

**National Trading
Standards Scams Team**

Providing support to
fraud and scam
victims

A toolkit for
practitioners

Contents

2	Introduction
4	The context
7	Understanding the victim's experience
7	Tactics employed by criminals
10	Language
13	Developing an appropriate and supportive response
19	Annex's

Providing support to fraud and scams victims

A toolkit for practitioners

This toolkit is intended to give you the tools to support victims of fraud and scams. Based on the latest evidence and research, and learning from other areas of victim support, the toolkit will:

- Help you understand what a victim of a fraud or scam may be going through.
- Help you develop techniques to support fraud and scam victims.
- Give you examples of what to say and, just as importantly, what not to say to victims.

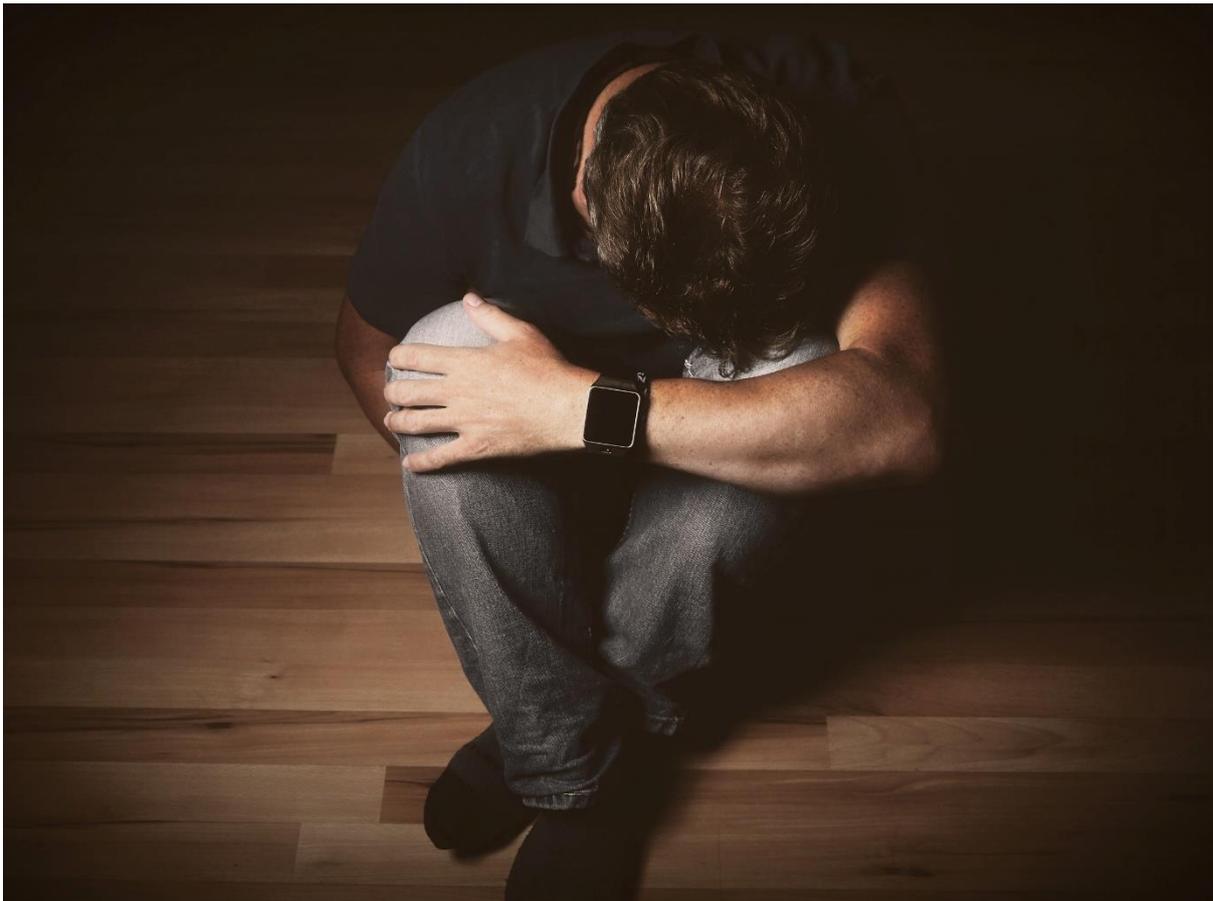
Why should I read this? Fraud is the most experienced crime in the UK and victims can face devastating financial, emotional and psychological harm.

