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Financial Abuse

Safeguarding Against Scams and Fraud

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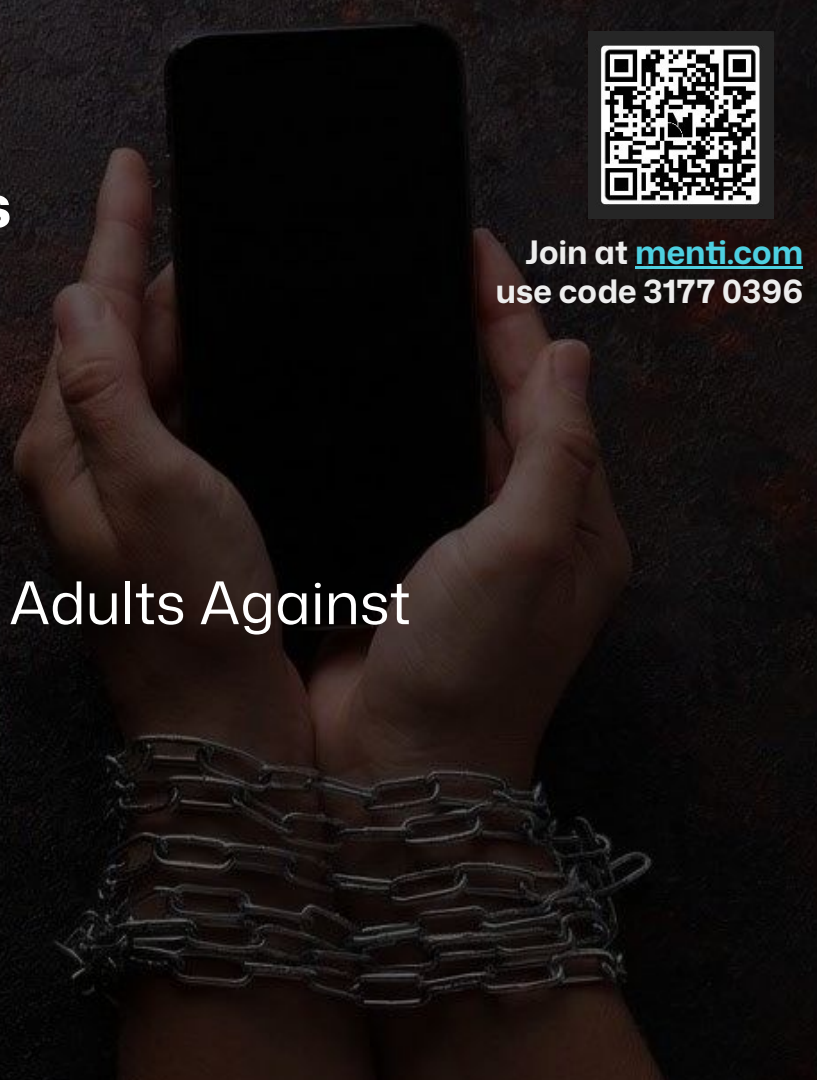


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Objectives

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- Welcome and Framing
- Scam Compounds
- Our Research and Findings
- **CPD Module:** Safeguarding Adults Against Scams and Fraud



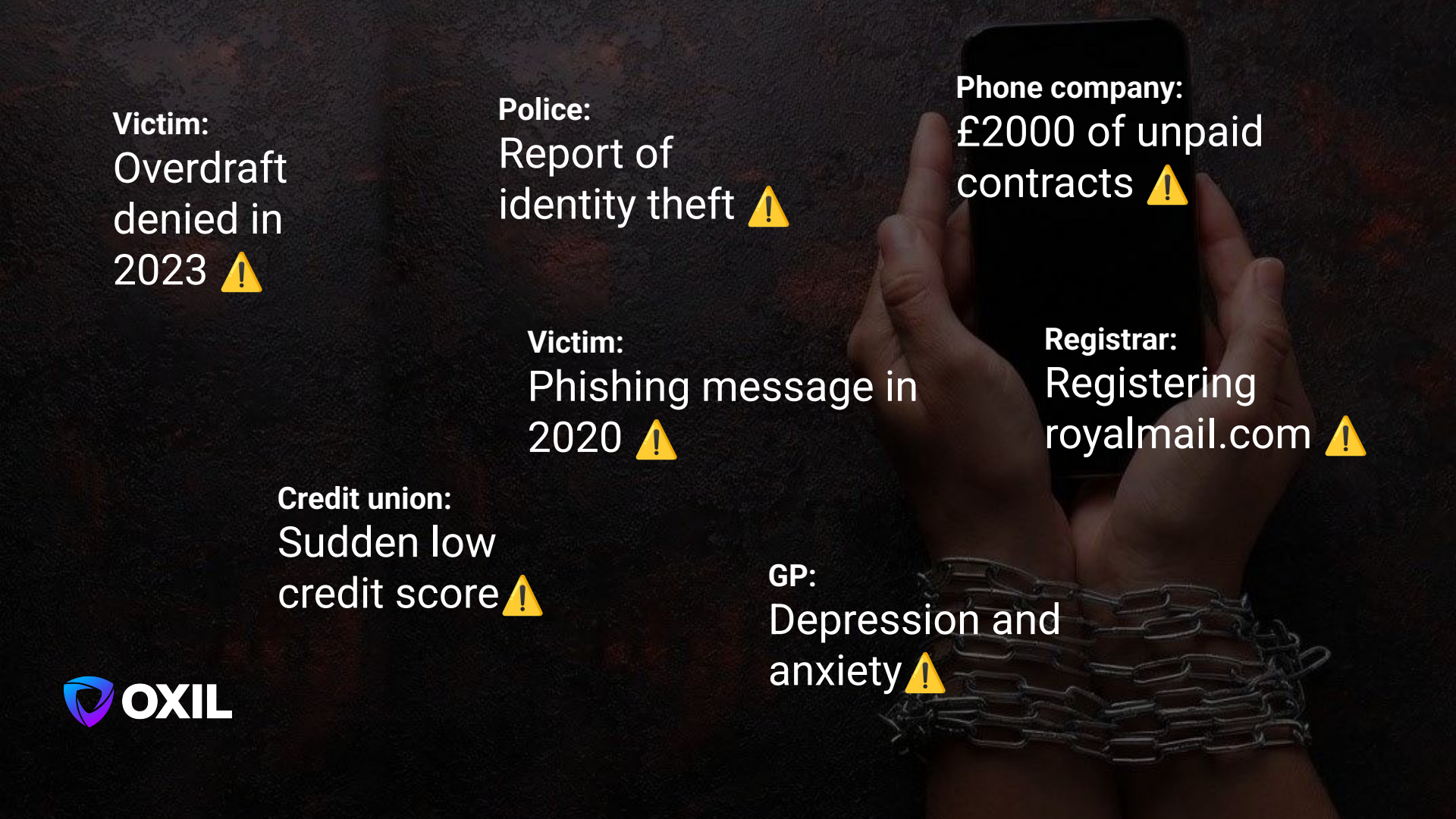
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Who do scammers target the most?

