

"Winning and losing": Vulnerability to Mass Marketing Fraud

Abstract

Purpose – The purpose of this paper is to report the findings from a small qualitative study of victims of mass marketing fraud (MMF), exploring how they become involved in such activity and then sustain their involvement. The article concludes with recommendations for practitioners involved in supporting vulnerable older people.

Design/methodology/approach – The paper considers a small exploratory qualitative study into the vulnerability of older people (n=3) to MMF from the perspectives of the 'victims' of such fraud, and four professionals from different agencies who work with cases of MMF (n=4). This paper reports specifically on the interviews with older people (n=3).

Findings - This paper highlights a range of predisposing risk factors to MMF which emerged as key themes including the psycho-social background of the victim, emotional vulnerability, the need for meaningful activity, and opportunities engagement in meaningful social activity.

Research limitations/implications - The small scale of this exploratory study is a limitation, but as there is currently a dearth of research in this area it makes a valuable contribution to the developing knowledge base.

Practical implications - Professionals need to develop increased understanding of the complexities of sustained involvement in MMF, and the ways in which fraudsters manipulate potential victims by 'grooming' and luring through plausible schemes which appear genuine to the victim.

Social implications - MMF is a growing threat in the financial abuse of older people, and is increasingly recognised as a concern for professionals involved in supporting and safeguarding vulnerable older people.

Originality – Despite the growing awareness of MMF in the financial abuse of vulnerable older people, this paper is one of the first to consider the perspectives of victims of MMF.

Key Words: Mass Marketing Fraud (MMF), Interagency Collaboration, Scam Morphing, Safeguarding Adults

Paper type: research paper

Introduction

Mass marketing fraud (MMF) is an aspect of financial crime identified by the Social Care Institute for Excellence in their report on financial crime against vulnerable adults (2011:5). It is an area of growing concern for professionals involved in supporting and safeguarding vulnerable older people, particularly as some individuals refuse to believe that they have been victims of financial scams. It is therefore important that agencies and practitioners are equipped with in-depth knowledge and understanding of MMF including how perpetrators set up scams and sustain victims' involvement in them.

Research suggests that vulnerable older people are often targeted by MMF crime including 'consumer fraud, financial scams such as telephone contests and get rich-quick investment schemes' (Crosby et al. 2008:8). However, despite a growing awareness of the problem posed by MMF and increased understanding of the impact of financial abuse (SCIE, 2011), there is currently a dearth of research concerning MMF and older adults, and no established theory explicitly exploring the topic.

Whitty (2013) states that one million adults in the UK sent money to unsolicited communication in 2011 leading to 'just under half being defrauded as a result' (2013:665). Research by the OFT (2006) suggests that mass marketing fraud is experienced by about 6.5 percent of the UK adult population resulting in 3.2 million people falling victim to scams every year. The OFT report estimated that 'UK consumers lose about £3.5 billion to scams each year' (OFT, 2006:9). The increasing use of the internet means that MMF is a growing issue and one that social workers, police and trading standards officers are increasingly becoming involved with in their contact with victims of such crime. It is therefore important that agencies develop increased knowledge and procedures to support those who become victims of mass marketing fraud.

This article contributes to the current small knowledge base in this under researched area of practice. It was undertaken due to the practice involvement of two of the authors who have direct experience of working with vulnerable older adults who have been targeted by mass marketing fraud operators. This has often resulted in the loss of tens of thousands of pounds for the victims. In extreme cases, individuals have lost their houses, significant equity in property and hundreds of thousands of pounds in cash. It is hoped that the findings from this small scale project will help to inform future training and inter-agency policy about working with those that become victims of mass marketing fraud.

Aims and Objectives of the Research

The aim of this small exploratory study was to develop increased understanding of the thoughts, feelings and actions of the victims of mass marketing fraud over the course of the period that they were being targeted by such fraud. By doing so the researchers hoped to create a deeper understanding of the experience of this client group to enable Local Authority workers to respond to such clients in a meaningful manner, to have a deeper understanding of the issues involved, and to be able to help convince victims of the crimes by explaining the range of methods used by fraudsters.

The objectives were:

- To contribute to an organizational level of understanding as to why people fall victim to such fraud
- To understand how people remain victims of scams after initial contact from fraudsters
- To understand why people persist with such scams even after realizing that there are concerns being expressed by agencies such as the Police, Trading Standards and Social Services.

