

Older adults and “scams”: Evidence from the Mass Observation Archive

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Abstract

Purpose

The issue of financial abuse is highlighted the Care Act (2014). One category of financial abuse is consumer fraud or “scams”. Evidence suggests that scams are becoming increasingly ubiquitous, yet how scams impact older adults remains under-researched. This paper reports the data from 80 older adults’ written response to a Mass Observation Archive Directive, commissioned in autumn 2015, focusing on scams.

Study design/methodology/approach

A qualitative approach was utilised with data captured via written responses to a set of questions. There was no limit on the length of written accounts and respondents remained anonymous. Data were analysed thematically, resulting in 4 key themes.

Findings

The data indicated scams impact individuals in terms of health and wellbeing, irrespective of whether they have experienced financial loss, and trigger implementation of strategies intended to avoid being defrauded. There was also evidence of scam related stigma with individuals who are defrauded being subject to derision and censure.

Originality/value

This paper adopts an original approach to collecting rich, candid data about an under-researched topic. The authors highlight that anti-scam interventions should equip individuals to identify and avoid scams without inciting fear or anxiety; proposing this may be facilitated by drawing on health and safety risk assessment protocol when designing anti-scam interventions.

Social implications

Individuals who have been victimised by fraudsters may need access to practical and emotional support. This requires the design of appropriate interventions and the stigma associated with being scammed to be addressed.

Key words: scam, fraud, wellbeing, fear, older adults.

Introduction

In March 2020, due to the Coronavirus (Covid-19) pandemic residents of the United Kingdom (UK), with the exception of key workers, were asked to stay at home wherever possible and adhere to “social distancing”. Individuals were also encouraged to shop and conduct other business online. However, criminals rapidly seized opportunities to take advantage of the restrictions and individuals’ concerns. The National Crime Agency warned the public to beware of “scammers” who were, among other crimes, selling counterfeit health-related goods such as coronavirus testing kits, fraudulently offering investment opportunities, and issuing fake charity appeals (National Crime Agency 2020). Between February and the 2nd April, 509 scam (fraud) attempts had been reported to Action Fraud, the UK centre for reporting fraud and cyber-crime, with estimated losses of £1.6 million (Townsend 2020). On 20th April in response to increasing cyber-crime (including scams) the National Fraud Agency, having already removed 417 fake on-line shops and 2,000 Coronavirus related scams from the internet, launched the “Cyber Aware” campaign, providing advice and a suspicious email reporting service (National Cyber Security Centre 2020).

Nonetheless, while criminals were quick to exploit the Covid-19 pandemic, scams are not a new crime. Indeed, John Calvin’s “Treatise on Relics” (1543), listed fake Christian Relics, for example animal bones being described as bones of Christ or saints and in 1925 Victor Lustig “sold” the Eiffel Tower for scrap (Smithsonian Magazine 2016).

Originally commissioned to evaluate an anti-scams intervention by a local Trading Standards department, the authors of this paper have continued to research scams and their impact, as well as collaborating with local and national organisations for several years. The authors have captured data via face-to-face-interviews with individuals who have been targeted by scammers and written accounts. The following paper reports data provided by 80 older people, aged 50 years and over, who responded to a Mass Observation Archive Directive about scams.

Originally established in 1937 and relaunched in 1981, the Mass Observation Project explores a range of social issues and documents the lives of individuals living across Britain (Sheridan 2000). The Project distributes a set of written questions (“Directives”) to 500 individuals, known as “Observers” triannually (Mass Observation Archive 2015). Observers respond in writing with no restrictions on length of response. Observers remain anonymous; consequently, responses often provide candid, in-depth data.

Definition of “scam “

In the UK, a scam is generally defined as:

“A misleading or deceptive business practice where you receive an unsolicited or uninvited contact (for example by email, letter, phone or ad) and false promises are made to con you out of money”. (Office for Fair Trading (OFT) 2006)

Criminals perpetrating this type of fraud (commonly termed “scammers”), are frequently developing new and more sophisticated ways to defraud individuals and organisations. Scams are perpetrated; face-to-face, by post and email, via telephone, and online. While there are myriad scams, each share common characteristics, i.e. trickery, deceit, and misrepresentation. The Action Fraud (2020) website details 164 types of scam; common types of scam include;

- Advance fee fraud or “419 scam”
- Fake lotteries
- Romance scams
- Fake charities

Prevalence of scams

A fundamental difference between scams and other crimes is eliminating exposure to scams is problematic with scammers utilising multiple channels such as post, telephone, and email to contact potential victims. Obtaining accurate figures of the number of people targeted by scammers is difficult, however, research into investment scams shows 22% of people aged 55 plus and 32% of people aged 75 plus believed they were targeted by scammers between 2015 and 2018 (Action Fraud 2019) and Age UK (2017) suggested that 5 million older UK residents believed they had been targeted.