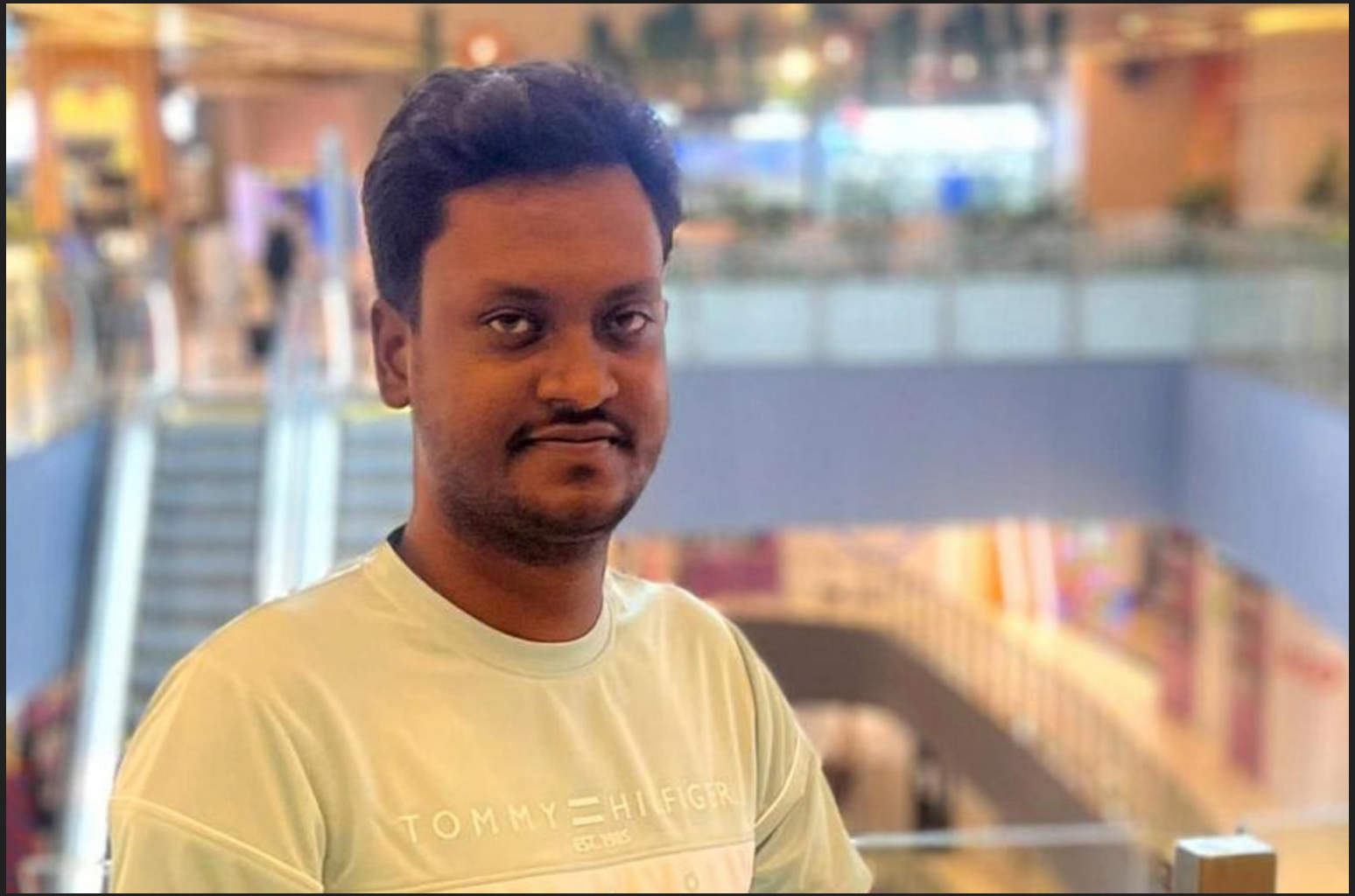
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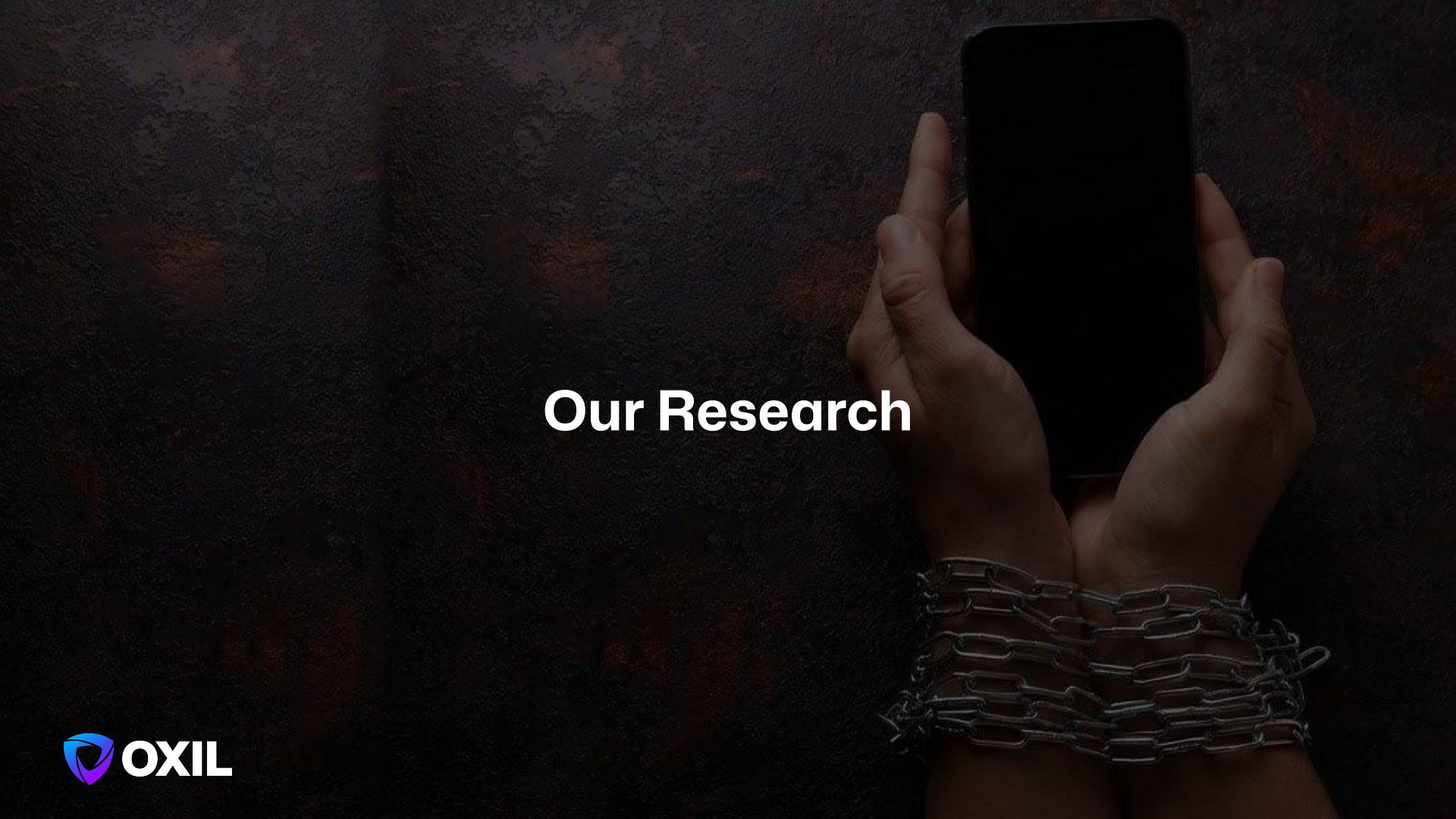
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Victim:
Overdraft denied in 2023 ⚠️
Police:
Report of identity theft ⚠️
Phone company:
£2000 of unpaid contracts ⚠️
Victim:
Phishing message in 2020 ⚠️
Registrar:
Registering royalmail.com ⚠️
Credit union:
Sudden low credit score ⚠️
GP:
Depression and anxiety ⚠️
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TOMMY HILFIGER

Our Research



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GSE



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Project:

Safeguarding Adults Against Scams and Fraud

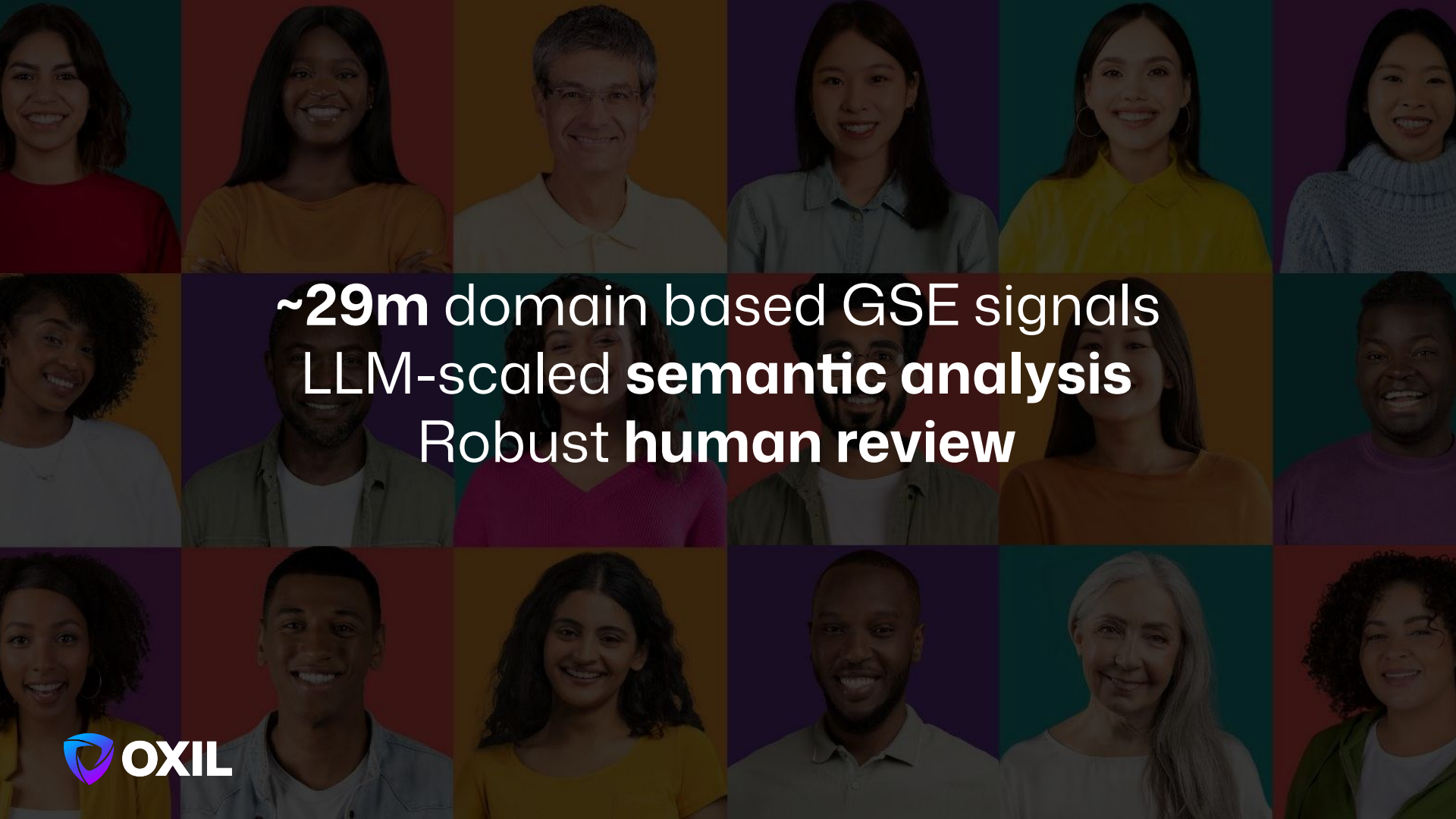
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~~susceptibility~~

targeting

Domain-Based Signal	Targeted Group
`cerebralpalsyparentsadvocacy.com`	Cognitive Disabilities
`champion-casino-online-play.site`	Gambling
`immigration-bail-bonds.info`	Migrants & Immigration-Related Vulnerabilities

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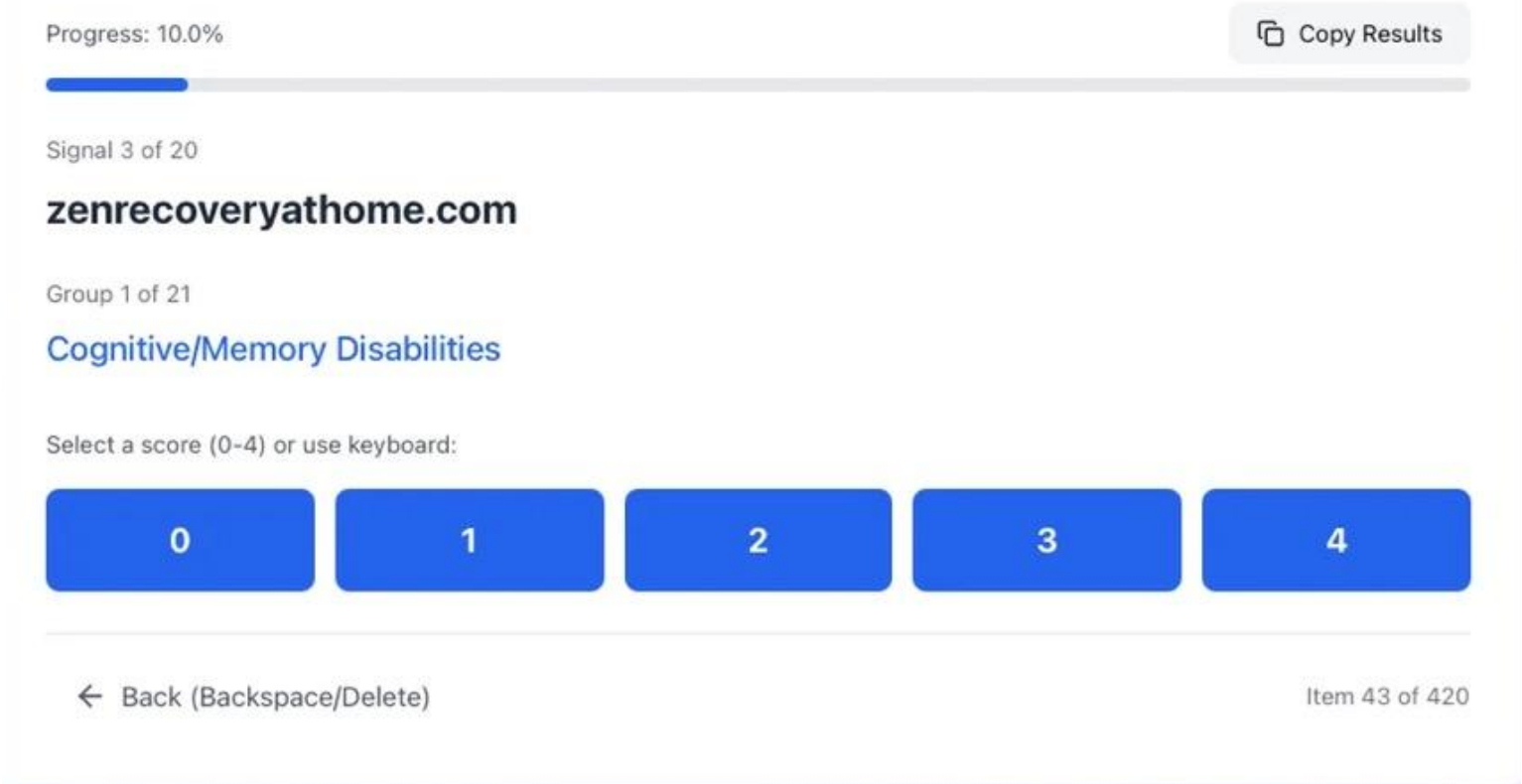

~29m domain based GSE signals
LLM-scaled semantic analysis
Robust human review
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Target Groups: the General Population, Older Adults, Cognitive/ Memory Disabilities, Linguistic Disabilities, Neurodiversity, Mental Health Conditions, Physical disabilities, Situational stress/ impaired decision making, Recent bereavement, Migrants and Immigration-Related Vulnerabilities, Financial distress, Financially aspirational, Unemployment, Small Business Owners, Social isolation/ loneliness, Seeking romance, High impulsivity, Gambling, Repeat scam victims, Substance abuse.