Background

Financial abuse is the second most common form of abuse experienced by vulnerable adults (Biggs et al. 2009), and there is growing awareness that older people are being targeted by mass marketing scams (SCIE, 2011). Alongside the financial losses incurred by individuals, becoming a victim of financial crime can have devastating effects on an individual's health and well-being., and the on-going impact of scams is 'often devastating in terms of future peace of mind and health' (OFT 2006:25).

Mass Marketing Fraud (MMF) (also referred to as Mass Marketing Scams) is defined by the Office for Fair Trading (OFT) 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.” (OFT 2006:12)

To date knowledge about MMF is emergent and 'scholars tend to draw from established theories developed by social psychologists and adapt these to mass marketing fraud' (Whitty, 2013:666). A number of theoretical perspectives from the field of psychology are useful in understanding how individuals become involved in MMF and how this behavior is sustained over time. The literature points to the concept of reciprocation playing a role in the actions of victims of MMF, and Cialdini suggests that the social rule of reciprocation 'possesses awesome strength, often producing a "yes" response to a request that, except for an existing feeling of indebtedness, would have surely been refused' (1984:21).

Scammers can be very persuasive in the types of language and hooks they use to lure their victims, including targeting individuals who feel obliged to respond in a reciprocal way to the initial contact and attention given to them by the scammers. Such approaches may make the victim feel 'special and personally selected' (Lea et al. 2006:21). Cialdini argues that the social rule of

reciprocation is so powerful that 'it is not so puzzling that we will often give back more than we received in the name of reciprocity' (1984:33-35). Other psychologists have suggested a theory of scamming vulnerability (Langenderfer and Shimp, 2001) which includes factors such as gullibility and skepticism. Indeed the gullibility of individuals to scamming techniques is exploited by those involved in scamming through 'suckers' lists which identify those who have previously fallen for a scam (Smith et al 1999; Shover et al, 2003).

More recent research suggests predisposing factors which include being 'affected by the high values of the rewards offered, and showing a high degree of trust in the scammers' (Fischer et al., 2013:2067). Therefore cognitive factors such as how individuals process information, the impact of reward on risk taking, trusting behaviour and their ability to recognize scam clues are important in their susceptibility to involvement in MMF. Scammers exploit these susceptibilities by using 'visceral triggers to make the victim focus on huge prizes or benefits and imagined positive future emotional states' (Whitty, 2013:667).

Some individuals are enticed into scams by the opportunity of a gamble and Lea et al (2009) propose the phenomenon of the 'long odds gamble' where people 'recognized there was something wrong with the offer, but the size of the possible prize (relative to the initial outlay) induced them to give it a try on the off-chance that they might succeed' (2009:137). In these situations there may be awareness of the possible nature of the scam but a belief that it is worth a risk for the potential payouts involved. Scams linked to lottery wins and prize draws are typical of this type of involvement. Once an individual is hooked into a scam the notion of commitment and consistency becomes important as the victims may feel that they need to continue giving money as they have already 'invested so much in the deal already' (Whitty, 2013:673).

It appears that once someone has been a victim of a scam they have an increased chance of becoming a victim of another scam. This may be due to the individual susceptibility factors detailed above or information about a

person's susceptibility to scams being shared with other criminals through 'suckers lists' (OFT, 2006). Research suggests that 'a victim has a 30 per cent chance of falling for another scam within the following 12 months' (OFT, 2006:10). Individual factors may also increase individual vulnerability to future involvement in scams and this includes the buzz and emotional feelings generated via such involvement. For example, research into romance scams suggests that some aspects associated with addiction such as 'salience', 'withdrawal symptoms', 'tolerance"', and 'loss of control' are key elements involved in perpetuating involvement in scams (Whitty, 2013:674).