This toolkit can help reframe how you think about and support victims of fraud and scams. Society blames the victim of fraud and scams and shames them into silence by the language we use the and lack of support law enforcement and agencies provide. By acknowledging that fraud and scams are committed by criminals and not blaming or shaming victims by our language and approach, we can then ensure victims are better supported less likely to be victimised again and more likely to report crime.

This toolkit has been produced by the National Trading Standards (NTS) Scams Team with the support of the Home Office and Department for Business and Trade. The toolkit benefited from the input of leading practitioners and experts including Dr Elisabeth Carter, Professor Keith Brown and Lucy Wade.

Key takeaways

- 1. The perpetrators of fraud and scams are criminals. They use sophisticated techniques to target, manipulate and often coerce and control victims.**
- 2. The language we use is important. It should be positive, supportive and understanding. We often unintentionally make victims feel stupid, shamed or unheard by using terms like ‘fall for’, ‘fooled’ or ‘duped’.**
- 3. Victims of fraud and scams may need significant multi-agency support. They may be going through trauma and how you respond can significantly improve the likelihood of a positive outcome.**

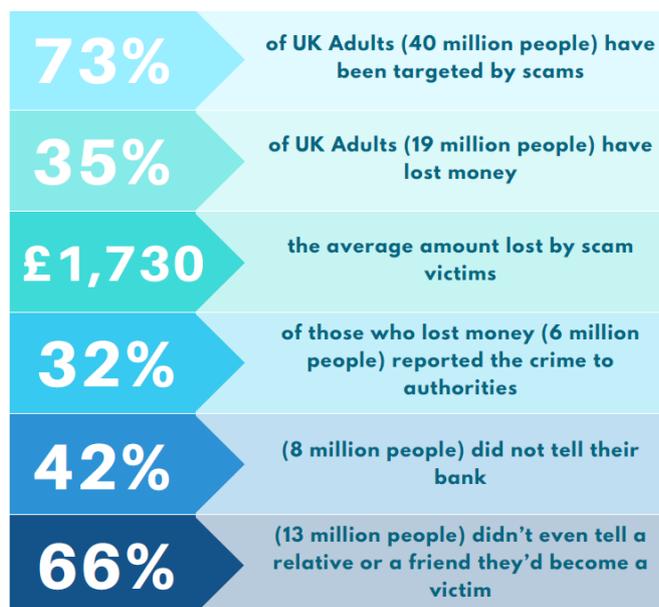


The context

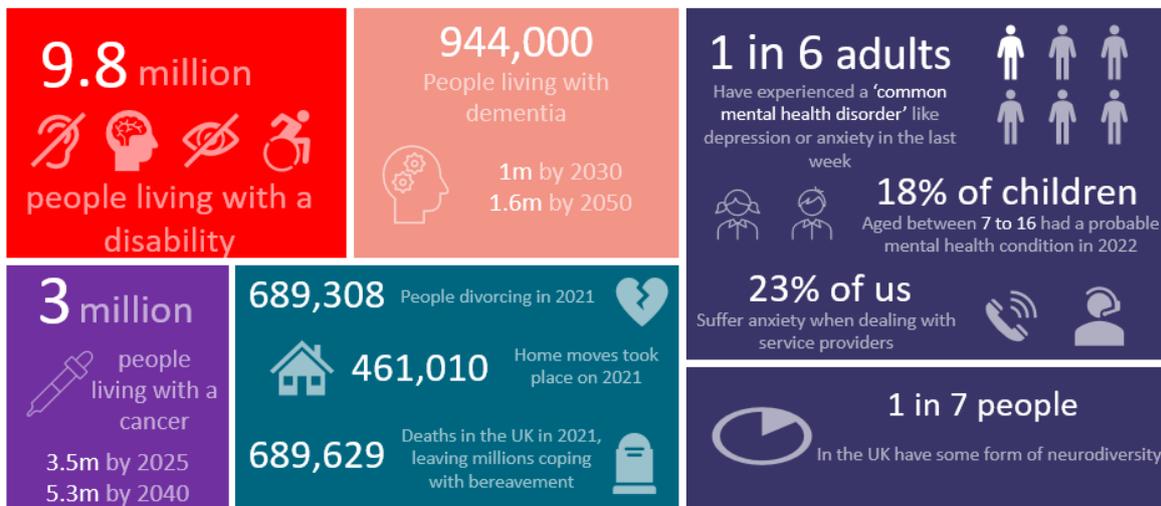
According to the Crime Survey for England and Wales 2023, 1 in 17 UK adults were victims of fraud in the space of 12 months. That may not sound a lot but that is the equivalent of nearly three million adults in 2023 alone. The National Crime Agency now estimate that 38% of all crime is fraud.