Age Brackets. Early years (0-5), Childhood (6-12), Teenagehood (13-17), Transition to adulthood (18-28), Young adulthood (29-39), Middle adulthood (40-60), Early old age (61-70), Middle old age (71-79) and Very elderly (80+).

Thematic lures

- **Threat and consequence**: Scams that use a sense of threats, urgency, pressing deadlines and consequences to encourage panic and fear.
- **Relief from difficulty**: Scams that appear to offer miracle cures, housing, visas, financial relief, and other solutions to problems.
- **Appeal to authority**: Scams that use trusted brands or impersonation of government to build familiarity.
- **Information**: Scams that offer information about brands, locations, and/or services.
- **Incentives**: Scams that appear to offer financial incentives, or other incentives (eg career opportunities, education, false tickets or invitations).
- **Social and emotional connection**: Scams that leverage social and emotional connections to build familiarity or which appear to offer romantic, sexual or platonic connections.


Progress: 10.0%
Copy Results
Signal 3 of 20
zenrecoveryathome.com
Group 1 of 21
Cognitive/Memory Disabilities
Select a score (0-4) or use keyboard:
0
1
2
3
4
Back (Backspace/Delete)
Item 43 of 420

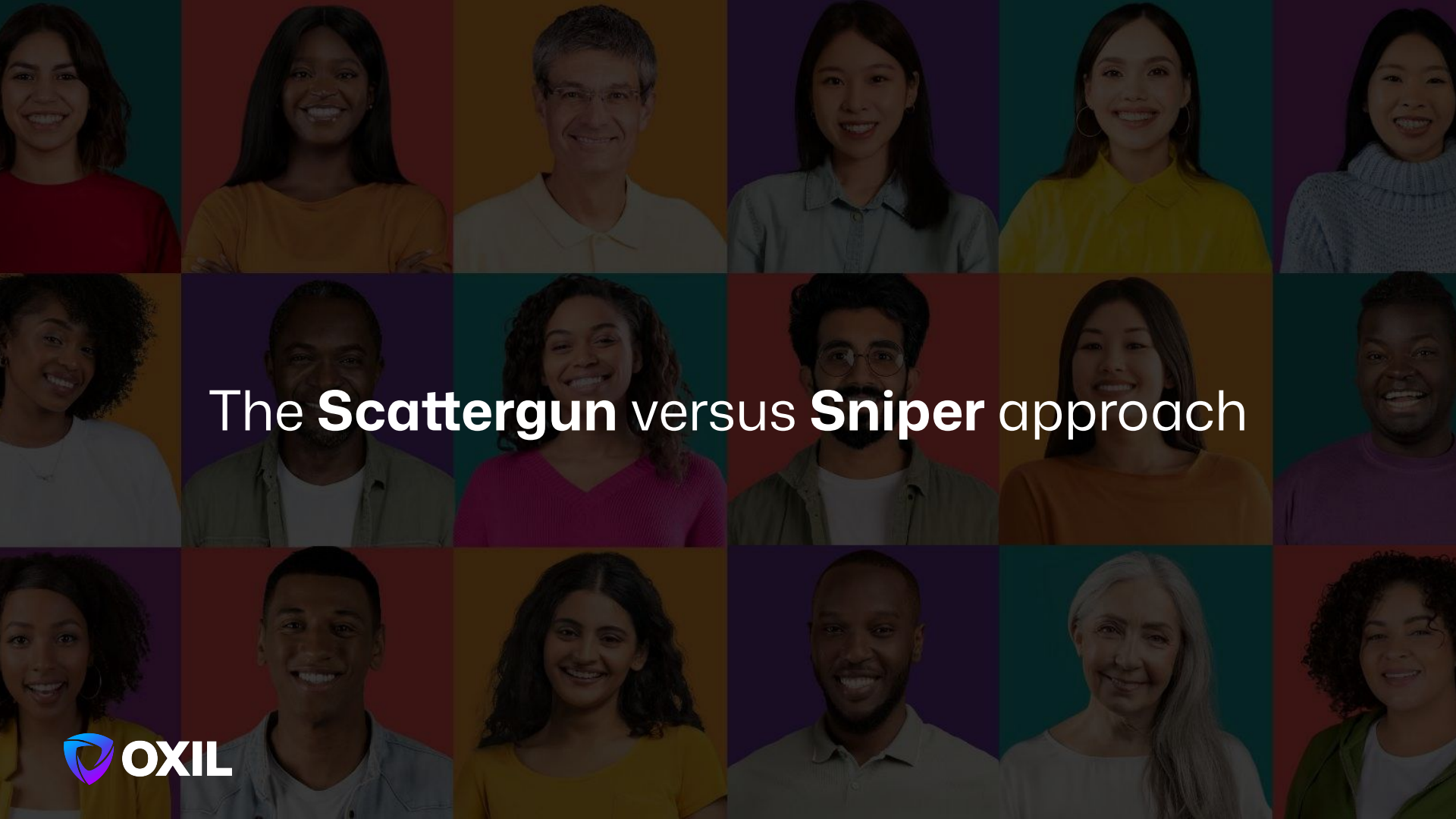
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```
**Score: 1**
* **Level:** Incidental / Tangential
* **Definition:** The input *could* be relevant to the group, but it is
not a primary or secondary focus. The connection is weak or relies on
broad assumptions.
* **Rule:** Assign this score if the group is one of many potential
audiences but is not specifically signaled (e.g., \"healthyliving.com\"
for the \"Recent Bereavement\" group - it *could* be relevant, but
isn't a direct link).

**Score: 2**
* **Level:** Implicit / Correlated
* **Definition:** The input is not explicitly *about* the group, but it
addresses a problem, interest, or characteristic that is highly
correlated with that group.
* **Rule:** Assign this score if the input targets a \"symptom\" or
\"related interest\" without naming the group (e.g.,
\"budgetrecipes.com\" for the \"Financial Distress\" group).