Individuals are often reluctant to report their experience of being scammed, and keep their involvement in scams secret from family and friends as well as professionals (OFT, 2009). Although many adults report being approached by a scammer, only eight per cent of surveyed adults acknowledge having been victims of a scam (OFT, 2006:17). A number of factors may prevent victims coming forward including belief that the contact was genuine, embarrassment or a feeling that such crime will be dismissed by the police. Individuals often continue to believe the scam is genuine, despite evidence to the contrary and in these situations the theory of Cognitive Dissonance (Festinger 1957 cited by Whitty, 2013) can offer a useful insight. In these situations the victim can be seen to '*cognitively dismiss*' messages that are out of synch with the narrative they want to believe (Whitty, 2013:676). Sometimes, despite the best efforts of professionals, an individual may continue in their belief of the genuine nature of the scam. Modic (2012) suggests that a key aspect of falling for a scam is assessing the scam to be plausible. Therefore believing the scam to be genuine contributes to an individual responding to the scam hook and then losing out to the scam as it develops.

Feelings of being complicit or embarrassment experienced as a result of falling prey to a scam results in few people coming forward to report the issue. Deevy, Lucich and Beals (2012:12) suggest 'fraud is one of the few crimes in which the victims may be made to feel complicit in their own victimization'. For example in a study by the Office of Fair Trading (2006)¹ in 5 victims failed to report, admitting being too embarrassed to come forward. Others may fail to report the financial abuse as they believe it is not worth reporting it (Office of

Fair Trading, 2006), or have little confidence that the police will take any action (Ross and Smith, 2011). Others fail to report scams due to a continued belief in their genuineness, and in these situations it is often difficult for the professionals involved to convince the victim of the true nature of the fraud.

This brief review of available literature suggests that individual involvement in mass marketing scams is complex, and reluctance to report or acknowledge the scam can make professional support and intervention difficult.

Methodology

This is a small exploratory study of three cases referred to Social Work and Trading Standards teams as a result of MMF, and four professionals from different agencies who work with cases of MMF (n=4). This paper reports specifically on the interviews with victims of financial scams (n=3). Two of the researchers work in teams which have statutory responsibility to respond to reports of financial abuse through MMF in one local authority in the SE of England. They had a working knowledge of one case and the other two cases were cases which had been referred to Trading Standards. All participants were victims of MMF and their cases came to light in the previous 36 months. While the term 'vulnerable' could not be used to describe all participants, participants were eligible for inclusion in the study as both Social Work and Trading Standards teams would provide assistance to this group under the Pan London Safeguarding Vulnerable Adults Policy.

The inclusion criteria for the research were that all participants had been or were currently victims of mass marketing fraud and known to the local authority department. All participants were willing to participate and had capacity to consent to the study. A purposive qualitative sampling strategy (Patton, 1990) was used to identify participants as 'qualitative inquiry typically focuses in depth on relatively small samples, even single cases, selected purposefully' (p. 169). The sample size was as follows:

N= 3

Male- 1

Female- 2

Age – 2 participants were <70 years of age and one participant < 80 years of age

Ethical approval for the study was gained through the local authority research governance process. Permission was gained from each participant in writing. Participants could withdraw from the project at any stage. All names were anonymized, and the amounts lost to the scams was altered or left out so as to make any narrative impossible to identify.

Data was collected via in depth semi structured interviews. Interviews were recorded and transcribed by the researchers, and then a thematic analysis of the data was undertaken (Miles and Huberman, 1994). This thematic analysis was undertaken by two members of the research team, one based in practice and one based in the university. The aim was to identify, analyse and reporting emerging themes within data (Braun and Clarke, 2006). The two local authority researchers had ‘insider knowledge’ of the cases as each case was previously known to Trading Standards, however, before the interviews took place the statutory work of social services and Trading Standards had been concluded. This enabled the researchers to have a clear focus on the purpose of the interaction as research activity. The researchers were aware of the importance of remaining objective in their interactions with the participants, particularly as the participants had previously had contact with their agencies as ‘victims’ of MMF. They remained reflexive about the power inherent in their professional roles and the impact of this could exert on the research process (Fenge, 2010).

Findings

A number of key themes were identified from the interview data which included individual factors which contributed to vulnerability to financial scamming and abuse through MMF, the methods of manipulation used by

scammers, and the difficulty of victims to remove themselves from financially abusive situations.

A number of key themes are identified which highlight why individuals may become involved in financial scams. Vulnerability factors may make individuals more susceptible to involvement in scams,

Emotional vulnerability

One of the respondents told how she became involved in a financial scam whilst nursing her dying husband and feeling emotionally vulnerable. The scam mail had started prior to his death and her husband had told her 'just go along with it'. It appears that the scammers were able to use the emotional vulnerability of the respondent during this time of loss and bereavement to lure her into the scamming process.

