This is a summary of work by Dr E Carter (217) in (eds) Fenge, L., Lee, S. and Brown, K. Safeguarding adults, scamming and mental capacity. London: Sage.

The language of scammers

Scammers' use specific methods of communication to give scams legitimacy and credibility, and inspire urgency and secrecy.

Scammers' use of three broad techniques to distort recipients' decision-making: addressing immediate doubts, genre-mapping and scripting.

How scammers address the recipient's doubts

When a recipient receives a piece of mail they have to make a decision about whether to open it, and then whether to read it, or to throw it away. This early decision-making is important; the longer the exposure to and engagements with scams, the more likely the recipient will suffer a degradation in decision making and self-control, making them more vulnerable to falling victim (Baumeister, Sparks, Stillman and Vohs 2008). So the scammer aims to overcome the recipient's urge to throw the scam mail away by saying something like:

"You don't believe it! Do whatever you want... But read this letter anyway which is worth its weight in gold!"

The interaction here creates the illusion that the recipient has choices ("Do whatever you want") and appears open by acknowledging the recipient will doubt the content of the letter ("you don't believe it!") rather than attempting to convince them otherwise. This openness builds trust and anticipating the recipient's doubt the use of 'you' is reassuring.

References and testimonials are used by scammers to support their claims, bolster their credibility and legitimacy (Clifton and Van de Mieroop 2010, Ross and Smith 2011). Scammers willdistance themselves from the message which lends it legitimacy. Perceiving a similar experience to another builds trust and feelings of solidarity (Silvia 2005, Stevens and Kristof 1995), and legitimises the belief that if they act in the same way they will also receive the rewards (Jagatic et. al. 2005, Koon and Yoong 2013). This reassures and encourages the recipient to suspend their disbelief and ignore these immediate concerns.

Genre-mapping

People seek reassurance and evidence as part of the decision-making process, particularly if they are anxious (Maitlis and Ozcelik 2004). They will focus on elements they recognise in order to decide if the communication is genuine and they can trust it. People are more likely to trust the sorts of communications that are familiar to them or they have been exposed to previously (Zajonc 2001). Using images and words familiar to the recipient may therefore enable scammers to exploit the bonds recipients feel towards legitimate sources of information.

Scripting

Scammers use scripting to direct the recipient towards a course of action. The recipient is given a new role and identity as a winner, someone in control of their destiny, someone with good luck, the receiver of a gift etc and all the recipient needs to do in order to achieve it is to follow the script provided. The script narrows the decision-making options available to the recipient and makes it easier for the scammer to issue requests that would ordinarily cause alarm.

Age UK: Case study 1

Mr K was referred to Trading Standards by his local bank branch as he was trying to send £8,000 to a company offering to authenticate his shares in commodities such as carbon credits, wine and gold. The company made unsolicited contact with Mr K, informing him that until his portfolio of shares was authenticated he could neither sell his shares nor access the interest that had accumulated.
Mr K was not suspicious as he had received other such calls over the years he had been buying shares. He has sent significant sums of money to solicitors who have offered to help him recoup money spent on shares. The call was business like and appeared official. He was convinced the shares he had bought were legitimate and the offers of help were genuine. The bank was however convinced that this company was bogus and Mr K has been scammed over the years. Mr K accepts a visit from Trading Standards to investigate further, however cannot find any paperwork from any claims company or solicitor. He discloses that he is starting to think perhaps the shares are dubious which is why he has pursued the option of help from ‘professional’ claims companies/solicitors.

Reflective exercise 1:

In what ways could the Fraud Act, 2006 and the Consumer Protection from Unfair Trading Regulations 2008 be applied to this case?

Notes:

Age UK: Case study 2

Mr M believes he is in a romantic relationship with J who lives in Ghana. They met online after she saw his picture and subsequently made contact with him. He had previously been in a relationship with R, also from Ghana, who he now says was not a ‘good person’.

Mr M is a widower and has told friends that he feels lonely and having the internet is an essential lifeline for him making him feel connected to the world. He is unable to get out much and lives alone. Mr M is expecting J to visit him this month after sending her £500 for flights and expenses. He says J contacts him every day, sometimes several times during the day, either by phone, text, email or skype. He has a photo of J, but has not seen her face over skype due to ‘technical difficulties’. He says by befriending him J has helped him regain confidence after he was widowed and the relationship with R did not develop into a long term romance. He is excited about meeting J. He explains that he feels loved and cared for as J is affectionate and reliable in her contact. He hopes they will get married soon after she arrives. On J’s advice he has not told anyone about her, and he agrees with her that other people will be jealous of their love and try to stop their contact.

J sends him gifts (of low value) to demonstrate her commitment. He says that the gifts are all J can afford and it is the ‘thought that counts’. He sends J money regularly to help pay her rent until she arrives in the UK. He has also bought her jewellery and paid for her brother to have medical treatment following an accident. He says it is only to be expected that loving couples help each other out.