**Score: 3**
* **Level:** Explicit / Direct
* **Definition:** The input uses keywords, themes, or concepts that
directly and obviously appeal to the group. The intent to target is
clear.
```

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The **Scattergun** versus **Sniper** approach
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Scammers target **the general population** most
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"restaurant-review.de"

"shopstyle.com"

"besthealth4every1.com"

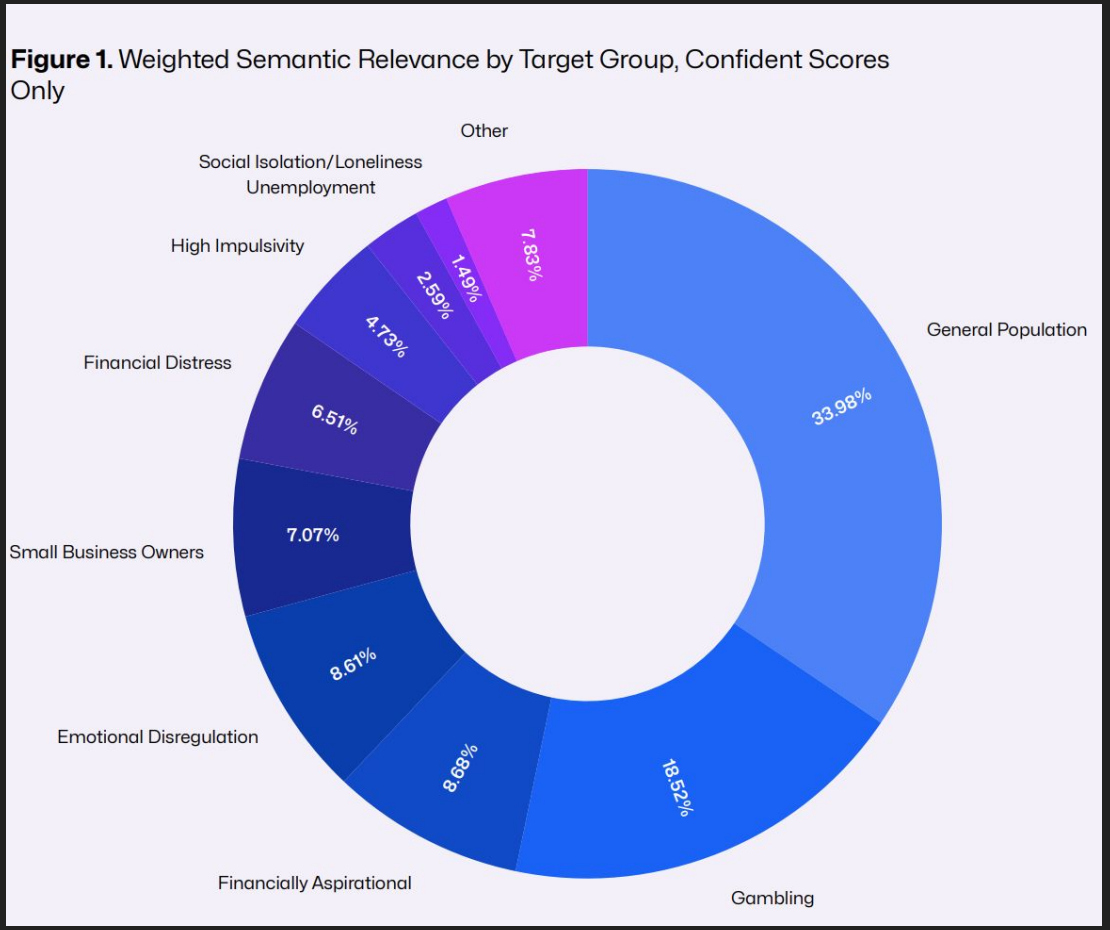
"massiveaudience.com"

"gamesnfun.in"

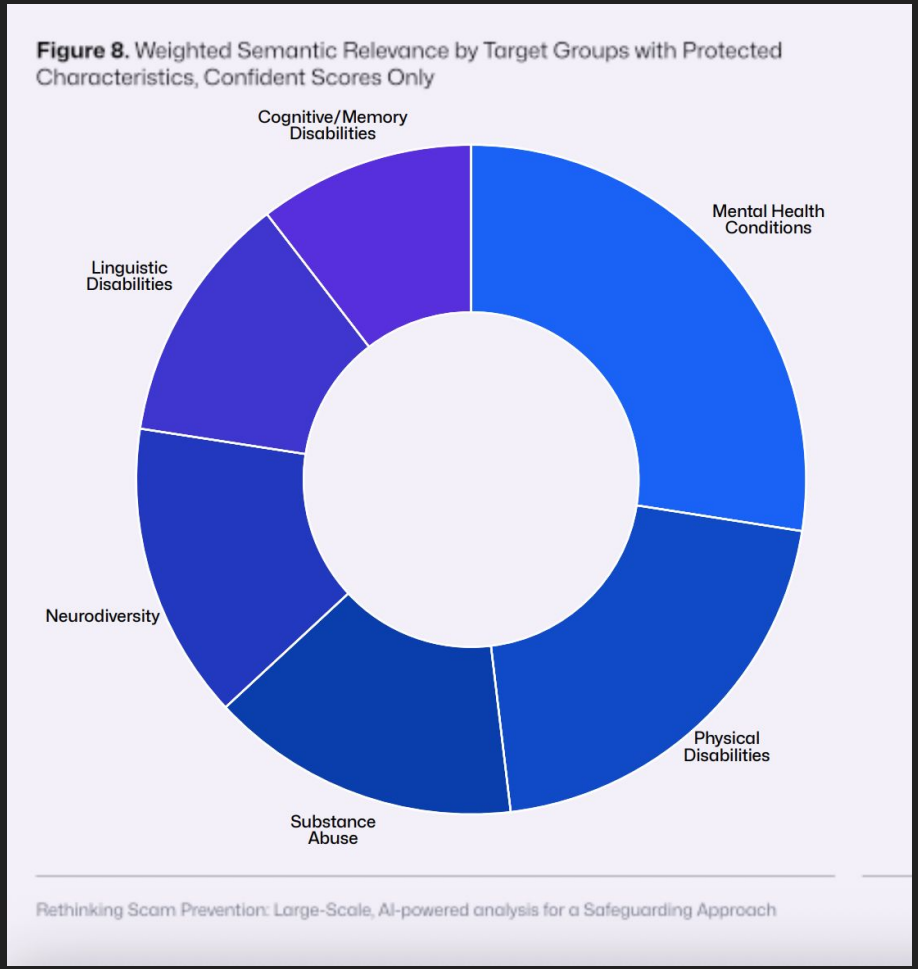
"targetmarketing.nl"

"generalhomecleaning.com"

"1bmo-verify0account.info"