The Crime Survey for England and Wales (CSEW) is a face-to-face survey capturing household residents’ actual experience of crime (Kantar Public and the Office for National Statistics (ONS) (2018). ONS (2018) suggests only 4 in 10 crimes are reported to the police, thus the CSEW may provide a more sensitive indication of crime experienced by the population. In October 2015, questions about fraud were included in the CSEW for the first time (ONS 2019a). Responding to a Freedom of Information request, ONS (2019b) states for year ending June 2019 the CSEW estimated there were 3,863.000 fraud offences perpetrated against adults. Whereas, the number of reported offences collated by the National Fraud Intelligence Bureau for that period were 740,845 (ONS 2019b).

However, statistics regarding the number of people being defrauded by scams are estimates. As shown, the number of scams reported in year ending June 2019 was fewer than the number estimated to have been perpetrated. A key issue is not all individuals report being scammed. Table i (Adapted from ONS 2019c) shows the reasons individuals participating in the CSEW (year ending March 2019) gave for not reporting fraud (individuals could select more than one reason).

Insert Table i here

Research also suggests individuals may fail to report victimisation due to shame, embarrassment, or guilt (Cross 2015; Lea et al 2009). Additionally, of scams reported, few result in prosecutions. "Which" magazine (2018) found that 75% of cases reported to Action Fraud were closed without being referred for investigation and only 4% of reported cases were solved.

UK legislators recognise the seriousness of scams. Existing legislation includes Section 42 of The Care Act (2014), which has provisions for safeguarding adults at risk from abuse and neglect; including financial abuse such as fraud. Olivier et al (2016) note mass marketing fraud is a key concern for professionals involved in safeguarding older people, highlighting professionals need to be able to offer evidence-based support and education for older people at risk of victimisation. In September 2016, the UK Government debated the motion "scams are a serious crime which can impact the health and wellbeing of victims, in particular older people" (Great Britain, House of Commons 2016). The motion recognised existing anti-scam initiatives but called on the Government to introduce further measures.

Addressing scams

UK National Trading Standards has a dedicated team working with local Trading Standards teams to address mass marketing scams and investigate the perpetrators (National Trading Standards Scams Team 2017). Approaches to thwarting scams include awareness campaigns, community action, for example "Friends Against Scams" (National Trading Standards Scams Team 2017), and TV and radio programmes. Academics are also involved in highlighting and addressing scams. The National Centre for Post-Qualifying Social Work and Professional Practice works in partnership with a range of organisations and provides advice and guidance for professionals regarding scams and supporting victims (Bournemouth University 2020). The authors of this paper have provided scam awareness sessions for

students training to be Health and Social Care professionals, as well as hosting seminars open to interested professionals, academics, and the public.

There is evidence being victimised by a scam can impact mental wellbeing (Cross, Smith and Richards 2014), Button, Lewis and Tapley (2009) report of the people they interviewed:

- 45% reported impact on emotional wellbeing
- 44% reported experiencing stress
- 37% reported high psychological/emotional impact

Moreover, being scammed may have catastrophic consequences for older adults who may be unable to recoup financial loss, may be viewed as having reduced mental capacity and subsequently be denied personal agency (Cross 2015).

In 2015, the Centre for Ageing and Mental Health (CAMH) was commissioned to conduct a small-scale research project exploring a Trading Standards delivered 'anti-scam' intervention. The resulting data suggested being scammed may impact individuals' physical and mental well-being. Due to the small sample size, strengthening the findings required further data collection. However, collecting data from a heterogeneous sample across the UK, is problematic in terms of resource and timescale. Consequently, conventional data collection approaches were rejected; instead data was captured via the Mass Observation Project.