"...They play on that you see, your emotions and everything. It wasn't until sometime after my husband died that I really began to get involved with it because it gave me, I know this sounds silly, something to take my mind off my grief" (Respondent One)

The scammers appear to be aware of the emotional vulnerability of the individual and used this as a way of gaining her trust. The respondent suggested that the scammers became aware of her increased emotional vulnerability and exploited this. She explained that 'they knew and were playing on it'.

Emotional vulnerability can therefore make some individuals more susceptible to financial scams as they search for an opportunity to divert themselves away from the feelings of grief that they are experiencing. Scammers appear to exploit this need and vulnerability.

Another respondent indicated that bereavement had left her susceptible to a psychic scam as her deceased mother had been interested in psychic

matters. "...My mother was interested in that...Yes my mother would have an instinct that things were going to happen" (Respondent Two)

The psychic mail therefore reminded the respondent of her late mother and caught her eye. This link between psychic matters and her late mother could therefore be seen as a precipitating factor which acted as a lure in her response to the mail.

Often scammers offer phone contact and reassurance during times of emotional turmoil such as bereavement. The regular phone calls can offer comfort to the victim at these times.

"...They phoned me I phoned them....they knew my husband, they knew all my personal details and everything".

Following the death of her husband the understanding and comforting approach offered by the scammers acted to reinforce the victim's relationship with them.

" They kept saying we can wait, there is no hurry, we understand. We're sorry for your loss. They were comforting me in one way, it's ridiculous to say it you know, quite friendly and believable. Took me over really". (Respondent One)

Emotional vulnerability and isolation can therefore be seen as risk factors which make individuals more susceptible to becoming involved in MMF. The impact of loneliness and emotional vulnerability may be particularly significant for older people and has also been identified in other types of fraud such as online dating scams (Lawson & Leck, 2006; Lichtenberg, P.E., Stickney, L., & Paulson, D. (2013). Therefore it is important for professionals to consider how factors such as social isolation and loneliness may make older people vulnerable to MMF approaches.

Scams appear genuine

Individuals may initially become involved in a financial scam as the letters and contacts appear genuine. The use of the Royal Mail system often reinforces the legitimacy of letters which are often produced in glossy or official looking formats. As one respondent clearly articulated

“Genuine! Absolutely plausible and genuine in every way, you know! Genuine documents.’ (Respondent 2)

Another respondent still firmly believed that the first contact about winning some money was genuine

“I firmly believe that it (the win) was one hundred percent genuine but criminals somehow got involved”. (Respondent 1)

This same respondent told how her original contact had continued but a new and separate contact had begun with a man claiming to be a criminal investigator looking into the original scam. This second contact appeared to be genuine but also turned out to be part of the scam. This person convinced the respondent to send them a lot of her paper work thus making it harder for genuine police in the UK to investigate the matter.

Developing a relationship of trust appears to be part of the scammers toolkit to present a ‘genuine’ approach. Sometimes this is developed over time through many contacts. One respondent described a process of scamming which developed over eight years through multiple weekly contacts.

“I would say in all, about 8 years I had this, and it started very small, by small I mean three times a week”. (Respondent 2)

Those involved in MMF are often skilled at luring their victims into a scam, and some take much time through many contacts to reinforce the legitimacy

of the scheme. Victims often continue to believe in the genuineness of the fraud even after professionals have become involved and exposed the nature of the fraud. This aspect may be particularly challenging to professionals who are trying to convince victims of the true nature of a scam. The researchers discovered that despite advice and intervention from authorities about the nature of the scam all of the respondents were in one way or another were still engaging with the scammers. One respondent told how on the morning of the interview he had sent off £5 and said that he was receiving scam mail on a near daily basis. A second respondent said 'I string them along' and that she is considering 'testing out' the man claiming to be an investigator with bits of information. Another respondent now acts as a *mail marshall* and simply collects her scam mail and brings it to Trading Standards for intelligence purposes.