Scammers target the **most vulnerable** victims with high-precision **sniper** techniques
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"braintumournurses-nhs.net"

"neverstutteragain.com"

"chrons-disease-treatment.bond"

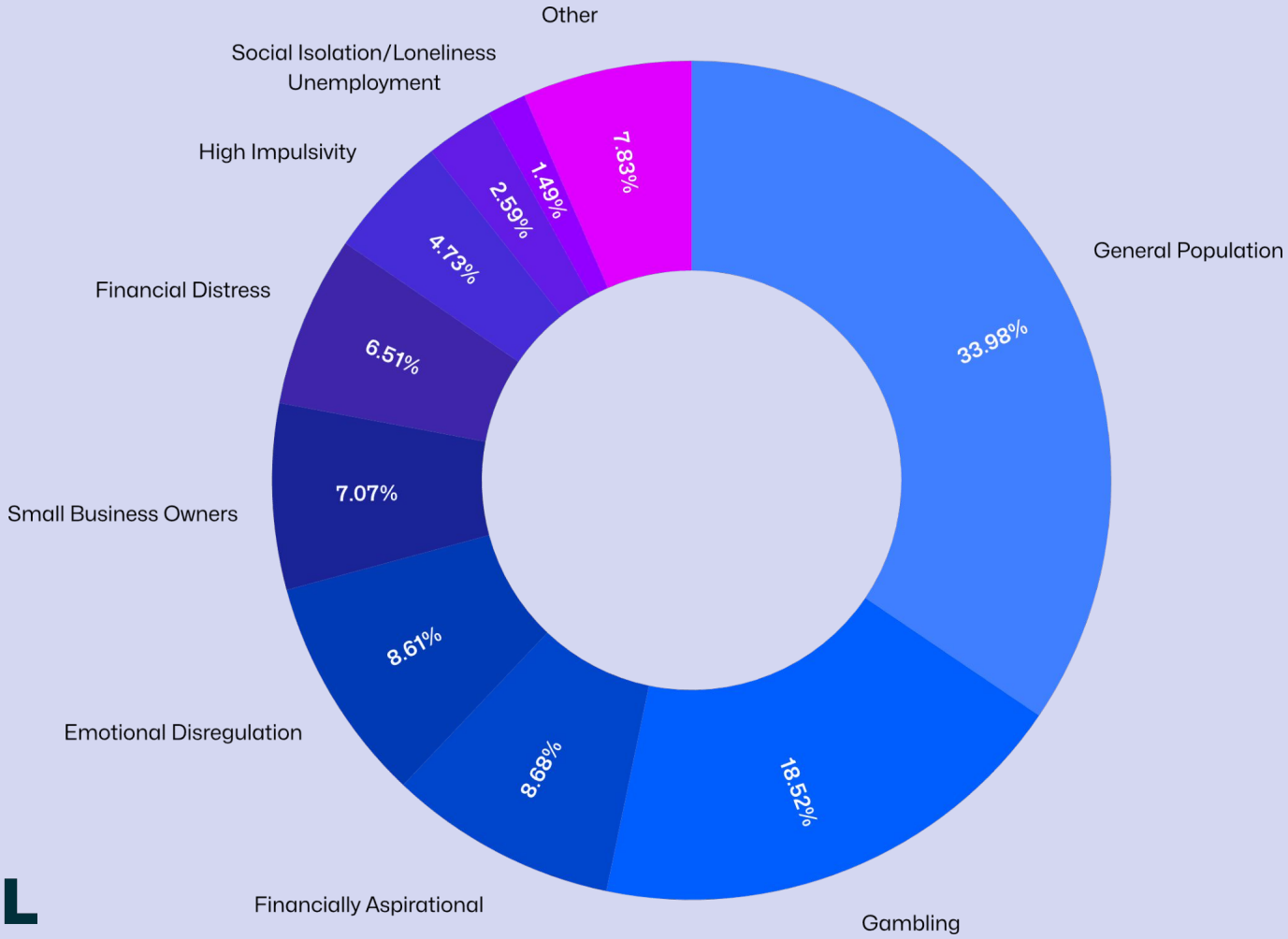
"neurospicyrecipies.store"

"tardive-dyskinesia-treatment.bond"

"drughub-darknet.shop.com"

"111-anxiety-rehab.cfd"

"freeblue-badge.vercel.app"


Other
Social Isolation/Loneliness
Unemployment
High Impulsivity
Financial Distress
Small Business Owners
Emotional Disregulation
Financially Aspirational
Gambling
General Population
7.83%
1.49%
2.59%
4.73%
6.51%
7.07%
8.61%
8.68%
18.52%
33.98%

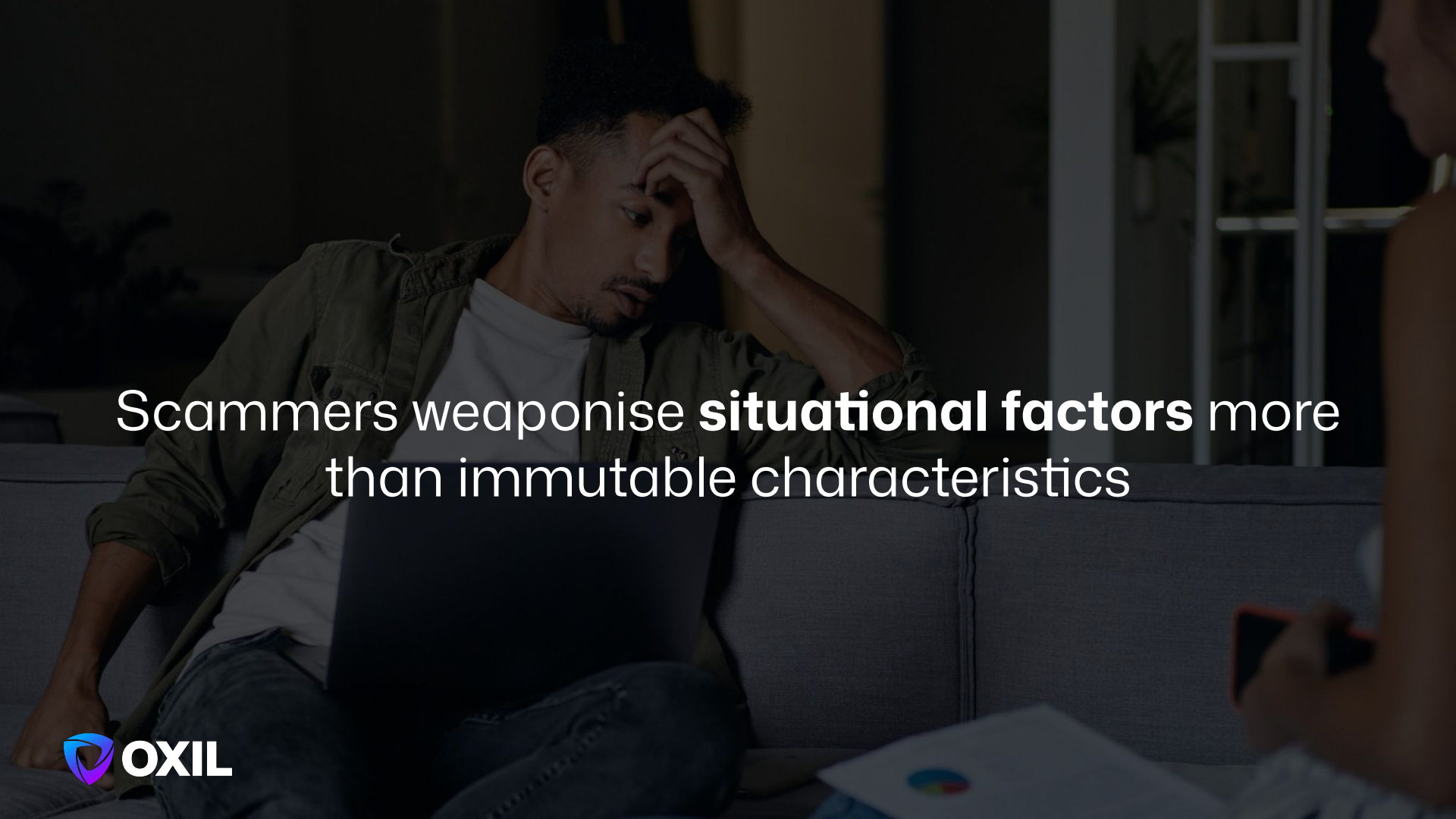
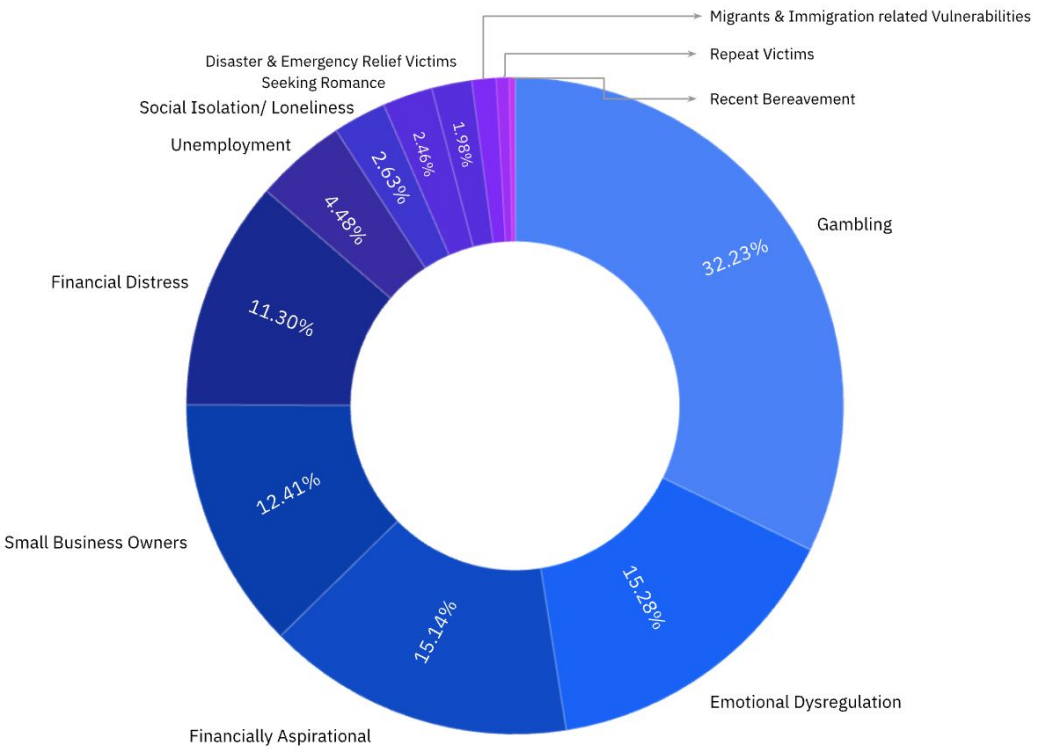