Method

Data collection

The Mass Observation Directive commissioned by the CAMH was informed by the findings of the initial research. The aim was to investigate the impact of scams on individuals; questions included:

Have you, or anyone you know, ever been a victim of a scam? What happened? How did it affect your/their?

- Physical health
- Mental health

- Relationships with families and others
- Financial activities
- Lifestyle

If you have not been scammed, has an attempt been made to scam you, or someone close to you? How was this avoided? Did this have any impact on your/their health or relationships?

Do you worry about being scammed? Or do you worry about your relatives or friends being tricked by fraudsters? What are your concerns?

What strategies do you adopt to avoid scams?

Data analysis

Observers' responses were uploaded into the NVivo software package (QSR International 2012) for analysis. Responses were analysed thematically; data analysis commenced with reading responses to identify and report congruences and diversities within the data (Braun and Clarke, 2006). During the process sections of data were coded (labelled) with the resultant codes being integrated into themes encapsulating the meaning of data.

Results

Eighty Observers, aged 50 years and over, responded to the Directive; see Table ii for details.

Insert table ii here

Four main themes emerged from data analysis:

- Exposure
- Anxiety
- Censure
- Protective behaviour

The following section reports each theme, utilising quotes from Observers' responses as support. Observers are identified using an alphanumeric code, gender and age.

Exposure

While, only 29% of Observers reported being scammed and just 30% knew someone who had been scammed, there was little evidence of ignorance of scams. Conversely, data suggested

Observers were cognisant of scams and recognised criminals were enterprising and resourceful:

“It is a scourge because as fast as a stop is made on one thing another opens up”. R3, female, 79

Deception is key in a criminal “successfully” perpetrating a scam; although, as indicated by Observers, scams range along a continuum from the sophisticated and complicated, which are difficult to identify even when individuals undertake “due diligence” before parting with money, to crude or obvious attempts to defraud money:

“However, they (scams) fall into various categories and some are so obvious that you are amazed at the naivety of people who fall for them while others are cunning and clever. Anyone could be caught out”. R47, female 75

“... I received a letter from Spain. It had been posted from there and so was quite authentic looking. This must have been another scam, I knew right away that it was baloney. It was purported to be from a lawyer representing a deceased male with my surname. Of course, the lawyer had a large sum of money to send me!”. R1, female, 61.

Observers also recounted personal experience of a variety of scams; including mis-selling, rogue traders, credit card fraud, insurance fraud and internet fraud. As examples:

Insurance fraud *“...last year we were involved in a car accident when a car ran into the back of us at a roundabout...suddenly we started getting phone calls from a fraud investigation team and it transpired someone else had claimed to have had an accident at the exact time we had ours. He claimed that we had run into the back of him causing extensive damage”.* R47, female, 75

Internet fraud *“My elderly friend has an autistic husband, while she was out one day he gave £260 to a man who said he could get rid of viruses on the computer”.* R4, female, 66

Anxiety

Extant literature suggests, similar to other crimes, being scammed impacts individuals' mental wellbeing and relationships with others (Button, Lewis and Tapley 2009, Cross 2015).

Victimisation can impact self-esteem, self-confidence, with concurrent loss of trust, feelings of shame, and embarrassment; this was evident in Observers' responses:

"The landline rarely has calls that are personal to us – we screen all calls and I generally won't pick it up at all now. This has had an effect on my mental health. I have generalised anxiety disorder". R23, female, 52

"I do worry about being scammed and I am very careful and quite suspicious of unknown people, I hardly trust anyone and that's sad". R48, female, 77

Consistent with Gordon and Buchannan (2013), Observers' accounts suggested anxiety could be triggered independently of actually being defrauded; simply being aware scams exist may incite fear. Thirty-five Observers wrote about being concerned about being victimised:

"Personally, I have only received scam emails and phone calls, which I ignore. I think the effect it has on me is that I do worry about be(ing) scammed and try to keep my wits about me". R77, male, 55

Although, not all Observers perceived themselves vulnerable when responding to the Directive, this did not preclude scams triggering anxiety with some worrying about being defrauded in the future. As an example:

I don't worry much at present but I am concerned that in future as I get older I could become a victim. R29, female, 76

Twenty-six Observers expressed concern about family, friends and others being victimised. It is interesting that some Observers perceived others as being at risk from scams but not themselves:

"I don't worry unduly about myself but I'm concerned that my wife's low level of tech-savviness might leave her vulnerable to online scams". R37, male, 57

It could be hypothesised that individuals such as R37 projected anxiety about being scammed onto others rather than acknowledge they were personally at risk.