Our NTS Scams Team data suggests that 73% of UK adults (equivalent to 40 million people) have been targeted by scams, with 35% of UK adults (equivalent to 19 million people) having lost money.

Despite this, fraud and scams are massively underreported. The National Crime Agency estimate that only 14% of fraud or scams are reported. NTS data concurs. Only 32% of acknowledged scam or fraud victims reported the crime to the authorities, with 66% not even telling a friend or relative.



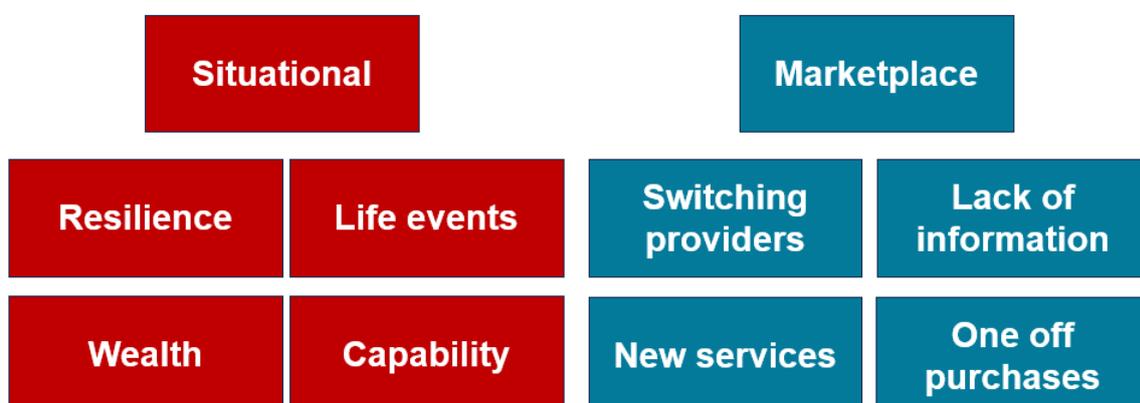
We also know that the UK population may be increasingly susceptible to fraud and scams. Traditional forms of vulnerability are rising. 9.8 million people in the UK are living with some form of disability, 944,000 have dementia, 3m are living with cancer, 1 in 6 adults has a common mental health disorder and 1 in 7 have some form of neurodiversity. Many of these are set to rise; 1.6 million adults are expected to be living with dementia by 2050 and 5.3 million are expected to be living with cancer by 2040.



© ConsumerFriend

Situational, technological and marketplace vulnerabilities are also important factors. Situational vulnerability can include life events such as divorce, bereavement, job loss and illness. Technological vulnerabilities involving computer access and computer literacy. Marketplace vulnerabilities may occur, for example, when a consumer is looking to switch utilities provider or buy new complex products or services. This perfect storm of vulnerability can lead to greater susceptibility to fraud and scams.

Types of vulnerability



The impact of frauds and scams on victims can be devastating. Financially, the NTS Scams Team estimate that the average victim loses £1,730 to every scam. It may be

larger still – the Home Office put this figure closer to £3,000. With financial resilience increasingly tested since the cost-of-living crisis, this is money many cannot afford to lose. Indeed, debt is quite often a consequence of a fraud or scam.

