Survey on

"Scams and fraud experienced by consumers"

56% of adults in the EU experienced fraud in the last two years

1) What does the survey cover?
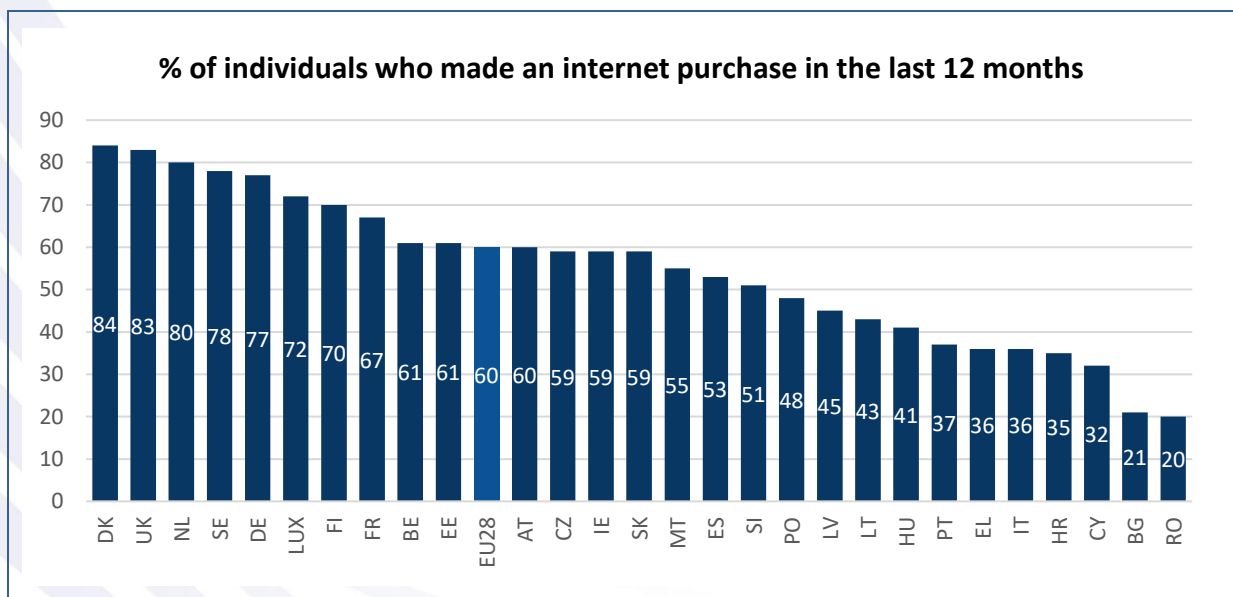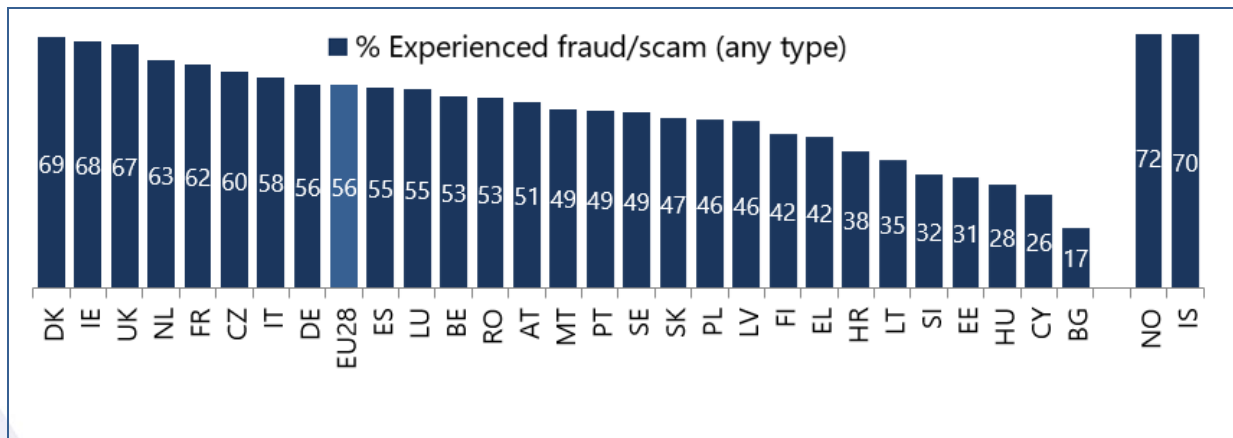
Buying scams	Identity theft	Monetary fraud
Fake goods	Impersonation fraud to elicit personal information	Fraudulent lottery/prize promotions
Undelivered goods or services	Fraudulent computer/internet problem to elicit personal information/credit card details	Promises in return for transferring/investing money
Fake invoices		Fraudulent ticket (re)sale
Unwanted monthly subscriptions		Requests to pay because there are problems with an account/documentation

2) What are the most common scams and frauds?