Reflective exercise 2:

List the ways the scammer has used language and grooming techniques to build and maintain the relationship

Notes:

Age UK: Case study 3

Mr G has been in regular contact with a clairvoyant, D, following the death of his son A. Mr G had lived with, and cared for, A, since A had a road traffic accident 25 years ago, resulting in a severe brain injury. Mr G misses A very much and when he receives the following letter addressed to him by name, expressing care and compassion and the offer of helping him recover from his loss, he feels this is an offer he cannot refuse.

Dear G

I know you so well almost as though you were my own, I can tell that your "quality" of love and wealth is much lower than the average and your loss has left you depleted. Be honest, there are people who say bad things behind your back, and they receive the good things in life that destiny has to offer instead of you. You are having your life stolen, you must react!

I trust you and know what you are worth! So to relight your powers of seduction, to open your hands to wealth, jackpots and huge wins, I will start by entrusting you with a magic product that acts directly for you by removing harmful waves.

In a few days you will receive an extraordinary box that I have prepared for you. From this day you will change for the better, G becoming more sure and more beautiful. With this box I give you the power to take control of the feelings of those you admire. No one will know you are directing operations and you will be amazed by the results.

But it would be a shame to stop at the first success, let me do another good thing for you. I am going to teach you how to live after your loss. And for this I will give you the Mesmerizing Magic of Perfumes GUIDE. By reading this BIBLE of success you will know how to solve all the things that are not right in your life.

Return your request to me quickly; there is no point in suffering any more. Your sincere and close friend.

D

Yes Dear D, to receive my Magic Box with the Perfume of Love and Winning, PLUS my book I only pay the small amount of £28 that I pay by:

International mandate made payable to D

Credit Card Visa Mastercard

Mr M replies and gets into regular correspondence with D. Other clairvoyants contact him and soon he is receiving up to 20 letters each day ranging from offers of 'miracle cures' to lotteries to investment opportunities. Mr M enjoys sorting through the post each day and feels this is valuable contact with the outside world. He says it is like 'going to work' and gives his days structure. He has spent over £5,000 on replying to scammers.

Reflective exercise 3:

What ‘benefits’ does Mr M get from his correspondence with scammers and how would you support him to change his behaviour?

Notes:

Age UK: Case study 4

Daughter commenting on her mother's experience:
She was fanatical about those letters. She would sit in the hall and wait for the post no matter what time it came, she'd sit in the chair not budging, not even getting dressed or having a wash. And watch out anyone who touched the post without permission. I got to the post first one day and she was literally screaming at me, biting me to get it off me. All she told me was that she had won a lot of money, but she couldn't tell me anything more about it else she would lose out. I tried to find what was going on but she wouldn't let me in her bedroom where she kept all her papers. It wasn't really like Mum to be so secretive about money; she'd always been so open before, she always said I wouldn't learn how to manage my money properly if she didn't teach me.

I can't honestly say she was confused; it was just the scams where she was making really odd decisions about money. It was all the letters from the scammers that had changed her, I'm sure of it – we only really found out the full picture after she died, and we sorted through the bags and bags of letters. There were letters from all sorts of scams, lotteries and clairvoyants mainly, and they had all sworn her to secrecy, telling her to stay away from family as we would try and stop her winning money or getting the good luck. Of course, she never won anything, but she really seemed to believe it. It's really cruel.

Reflective exercise 4:

Reflecting on this situation in what ways do you think the involvement with scams impacted on Mrs F's ability to manage her financial affairs?

Notes:

Age UK: Case study 5

Mrs L received a letter telling her she had won cash and prizes. After responding to the letter and sending the small fee they requested, she started to receive 20-30 letters per day. “I began to worry about these letters. At the time, I thought the letters were genuine and I could make use of the money as I was beginning to run into debt because of all the letters and payments I was making. I had replied to these companies and included cheques or my debit card details. I also received phone calls from these companies more regularly, throughout the day and late into the evening. Because of this, my health began to get worse. I would go to bed at night worrying about the letters and what would be delivered in the morning. I didn’t sleep properly but felt I could not tell anyone as I knew people and my family would tell me I was stupid to get involved with all of this. I became more anxious and generally felt unwell. I visited the doctor on a number of occasions about my sleep and he was concerned that my blood pressure was high as well. I was prescribed medication regarding this, but still I could not tell anyone.

I continued to enter the draws and order items and got overdrawn, and I started to feel unwell again and I did not have money for food. My health deteriorated and I then began to receive threatening letters from some of these companies who said that I owed money. I did not understand why as I thought I paid for everything. I felt I had no one to turn to and I was getting more and more in debt. I couldn’t sleep and did not know who to turn to. I became anxious when the phone rang as it often was one of these companies asking for money.

Son reflecting on his mother’s experience:
It’s completely out of character for mum to do this, she was always strict and disciplined with money, and she was very, very financially astute. But we started to notice things like; there were lots of parcels and post. And she was getting things like face creams and toiletries that she doesn’t use. It was cupboards full of stuff.