The impacts of fraud and scams are often far broader than just financial detriment.

79% of victims of fraud or scams experience a negative emotional impact.

46% of victims feeling angry.

40% feel stupid.

38% feel embarrassed.

The subsequent impact can compound and be significantly worse. Victims can experience feelings of low self-esteem, mental health issues, anxiety, or heartbreak.

Consequences of being a victim of fraud and scams



*People defrauded in their own homes are 2.5x more likely to either die or go into residential care within 2 years in comparison to a person of a similar demographic who has not been a victim of fraud and scams.

We are, therefore, more and more likely to need to support victims of fraud and scams. And victims' needs are likely to be more complex and require a sophisticated and sympathetic response. Our response should consider:

- The impact of the fraud and scam on the victim
- The behaviour of the perpetrator
- The language you use

- The likelihood of trauma
- How to give the victim a voice
- Whether the victim may be in a state of denial
- That a multi-agency response may be necessary

Understanding the victim's experience

Criminals often target the elderly and lonely but becoming a victim of a fraud can happen to anyone – it is simply a case of a criminal exploiting any vulnerability their target has to make their communication seem reasonable and expected. The grooming process and use of language in fraud and scams means that many of the 'red flags' people are told to look out for may in fact be disguised and explained away. In developing an effective and sympathetic response to fraud or scam victims, it is important to consider the actions of the criminals and the impact it may have on victims.

Tactics employed by criminals

Criminals are experts at using befriending and grooming techniques to lure their victims.

They start like this

Appearing legitimate	Helpful
Friendly	Charming

and quickly move to this

Persuasive	Persistent	
Threatening	Aggressive	Intimidating

Fraud is, in many instances, a sophisticated crime. Criminals use various techniques to exploit victims. These include:

- **Employing manipulative language.** Criminals' language is often designed to manipulate, persuade, exploit and distort people's perception of reality. For example, requests for money are often indirect and disguised as something different, and when not, the requests are made in such a way that it doesn't seem concerning to the person receiving it. The victim of a fraud can be

making decisions that feel rational and reasonable. Victims may find it difficult to recognise the nature of the request or demands, however obvious it may seem to those on the outside.

- **Sudden behaviour changes.** The perpetrators of fraud are experts at using befriending and grooming techniques to lure their victim. Often this is intended to create a relationship. Once a relationship is established, their behaviour can change tact quickly though, moving from appearing legitimate, helpful to more persuasive, persistent and aggressive.
- **Coercive control.** In a similar way to domestic abuse, practitioners are increasingly conscious that criminals often use coercive and controlling behaviour in relation to scam and fraud victims.

In a situation of coercive control, the victim will have been manipulated into

According to the Home Office, controlling behaviour is, “... a range of acts designed to make a person subordinate and/or dependent by isolating them from sources of support, exploiting their resources and capacities for personal gain, depriving them of the means needed for independence, resistance and escape and regulating their everyday behaviour.” Coercive behaviour is “... and act or a pattern of acts of assault, threats, humiliations and intimidation or other abuse that is used to harm, punish, or frighten...”.

being unable to see beyond the false reality that has been created. We also know that domestic abuse escalates over time with the abuse forming patterns. Our experience of scams and fraud is that it can follow a similar pattern. The fraud or scam may have perpetrated over a significant period of time and a victim may not be able to rationalise their actions.

- **Isolation.** Criminals often seek to isolate their victim. The situation can result in a victim being or feeling unable to seek support from outside of this false reality or a regular support network.