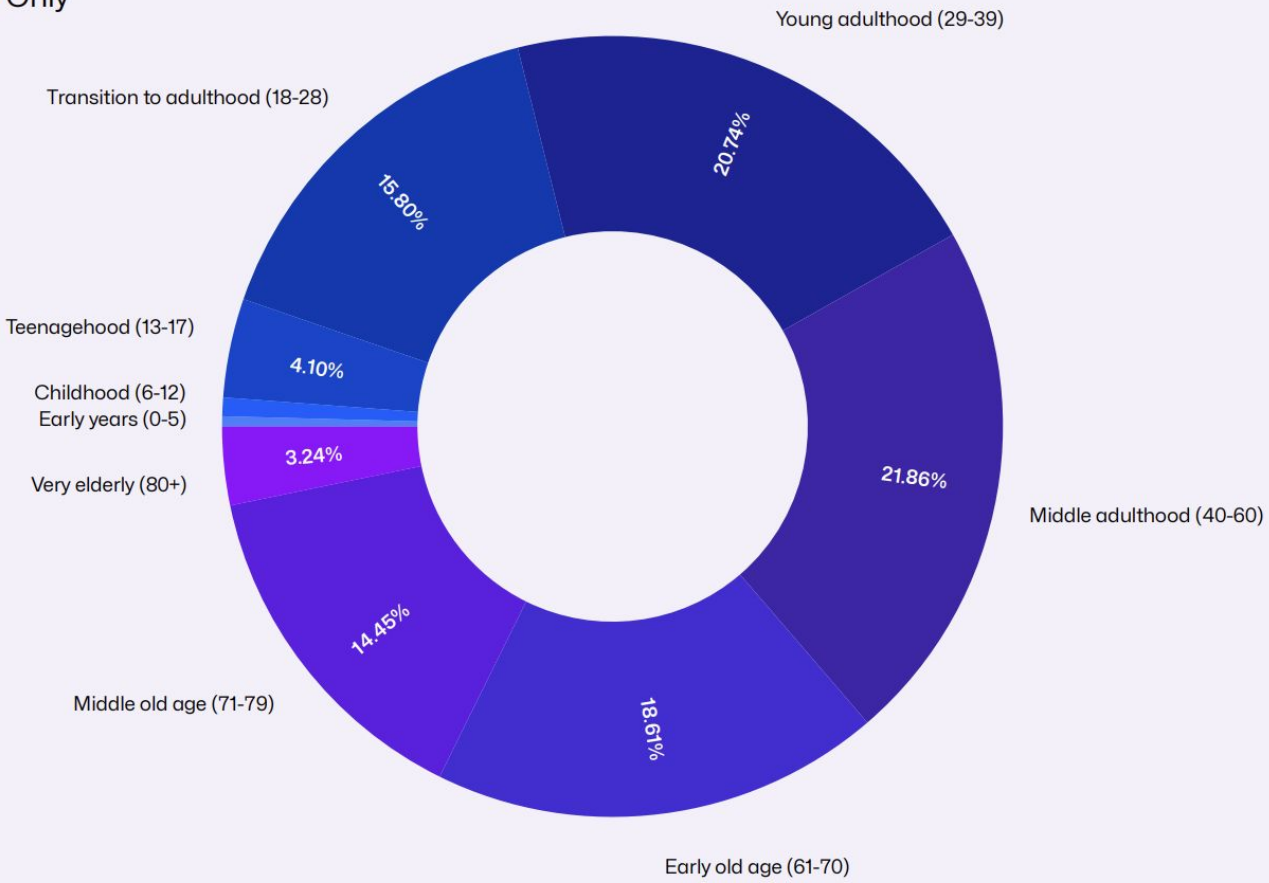

Scammers weaponise **situational factors** more than immutable characteristics
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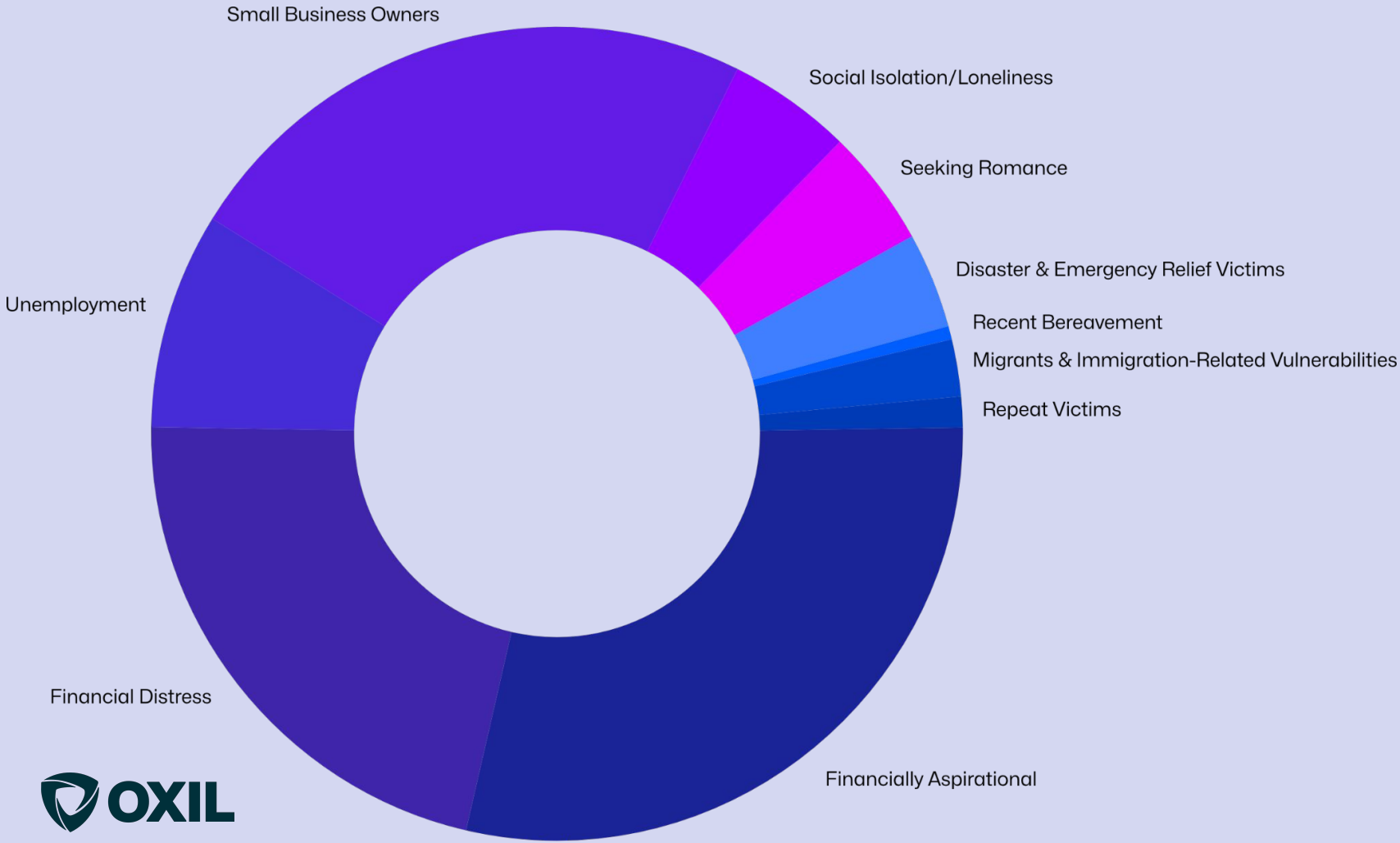
Figure 2. Weighted Semantic Relevance by Target Groups experiencing Situational Vulnerability, Confident Scores only

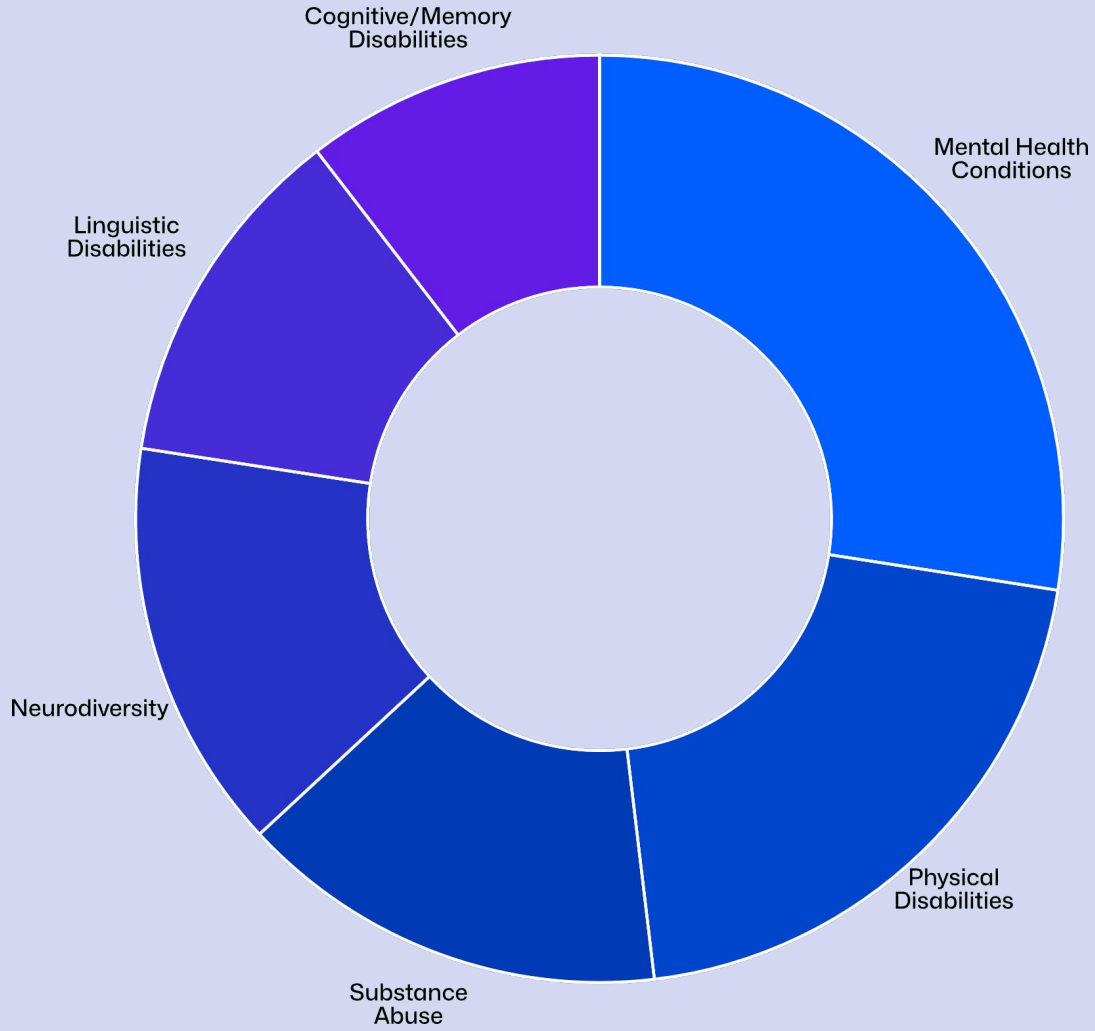


"taxreliefupdates.click"
"immigration-bail-bonds.info"
"meet-new-people-56912.bond"
"workfromhometalent.com"
"anti-fraud-unit.online"
"revenuecompliancesupportmanagement.icu"

Figure 5. Weighted Semantic Relevance by Age Bracket. Confident Scores Only



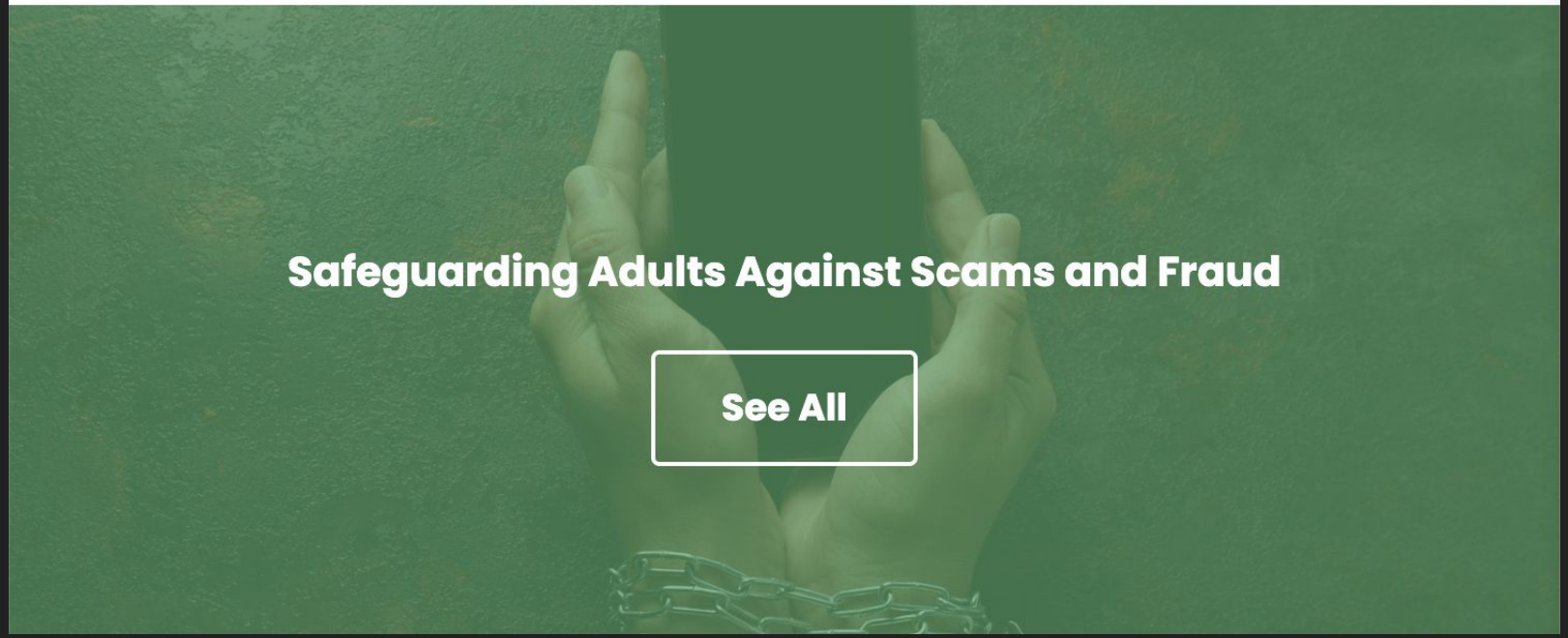

Small Business Owners
Social Isolation/Loneliness
Seeking Romance
Disaster & Emergency Relief Victims
Recent Bereavement
Migrants & Immigration-Related Vulnerabilities
Repeat Victims
Financially Aspirational
Financial Distress
Unemployment


Cognitive/Memory Disabilities
Mental Health Conditions
Linguistic Disabilities
Neurodiversity
Physical Disabilities
Substance Abuse

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ann craft trust

acting against abuse



Contents:

- Course Introduction
- Module 1: Industrialised Fraud
- Module 2: The Health Harms of Scams and Fraud
- Module 3: How Scammers Target Their Victims
- Module 4: Applying Safeguarding to Scams and Fraud
- End of Module

Safeguarding Adults Against Scams and Fraud

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