Over time my mother has become completely secretive. She will not tell us anything but the money situation was beginning to concern us. She sent more money than we know about. By this stage we were becoming increasingly worried about her finances. My father had left her incredibly well provided for. We caught sight of statements; she will not share any financial information with us, all these payments going out. She has these 2-people who are supposedly in charge of the Australian lottery. She started to send cash in the post, and she’s expecting some payment back from them, they call her, oh they call her regularly, she thinks they’re her friends. They groom, this is what it is, they groom people and they call them ‘darling’ and ‘oh please don’t stop sending me letters’ and things like that. Undoubtedly that’s what they’re doing and it’s just sickening. It’s just a very sad situation and it’s a very sad way for our mother to spend her final years.

She is becoming desperate because she was going overdrawn every month, she’s worked her way through her savings...

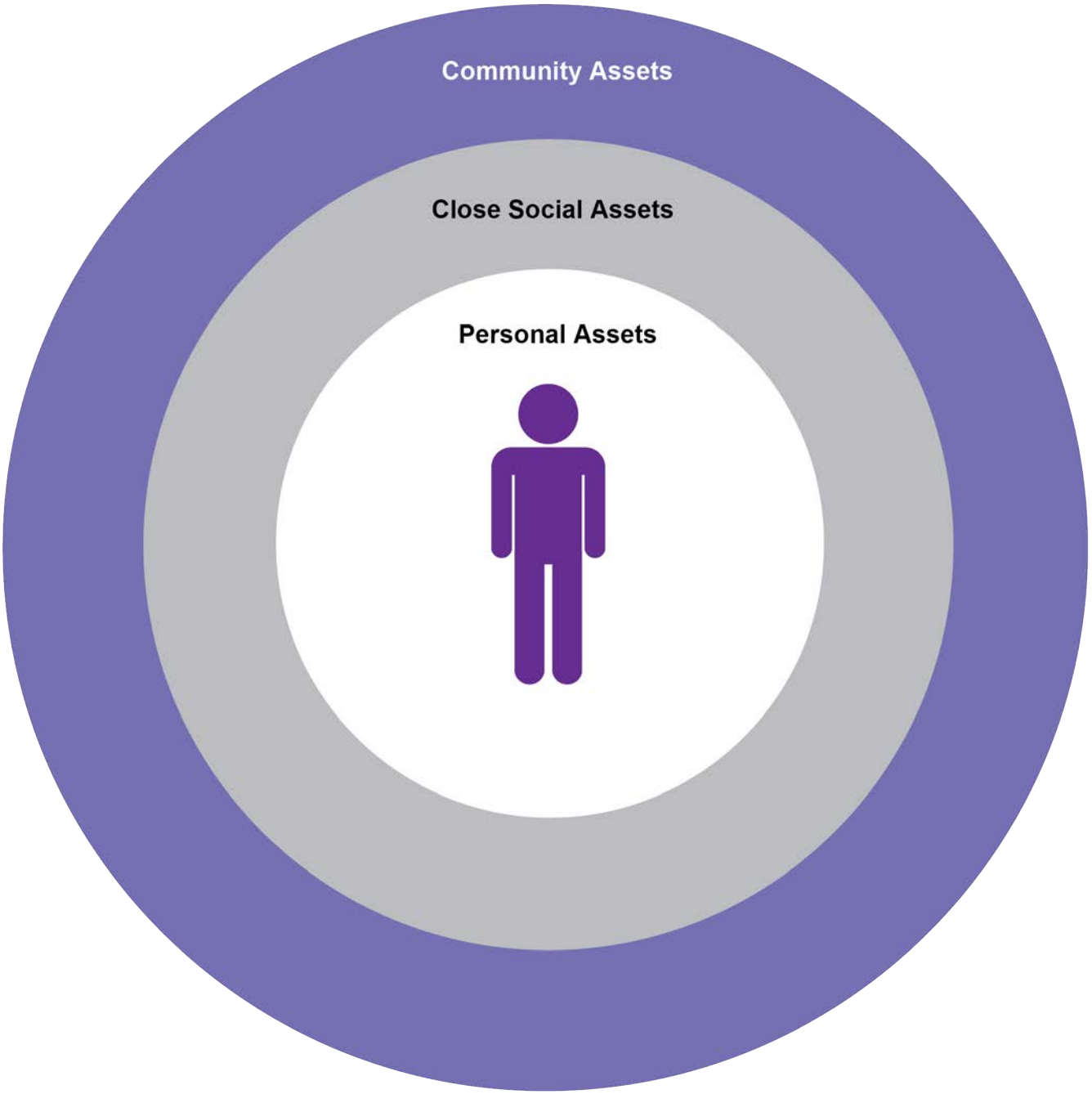
(Case study from NTSST)

Reflective exercise 5:

Consider which agencies might be relevant and how they can work together to protect individuals like Mrs J.

Notes:

Assest mapping



Source: Adapted from Bronfenbrenner's model (1989)