Scammers appear to employ techniques which specifically play on their genuine appeal, and may use marketing and persuasion techniques which are found in everyday sales practices (De Liema et al. 2014). It is therefore important to educate the public in terms of the range of techniques and lures used by fraudsters, so that they develop increased financial literacy when discerning a fraud from a genuine approach. As research suggests that overconfidence in financial knowledge is a significant risk factor for being victimized by financial fraud (Gamble, Boyle, Yu and Bennett, 2013) improving the financial literacy and awareness of older people should help to protect them against becoming victims of financial fraud.

It seems worth it

For some individuals the lure of the scam is that the small amount being asked for is outweighed by the potential large pay-outs on offer. One respondent had won a competition he did not enter but perceived this as 'I'm having a bit of luck for a change'. He went on to explain, 'I'm a poor man...it catches me you see'. He added "...for a fiver...that's what entices me to do it". Given that this client had been told he was the winner of hundreds of millions

of Euros, when asked if he weighed up paying five pounds to winning he said 'I was pushing my luck'.

Therefore scams which require a small outlay or potential loss are often judged as 'worth the risk' as the potential payout might be huge. Others describe a sense of 'curiosity' about the potential of winning money and this lures them into responding to MMF and the risk involved.

Often the risk of becoming involved in a scam is taken as it appears a way of giving money to loved ones. Two of the three respondents mentioned that while they wished to have won the money it was not necessarily for themselves. One stated it would be for 'Moving, buying different properties, different area, giving money to my family'. Another claimed that the purpose of such a win would be 'to treat somebody like my granddaughter, to treat somebody like my daughter'.

The financial gains offered by financial scams often appear to be worth the loss of a small amount outlaid at the start. The potential for a large financial windfall overwhelms the individual's decision making ability (Ariely, Gneezy, Loewenstein, and Mazar, 2009), a process which has been described as phantom fixation (OFT, 2009). Therefore high incentives can lead to ineffective decision making when faced with a scam offering a financial windfall which is just too tempting (Fischer, Lea and Evans, 2013). This reinforces the age old saying that if it sounds too good to be true, then it probably is.

A sense of utility

Involvement in scam activity can provide a meaningful activity, particularly for those who are socially isolated and have limited contact with other people.

One respondent stated that the scam mail

'...becomes an interest more so now because I don't have a full time job....I wasn't hoping for winnings, It was an interest of...they weren't simple questions they were something at least you had to be educated and I tried it out...'

Providing activity post retirement can therefore become a precursor for involvement in MMF. This is summed up by another respondent who stated that

‘It gave me something to do, take my mind off..... Like a little job, because I had nothing else...’

This respondent would parcel off bundles of cash to the scammers up to two or three times a month as a part of the advanced fee. She described the range of activity this provided her with including having to visit the bank to get money out, coming home on a bus, walking up the hill with a trolley full of money, then parceling it up before sending on to the scammers.

The utility provided by such activity is hard to break away from, even when the victim is made aware of the fraud. A respondent who had been engaging since 2007 told the researcher ‘it’s still something to do’.

Breaking the cycle is therefore not easy, and practitioners need to understand the complex motivations which play a part in sustaining involvement in scams. It is therefore important for practitioners to be mindful of the importance of exploring opportunities for active engagement with life as part of successful ageing (Rowe and Kahn, 1998). What alternatives can be developed for individuals who are finding purpose and social utility via scam involvement, and what alternatives for social engagement can be identified to replace the sense of utility offered via financial scams.

Ending involvement

As the review of the literature indicates, ending involvement in financial scams can be difficult for a range of reasons. A number of themes were identified from the interview data which indicate factors involved in ending involvement in MMF including the involvement of outside agencies and a desire for justice.

A key element in recognizing the nature of the MMF is the involvement of key agencies who work with victims of MMF. The respondents came to the

attention of the authorities in different ways. One got a community police visit and informed the officer of the scams. That police officer in turn referred the case to Trading Standards who then made a visit. Another respondent saw a Trading Standards advert in a local library and contacted the team after 5 years of receiving scam mail. A third respondent who was approached by the police, felt able to share her experience with them as 'it was easier to have people you have no personal connection with, it was a bit more of a blank slate'. While this respondent declined to inform her family she did engage with police, social work and trading standards officers. Reluctance to inform family members may be linked to fear of embarrassment or being thought of as foolish by loved ones. Such fear of embarrassment may prevent victims coming forward earlier. One respondent clearly describes how embarrassed they felt about becoming involved stating 'my feelings of inadequacy and too gullible and trusting, which I can be and I can be taken advantage of and obviously I was completely duped'.