Indeed, practitioners have noted how the coercive techniques employed by criminals, mirror those in situations of domestic violence. Biderman’s Chart of

Coercion has been applied to domestic violence and, subsequently, considered in the context of scams and fraud. Originally developed to describe the tools of torture used in war, Biderman identified the following tools of coercion:

1. Isolation
2. Monopolisation of perception
3. Induced debilitation and exhaustion
4. Threats
5. Occasional indulgences
6. Demonstrating 'omnipotence' and 'omniscience'
7. Degradation
8. Enforcing trivial demands

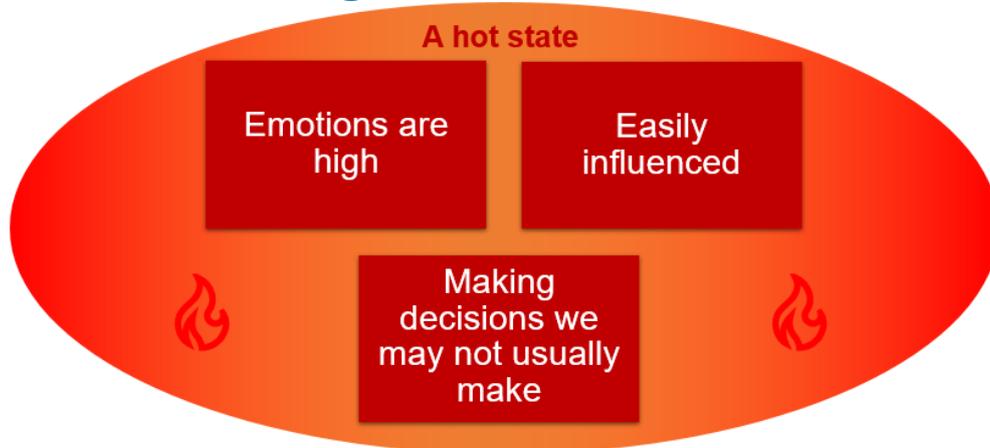
At Annex D, we map how these are relevant to fraud and scams. The Annex provides a framework for understanding the tactics used by criminals to control and manipulate their victims. It highlights various techniques such as isolation, threats and occasional indulgences, that can be employed to breakdown a victim's resistance and compel them to comply with demands. By recognising these tactics and where the victim is in the cycle, you may be able to offer the right level of intervention and adapt your language accordingly during any visits or interactions.

All of these techniques can often have a detrimental impact on a victim. From a practitioner point of view, it is important to recognise these techniques so that you can better support a victim.

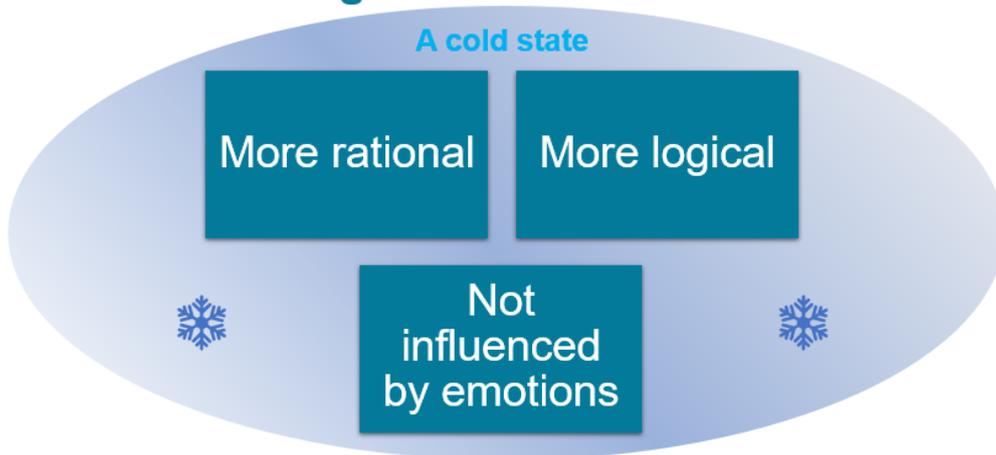
Hot state

These techniques and behaviours are designed to get the victim into a 'hot state'. A hot state is a state of mind, where our decisions are driven by emotion and can be biased or considered suboptimal. Victims in a hot state may be more easily persuaded and, therefore, make decisions that they may not have ordinarily made. An individual in a 'cold state' may have made a different decision in the same set of circumstances as their decision-making may have been more rational and less emotionally driven.