Censure

As highlighted earlier victims of scammers may be viewed uncharitably by others and blamed for being deceived. Nineteen Observers criticised victims as being complicit in their victimisation; using pejoratives such as “gullible”, “stupid”, “greedy”, and “careless”:

“When I think of frauds and scams they are something that happens to other people. They are also something that can be avoided, and much of the time they are the results of carelessness and gullibility...It isn’t very nice of me, but I can feel smug and say it serves them right for being stupid”. R20, female, 75

Paradoxically, there was also evidence that personality characteristics that could be perceived as positive, such as being trusting or naïve, were viewed as weaknesses and used to censure those who had been scammed:

“I have occasionally watched TV programmes about internet fraud – and cannot help feeling critical of the naivety of many of the victims. Despite my incredulity at the actions of some of them – I do feel sorry for anyone who loses money to fraudsters”. R8, Male, 73

Censure of people who have been victimised by scammers is also seen in comments to press articles and heard in conversation, indeed some Observers who had been victimised reported receiving scant sympathy and criticism. It is unsurprising, therefore, that some Observers, who had been scammed echoed the criticism of others, internalising fault:

“I blame myself for being, so silly, as to let them do it and for believing them”. R69, female, 63

The uncharitable censuring of victims of scammers, in particular labelling them as “stupid”, “gullible” and “greedy”, can be perceived as stigmatising. However, as the following quote suggests that internalisation of blame, and shame at being deceived may be independent of financial loss. Here an Observer realised what was happening mid-scam and disengaged, yet still self-blamed:

“We castigated ourselves for being taken in so easily and decided not to tell anyone about it as we were ashamed that we could have got so easily involved in something so dubious”. R10, male, 73

Protective behaviour

Fifty-four Observers responses contained evidence of action (termed as “protective behaviour”) taken to avoid being scammed with some employing multiple strategies (see Table iii). Intriguingly, nineteen Observers who denied being worried about being scammed, offered examples of protective behaviour. It can be hypothesised, developing strategies to avoid being victimised is, despite denial, indicative of concern.

Insert Table iii here

Strategies adopted to avoid being scammed varied ranging from applying “common-sense” to utilising sophisticated software and technology such as phone blockers. One strategy applied to a variety of scams was scepticism:

“The old adage “if it seems to be too good to be true, it probably is” is a good guide to avoiding financial scams...” R79, female, 72

Another common approach highlighted by thirty-one Observers was declining engagement with cold-callers (phone and doorstep) and unsolicited purchasing, for example:

“I would not accept cold callers either at the door, on the phone or by email”. R66, female, 66

More sophisticated strategies were generally utilised when scams were perpetrated via technology, such as telephone, text, email, or internet. Sixteen Observers actively screened telephone calls and phone blockers were a valuable tool:

“I now have a monitor attached to my phone where I can leave unanswered nuisance calls”. R18, female, 69

One aspect of engaging with technology of key concern, was Internet security; indeed concerns regarding internet security not only resulted in Observers utilising strategies to avoid scams, several wrote about rejecting any online activity. Twenty Observers wrote about avoiding email/internet scams, for example, simply deleting suspect emails:

“I am careful which emails I open when I check my emails any messages I am not sure of I block the sender then delete - I don’t open them at all”. R80, female, 58

As with addressing telephone scams some Observers adopted a more sophisticated approach with eleven utilising software and email screening tools:

“E-mail can be a source of trouble. The security system on my laptop filters “junk” mail which is deleted without opening”. R51, male, 76

Conducting business online was viewed as fraught with risk, indeed twenty-two Observers mistrusted online transactions. Internet banking emerged as a clear area of concern with twelve Observers spurning banking online, preferring to visit high street branches.:

“... So far, I have refused because I prefer to deal with a living human being direct wherever possible rather than a vulnerable computer system – the volume of newspaper reports of bank systems being crashed does not inspire confidence”. R54, female, 75

It must be highlighted that Observers were not necessarily uninformed about the potential benefits of using the internet, yet for some this was not sufficient incentive and, like this Observer, still refused to operate online:

“I am always very averse to opening any online bank accounts. As these usually pay a higher rate of interest on savings I suppose my purse has been badly affected!”. R1, female, 61

Conversely, other Observers while clearly demonstrating concern about shopping and banking online took a more reasoned approach and described balancing the risks and benefits of online transactions:

“I am fairly paranoid about fraud and never quite trust anyone, though sometimes I have to assess the risk of fraud versus the importance of getting something sorted out online, because a lot of companies make it the easiest (or only) way to deal with them”. R71, female, 53

However, there was also evidence of extreme mistrust of online transactions and indeed technology itself with two Observers writing about quite extreme protective behaviour:

“I won’t bank online because I don’t trust any of it. I even refuse to give my email address when asked other than close friends. I don’t open emails unless I know who sent them. I don’t trust anyone. I don’t have direct debits on my bank account. Why give someone access to your account?”. R16, female, 83

“There is no doubt in my mind that the use and availability of electronic equipment is at the root of it all. I possess a phone and that is all it is used for... I do not possess a computer, Ipad, ITablet, Kindle or anything that could bring me under surveillance...Needless to say I never buy online”. R20, female, 75

While such voluntary digital exclusion may alleviate concern about internet security as more services such as banking move away from face-to-face interactions individuals will become disadvantaged.

Discussion

This paper has explored written accounts of older people’s experience of scams and strategies utilised to avoid being victimised. Four main themes emerged from data analysis:

- Exposure
- Anxiety
- Censure
- Protective behaviour

Data captured demonstrated Observers were aware of scams and criminals react quickly when a scam is exposed. Given the plethora of publicity in the UK about scams this is unsurprising. Neither is the finding that being scammed may adversely impact individuals. This study concurs with extant literature suggesting victims of scammers experience shame, embarrassment, and lowered mental wellbeing (Cross, Smith and Richards 2014; Button, Lewis and Tapley (2009). Consistent with Cross (2015), which highlights individuals who have been scammed may receive little understanding from others and be subjected to derision, there were examples of a lack of sympathy/empathy with individuals who had been victimised described as stupid, gullible, and greedy. It can be hypothesised such censure stigmatises victims and compounds the psychological impact of being scammed, moreover Cross (2015) suggests, unless victim blaming is addressed, individuals will neither seek or receive the help needed. Given being scammed affects mental wellbeing, it is essential that victims feel able to access support. A key issue in encouraging individuals to seek help is addressing the stigma

attached with being defrauded by scammers, this requires ongoing publicity, highlighting that no individual is “immune” to being scammed. Publicising widely that scams are often sophisticated crimes perpetrated by professional criminals who employ skilled individuals, for example in tech support scams (BBC 2020), or are organised crime gangs also involved in modern slavery (National Trading Standards UK 2019) or drugs and gun running (UK Finance 2019), may also facilitate an understanding that the scammers, not the victims, are culpable.

Due to how scammers operate, individuals are powerless to prevent being targeted; statistics estimate millions of UK residents are targeted each year. Furthermore, many criminals operate outside the UK. Safeguarding individuals from being scammed is therefore difficult. National Trading Standards (2017) operate the “Friends of Scams” initiative which provides call blockers and support, education, and advice. However, the main UK response to scams is publicity and education; this may be problematic. Indeed, Gordon and Buchanan (2013) propose attempts to educate and enact crime prevention strategies may be as damaging to older people’s quality of life as crime itself. For example, security systems in homes may remind individuals of the threat of crime and heighten fear of being victimised, similarly education and publicity about how to avoid crime, may heighten rather than ameliorate fear and anxiety. This may be especially relevant to older adults because population-based research reports fear of crime may disproportionately affect older people. For example, the CSEW 2016 (ONS 2017) identified 28% of individuals aged 55 and over worried about having personal data stolen online, compared with 16% of 16 to 24-year olds, only 5% of the younger age group were concerned about online crime compared with 13% of the older group.

Safeguarding individuals from financial abuse is crucial; furthermore utilising interventions which do not increase fear and anxiety is important. Criminological literature highlights the complexity of fear of crime; Jackson (2004; 2009) proposes it is not a single concept and it can trigger protective behaviour. However, researchers generally concur fear of crime involves three main components:

- Likelihood of the event occurring
- Consequences of victimisation
- Level of personal control

(*Inter alia* Killias 1990; Jackson 2004, 2009, 2011, Warr 1987)

with no one component being sufficient to provoke fear; fear results from the interaction of all three. Moreover, fear is driven by perception rather than actual experience, i.e. individuals do not consider the genuine likelihood of victimisation (Jackson 2011). The importance of perception has implications for media representations of scams, which may impact individuals' perceptions of the risk of being defrauded.