However, others do come forward and are keen to establish justice for the perpetrators of such crime. For example, one respondent said that 'I desperately want them caught. It's on my mind, at the back of my mind'.

A desire for justice is not motivated by a quest to regain lost monies but rather a desire to prevent future MMF crimes. When discussing getting some of the lost money paid back the respondent added

'It wouldn't worry me as long as they were caught and couldn't carry on with their evil work' (Respondent 3)

Ending involvement in scams can be difficult due to the complex range of motivations involved which include vulnerability to initial scam involvement and factors leading to sustained involvement over time. Finding replacement activities, such as increased opportunities for social utility through social activity might be part of an approach to reduce both susceptibility to scam involvement and sustained involvement.

Discussion

This small scale explorative study has identified that the victim's initial engagement in MMF is often complex and it is difficult to identify one simple reason. The experience of financial abuse and victimhood is complex and unique and is often set in the wider psycho-social history of the individual. For older vulnerable individuals this may include susceptibility linked to loneliness and bereavement. As the Office of Fair Trading (2009) suggests there is no single risk factor and we may all be susceptible to persuasive techniques at certain times of our life. Bereavement experiences often leave individuals emotionally vulnerable, particularly if they are looking to re-establish some contact with their loved ones. Victims are often at a low point in their lives when entertaining scams, and the ending of their involvement does not address the initial issue that could be considered to pre-dispose the client to such scams. Consequently meaningful psycho social support should be available to victims such as bereavement support and counseling, as well as opportunities to engage in meaningful social interaction.

Practitioners should be aware that the individual's involvement in MMF may not end simply due to the involvement of statutory agencies. It is important to understand the motivations and risk factors associated with continued MMF involvement. This raises the issue of the Mental Capacity Act (2005) and some consideration should be given to whether or not scammers can be considered to be exerting 'undue influence' on those judged to have capacity. Exerting influence, either through continued and sustained contact over a period of time is often used by fraudsters to establish the plausibility of a scam. Plausibility, trust and belief in the genuine nature of the scam is a key factor identified in this small study as to why individuals become involved in MMF and this is supported by other research Modic (2012). Establishing the plausibility of a scam and gaining the trust of the victim is a key element of hooking individuals into scams before starting to take money from them (Shadel, 2012), and is a key part of the grooming process.

Believing in the genuineness of the scam featured in all of those interviewed in this small study. One victim continues to believe that the lottery win was true but that the win was corrupted by criminal influence. In this case the fact that new members of the scam began contacting the client has prolonged the victimhood as the scammer has effectively begun a new phase of the scam and renewed hope that the money promised will be realized.

One common feature shown by all of the respondents was that all were prepared to pay an advanced fee. This can be linked to the 'long odds gamble' (Lea et al, 2009) and a belief that a small loss is worth the risk for the potential large payout promised. While some lost only a few pounds one respondent reported packaging 'thousands' at a time and posting it to the scammers. Once a payment was made the story given by the scammers continuously changed, resulting in further requests for increased advanced fees as the prize money was being taxed. In this case the victim continues giving money as they have already invested so much (Whitty, 2013).

Whilst some theories on the subject points to both greed and addiction, none of the three participants in this project had plans for spending the money on themselves. Ultimately they spoke more excitedly about the prospect of both gift giving and being able to leave a more substantial portfolio for their loved ones. It could perhaps be seen as a way to try and ensure one last validating act by being a benefactor to a life changing extent for one's loved ones.

The notion of the scam providing utility to the victim can be considered as a perpetuating factor. All of the respondents chose to fill up part of their day with completing the associated paper work, and travelling to the bank and/ or post office. This activity, and the contacts and phone calls accompanying the scam also validate this activity for the individual. The ritual of receiving contact, withdrawing money and dispatching money to the scammers is often exciting and meaningful for the victim, and also placed them at the center of a social interaction. It was felt that this in itself, away from the promise of winnings, was sufficiently significant as to prove a perpetuating factor.

The difficulty for victims of breaking free of MMF activity has been highlighted by this study, and this may be linked to the utility it represents for individuals. All of the victims continued to participate in the scam mail and/or associated calls in one way or another despite involvement of the police and trading standards. One respondent continued involvement in scams although the sums sent were reportedly smaller and less frequent.

