do online could be monitored or used against me	DISAGREE A LITTLE [4.3]	4.8
I worry too much about becoming a victim of online crime	DISAGREE A LITTLE [4.3]	4.0

Propensity to challenge

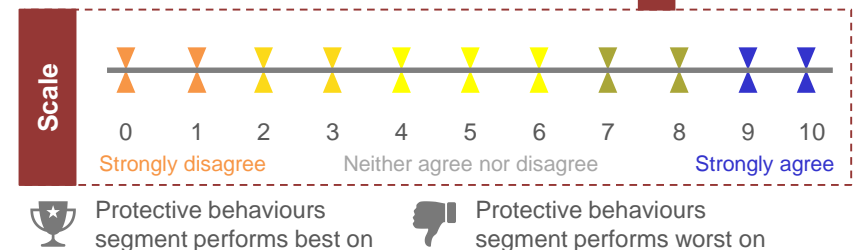
I always challenge what people tell me if it doesn't seem right	AGREE A LITTLE [6.2]	7.2
I believe that authority figures should be obeyed at all times	AGREE A LITTLE [6.4]	6.0

E. 'Unaware' behaviours

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



		Behaviours (best and worst among the segment)	E Agreement Score	Gen. pop.
OFFLINE PROTECTION LEVEL	<ul style="list-style-type: none"> Moderate protection – for face-to-face, and telephone protective behaviours <p>Moderate</p>	I always lock the house door and close all windows when leaving	STRONGLY AGREE [9.0]	9.3
		I never speak to cold callers when they ring, even those from charities or the bank	AGREE A LITTLE [6.8]	6.6
ONLINE PROTECTION LEVEL	<ul style="list-style-type: none"> Low usage of online – e.g. purchases and social media Low protection – e.g. password use, anti-virus software, for online shopping <p>Low</p>	I always log out of websites when I am finished on them, even on my home computer	AGREE [7.9]	7.8
		When shopping online, I always pay by credit card/ PayPal , not by debit/ charge card	AGREE A LITTLE [5.8]	6.1
FINANCIAL PROTECTION LEVEL	<ul style="list-style-type: none"> Moderate protection – e.g. sharing PIN, shredding bank statements <p>Moderate</p>	I regularly check all the transactions on my bank or credit card statements for accuracy	AGREE [8.2]	8.3
		I always destroy my financial documents	SOMEWHAT AGREE [7.2]	7.4



E. 'Unaware' - Communication approaches

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



General themes

- Trusting of strangers, and reluctant to challenge
- Requirement to empower this audience to take personal responsibility
- Low understanding of risk / sense of jeopardy
- Don't proactively seek information

45-64 year olds not living alone

Potential channels:

- High tabloid readership
- Low online usage

Mosaic segments

Family Basics (18%), Suburban Stability (16%), Rural Rurality (12%), Modest Traditions (8%) and Municipal Challenge (6%)

65+ year olds

Potential channels:

- Trust banks/financial advisors as key sources for advice or information
- Read tabloid and mid market newspapers, not broadsheets
- Not online

Mosaic segments

Senior Security (28%), Vintage Value (24%) and Modest Traditions (9%)

E. 'Unaware' Profile (I)

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



		General Population	(E) Total	(E) 45-64 year olds not living alone	(E) 65+
Unweighted Base		3153	236	88	92
Gender	Male	49%	43%	38%	54%
	Female	51%	57%	62%	46%
Age	16-29	22%	19%	-	-
	30-44	25%	18%	-	-
	45-49	7%	8%	-	-
	50-54	11%	11%	38%	-
	55-59	7%	6%	20%	-
	60-64	7%	5%	18%	-
	65-69	8%	7%	-	22%
	70-74	5%	7%	-	23%
Household composition	75+	8%	18%	-	56%
	On your own	16%	23%	-	46%
	Your partner	25%	25%	36%	44%
	Your partner and your children	31%	26%	47%	4%
	Your partner, children and extended family	2%	5%	3%	1%
	Your parents	10%	7%	4%	-
Children	Your parents, siblings and/or extended family	8%	7%	1%	-
	Children younger than 5 years old	9%	6%	2%	-
	Children 6-12 years old	14%	16%	3%	-
	Children 13-17 years old	12%	7%	14%	1%
	No children under 18	39%	46%	71%	66%
Qualifications	No children	34%	30%	13%	33%
	GCSE/O-Level/CSE	19%	20%	26%	14%
	A-Level	14%	9%	4%	2%
	Other school leavers qualification	6%	7%	2%	11%
	NVQ	5%	3%	4%	-
	HND	3%	4%	3%	2%
	Professional Qualification	8%	7%	6%	3%
	Graduate	18%	9%	10%	7%
No qualifications	Postgraduate	9%	4%	5%	1%
	No qualifications	18%	35%	40%	61%

Over-indexing (Higher than the general population)
 Under-indexing (Lower than the general population)

E. 'Unaware' Profile (II)

"Lack of awareness of Serious and Organised Crime, absolving responsibility to fate and not challenging others makes this group vulnerable."



		General Population	(E) Total	(E) 45-64 year olds not living alone	(E) 65+
<i>Unweighted Base</i>		3153	236	88	92
Ethnicity	White	91%	83%	87%	96%
	Asian	4%	1%	-	-
	Black	4%	11%	9%	2%
	Far East Asian	0%	5%	5%	2%
	Mixed	1%	-	-	-
	Other	0%	-	-	1%
	Total BME	8%	16%	13%	4%
Internet use	Throughout the day	36%	23%	16%	4%
	Daily	41%	33%	36%	10%
	Less often	10%	12%	22%	11%
	Never online	12%	32%	26%	75%
Newspaper readership	Broadsheet	24%	12%	9%	9%
	Mid-market	19%	23%	19%	34%
	Tabloid	17%	24%	26%	25%
	Any	60%	58%	54%	67%
Sources of information / advice	Speak to family members	62%	62%	54%	59%
	Speak to friends	17%	11%	9%	9%
	Speak to your bank or financial advisor	19%	15%	15%	25%
	Look at an official website	5%	3%	4%	1%
	Look at other websites for information	10%	3%	6%	1%
	Online forums or chat rooms	3%	1%	-	1%
	Online news sources	3%	-	1%	-
None of the above	15%	23%	28%	22%	
Place of birth	UK	91%	88%	84%	95%
	Overseas	9%	12%	16%	5%
Victims of crime	Online scams involving upfront payments	4%	1%	1%	-
	Personal info stolen online	6%	2%	1%	-
	Tricked into sharing personal info online	2%	1%	2%	-
	Offline scams involving upfront payments	4%	1%	1%	2%
	Personal info stolen offline	7%	1%	4%	-
	Tricked into sharing personal info online	2%	1%	1%	1%
	Any	18%	6%	7%	3%

Over-indexing (Higher than the General population)
 Under-indexing (Lower than the General population)