When individuals perceive they are vulnerable to crime they take preventative measures; for example, those who fear violent crime may avoid high-risk areas and not go out after dark (Dolan and Peasgood 2006). Scammers utilise mass marketing, various media, and react quickly when a scam is discovered, therefore the likelihood of being exposed to scams is high. However, traditional preventative measures are ineffective with most scams; phone calls can be blocked but post, email and face-to-face approaches are difficult to avoid. If the ability to adopt control measures is low and impact of the crime is perceived as high, even low levels of likelihood result in fear (Jackson 2009).

Moreover, strategies adopted may be effective in reducing victimisation yet in some instances they may also have unintended consequences; especially in relation to refusal to utilise internet banking, shopping and other services such as managing utility accounts. Individuals may be penalised financially by not being able to take advantage of discounts and special offers available to online customer. There are also implications resulting from the coronavirus pandemic; for hygiene reasons, retailers have declined cash, moving towards card and especially contactless payment. Moreover, with free to use automatic teller machines (ATMs) in decline, society is moving towards a cashless economy (Kale 2020). Consequently, individuals who refuse to engage with online payments and insist on using cash will become increasingly disadvantaged. It is important therefore, that any anti-scam intervention includes education about the advantages of operating online and equips individuals to identify and avoid online scams. It should also be considered that scam avoidance strategies can be or become maladaptive and in themselves be a source of anxiety, indeed one Observer described herself as being "paranoid" about identify theft and going to extremes to prevent any personal information being accessed by scammers.

The authors of this paper concur with Jackson (2006), who notes risk research is relevant to fear of crime. Drawing on experience of health and safety risk assessment, the authors of this paper hypothesise equipping individuals to properly assess the risk of being scammed may be effective in empowering them to avoid victimisation without inciting fear. Consequently, the

authors propose to develop and evaluate an intervention based on a common approach adopted in health and safety risk assessments. The approach considers the following factors for each “event”:

- Likelihood
- Consequences
- Control measures
- Residual risk

(Great Britain, Health and Safety Executive 2017).

By actively engaging with a risk assessment process, individuals may identify that, while the likelihood of being targeted by scammers is high and mainly uncontrollable, they can avoid being defrauded. Rather than feeling helpless to address the possibility of being scammed the risk assessment approach facilitates individuals asserting control, retaining personal agency, and avoids them being dependent on others, such as family or health and social care professionals.

Limitations

While commissioning Mass Observation Directives is a relatively cost-effective way of obtaining data from individuals residing across Britain, there are limitations to this approach. The majority of Observers are white middle class; therefore, responses do not represent all socio-demographic groups. Moreover, Observers can choose not to respond if they wish, consequently, it may be that some Observers only respond to Directives of personal significance or interest; this may result in a biased sample. While anonymity offers Observers opportunity to be candid, it also prevents researchers from following-up statements for further details or clarification. It is essential, therefore, that Directives are carefully crafted to ensure questions are unambiguous and comprehensive.

Recommendations

Evidence suggests being scammed may impact wellbeing; therefore, when designing interventions aimed at safeguarding individuals from being victimised it is crucial to consider the wider impact of the intervention. Particular focus should be placed on ensuring interventions do not heighten, or result in, fear or anxiety.

Interventions should aim to empower individuals to recognise scams and be equipped to avoid them without creating dependence on any organisation or individual, or reducing personal agency.

Action is required to address the stigma associated with being scammed. Individuals who are prepared to be open about being scammed have an important role in breaking the stereotype of victims being “stupid”, “gullible” and “greedy”; however, they must be supported in doing so and disclosure must be handled appropriately.

Conclusion

Being scammed and subsequent censure from others may impact wellbeing, therefore it is important to safeguard individuals by developing appropriate interventions. However, the unintended consequence of increasing fear and feelings of helplessness must be considered. Designing anti-scam interventions, which equip individuals with the means to actively exert power and take control, may reduce rather than heighten fear and forestall adoption of maladaptive scam avoidance strategies.

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