1. Fraudulent lottery/prize promotions – 28%

2. Impersonation fraud – 22%

3. Fraudulent computer/internet problem – 21%

4. Promises in return for transferring/investing money – 14%

5. Requests to pay because there are problems with an account/documentation – 12%

3) Exposure to fraud is generally higher in more "connected" countries

■ % Experienced fraud/scam (any type)

DK	IE	UK	NL	FR	CZ	IT	DE	EU28	ES	LU	BE	RO	AT	MT	PT	SE	SK	PL	LV	FI	EL	HR	LT	SI	EE	HU	CY	BG		NO	IS
69	68	67	63	62	60	58	56	56	55	55	53	53	51	49	49	49	47	46	46	42	42	38	35	32	31	28	26	17		72	70

% of individuals who made an internet purchase in the last 12 months

DK	UK	NL	SE	DE	LUX	FI	FR	BE	EE	EU28	AT	CZ	IE	SK	MT	ES	SI	PO	LV	LT	HU	PT	EL	IT	HR	CY	BG	RO
84	83	80	78	77	72	70	67	61	61	60	60	59	59	59	55	53	51	48	45	43	41	37	36	36	35	32	21	20

Source: Eurostat (isoc_ec_ibuy)-2018

4) Channels used for scams and fraud

Fraudsters and scammers are most active online, using email (43% of cases) and online advertisements. Phone calls (either mobile or fixed line) are also widely used (28% of cases).

People who are less active online are more likely to be targeted in phone-based fraud: this group contains a higher proportion of people who are older or have a lower level of education.

5) The impact of scams and fraud

Those who experienced financial harm mostly lost between 0 and 500 EUR. This suggests adults in the EU cumulatively could have lost 24 billion EUR from scams and fraud over a two-year period.
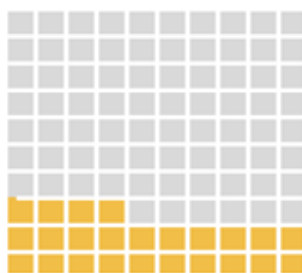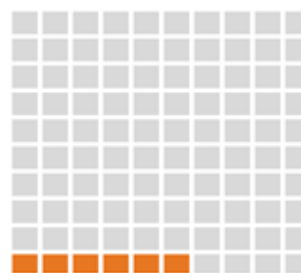
Where people experienced scams or fraud

79%
24%
6%
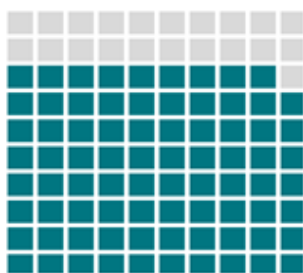
Suffered emotionally

Suffered financially

Suffered physically

Data on exposure to fraud combined with data on the impact of exposure suggests that, among adults in the EU, 31% have experienced emotional or physical harm and 13% have experienced a financial loss because of scams or fraud. Those who experienced fraud are more likely to be cautious online, for example, they avoid clicking on links from unknown senders. Many who experienced a scam or fraud said it impacted their online purchasing (38%). This indicates a market effect as consumers change their behaviour following exposure to fraud.

Those in a financially difficult situation experienced fraud less frequently but were more likely to suffer financial loss from it. This shows the financially vulnerable are especially at risk.

6) Reporting of scams and fraud

Only 21% of those who experienced a scam or fraud reported it, although this figure was notably higher (44%) in cases that involved more than 50 EUR financial loss. Reports were most commonly to a bank/credit card company or the police rather than a consumer association or enforcement authority. Many respondents did not report but told their family or friends (38%).

Important drivers for reporting or not were: the existence of financial or other harm; feelings about whether it will make a difference or not /prevent it from happening again to themselves or others; knowing (or not knowing) to whom to report the scam or fraud

Consumers would like a dedicated free phone number operated by the government (38%), and a dedicated governmental website (29%) for reporting scams and fraud.

About the survey: The study aims to deliver statistically reliable related to the types of fraud experienced by European consumers and the economic and other detriment caused by fraud. The survey was conducted in August-October 2019 in the 28 EU Member States, Iceland and Norway. It targets residents aged 18 and above. Computer Assisted Telephone Interviewing (CATI) was used to ensure representativeness of the results based on key population parameters. In total, 28,239 interviews were completed across all countries. Consumers were asked whether specific fraudulent practices had happened to them in the last two years. The study was performed by Ipsos.