Interestingly two other respondents had altered their mode of involvement to focus on helping to evidence MMF activity and catch the perpetrators. One respondent took on a new *mail marshal* role. This is an organized and formalized role providing intelligence to the local authority. While this role posed no risk it is, in a new more positive form, a way of continuing engagement with the mail. Another respondent chose refrain from sending money to scammers but kept answering the phone to the scammers in order to provide them with the impression that she was about to pay again. This, the respondent hoped, would allow more time for them to operate and thus be caught by investigators. Through this on-going involvement with the scammers, the respondent hoped to aid their entrapment. This change in involvement in MMF to take on a monitoring role allows the individuals to continue in meaningful activity and effectively changes a negative set of behaviours into a positive one.

Limitations of the Study:

While the study was kept intentionally small to allow close focus on the experiences of a few participants the small nature of the study means that the findings, whilst pertinent to those focused on, may not be easily transposed onto the broader cohort of MMF victims. It is perhaps telling that a phenomenon thought to be underreported was able to only find three participants.

Participants in this study tended to be older victims who lived alone. Thus demographically the sample was similar (both genders were represented). It

can be argued that a larger sample would have provided demographic differences and perhaps brought up different themes.

Conclusions and Recommendations

Conclusion

All of the respondents in this study may be considered chronic victims but at the same time all may be considered to have chosen to engage in ongoing scams. Even once their victimhood was clearly mapped out and explained by professionals they continued to engage albeit in different forms, frequency and severity. It therefore appears that simply giving professional advice about the fraud is not sufficient to end individual involvement in scams. Involvement in MMF is complex and patterns of behavior point to the action of engaging with scam mail as the symptom of an issue and not the issue itself.

Engaging in scam mail and the utility this provides, the social connections it affords (often with the scammers themselves) and the hope the entire system of activity creates, are all parts of a wider maladaptive coping mechanism which help the victim to feel less isolated, more meaningfully engaged and more hopeful about the future. In some cases the loss of small sums, where affordable and where the client has capacity, may be worth it when weighed against the positives that such activity provides.

Recommendations

Recommendations are made in respect to both the client and professional perspective. This small exploratory study has demonstrated the unique nature of individual involvement in MMF.

- Time should be taken by the practitioner to establish the length and breadth of the issue. This includes establishing: when it started; key psycho-social factors affecting the individual at the time including significant life events or losses; the social connections the individual has with family, friends and wider community; what would it be like to

end the MMF; and how the victim would spend their time if the MMF ended.

- In the case of chronic scam victims who are well entrenched in the scam, traditional long term social work allocation may be beneficial to create an understanding by the professional into the victim's victimhood and factors sustaining involvement.
- Joint working between social workers, trading standards officers as well as the Police is useful for information and intelligence sharing as well as trying to secure any possible convictions. Beyond those professions directly linked to scam prevention, others that may be going into client's homes (district nurses, housing maintenance, GPs etc) should also have a basic awareness of such scams (signs to look out for, who to contact) and have a known referral pathway to get more directly involved professionals allocated to the case. This could be part of Local Safeguarding Boards activity and training. The National Scams Team is also currently developing an online free toolkit for professionals. As part of supporting joint working opportunities for joint training on the topic may help to facilitate agencies to give a consistent message to the victim about MMF and financial scams.
- As relatives often experience the same dilemmas as professionals when trying to highlight the nature of a scam to a victim, it may be helpful for agencies to provide information for family members and carers about the nature of mass marketing fraud and how to seek support to tackle it.
- Advertising campaigns by local authorities can raise awareness of MMF and lead people to help seek.
- Given the sense of utility that some victims gain through involvement in MMF it is important that the sense of validation and connection gained through MMF would need to be replaced by something equally meaningful. Developing social capital through social connections such as via day centers and lunch clubs may be important. The National Scams Team is considering a pilot project where two victims are matched and the opportunity to become pen pals is created. This

provides the same actions (such as going to the post office and looking forward to the post man coming) as being a chronic scam victim but in essence changes a negative set of behaviours into a positive one. In a similar way the idea of a *mail marshal* can also be considered where the former victim is providing information and intelligence to the local authority.

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