Understanding a Hot state v Cold state



Understanding a Hot state v Cold state



For example, criminals work hard to make sure that when they ask for money it may require urgency or secrecy from the victim. Requests such as these are disguised and can be hidden in stories that seem expected and reasonable, such as a cleverly designed 'reluctant' admission of health worries, their vulnerability, creating a sense of scarcity, or a desire to protect a friendship, or a personal or professional relationship. Visceral responses invoke fear or protective responses from the victim by making them feel responsible for the criminals' physical or emotional wellbeing. Emotional or interpersonal withdrawal can be used to compel compliance with financial and other requests.

Rationalisation trap

Criminals may seek to manipulate their victims into rationalising a seemingly irrational relationship or situation. Despite overwhelming evidence, a victim may be unable or unwilling to acknowledge or recognise that they are a victim or in a controlling or coercive relationship.

Section takeaways

- **The perpetrators of fraud and scams are criminals. They employ various techniques to target and manipulate their victims.**
- **Victims may have been subject to controlling and coercive behaviour.**
- **Victims may find it difficult to determine what is real or not.**
- **A victim may still be in a hot state and unable or unwilling to acknowledge their situation.**

Language

Research suggests that the language we use is critical in how we support fraud and scam victims. Using the appropriate languages is more likely to lead to a more positive outcome.



First, always communicate in plain, everyday English. It helps build understanding and trust. We know the average reading age of a UK consumer is between 9 and 12. A conversation that requires prior knowledge, be employing acronyms or talking about subjects that a victim may not know of, can immediately create a barrier to an effective conversation.

Second, consider the language you use. **A lot of the current language used in talking about fraud and scams has perpetuated victims' perspectives.** We often talk of 'being duped' or 'tricked', something being 'too good to be true' or ask 'how could you fall for that?'. Such language can make a victim continue to feel stupid or unheard. Indeed, the concept of secondary victimisation (also known as post-crime victimisation or double victimisation) is widely recognized. It refers to further victim-blaming, rather than support, from criminal justice authorities, where a victims' experience appears to be dismissed or discounted by the very people who are there to help.

Language we shouldn't use with or about victims of fraud and scams



In other words, **your language should be open, supportive and non-judgmental.**

Language we should use with or about victims of fraud and scams



Practitioners are now looking at adjacent areas to adopt best practice in supporting victims. Domestic abuse victims, for example, do not like the term 'recover.' They feel

it downplays and minimizes their experience. Domestic abuse victims more often than not learn to move forward rather than recover. It is a process. They cannot change what has happened to them. It stays with them. But processing, talking, having support networks and trying to move forward can lead the individual to living a life they deserve for their future. This is also true for victims of fraud.



In terms of victims of fraud, language such as 'duped' or 'fall for' will have similar reactions as the word 'recovery' does for domestic abuse victims. Using the appropriate language when supporting victims shows an awareness and attempt at understanding their experience and is more likely to build their confidence. Victims, therefore, will be more inclined to disclose information if they feel understood.

At the back of this toolkit (See Annex A), you can find a guide on the language to use and what language to avoid.

Section takeaways

- **Consider the language you use when talking to a victim.**
- **Always use plain English whenever possible. Don't use jargon or acronyms and be wary of your assumed knowledge.**
- **Your language should be supportive, open and non-judgemental. It is more likely to achieve a constructive conversation, where a victim feels understood, and a positive outcome.**

- **Beware of using language that infers judgement, blame or shame. This may make a victim feel stupid, ashamed or that you don't understand or care.**

Developing an appropriate and supportive response

A victim may be, or may be highly likely to be, in an emotional difficult situation. They may be angry, embarrassed, guarded, shocked or even unable to acknowledge that they are a victim of crime. An appropriate and supportive response should be person centred. It should aim to build trust, be open, conversational and seek to empower.



There are various techniques you can employ to help victims, including:

1. Trauma informed approach

Being a victim of a crime can be traumatic. Trauma is an emotional response to a challenging event that may be difficult to cope with. Being a victim of a fraud or scam is no different; victims may be exhibiting a trauma response that may affect both their physical and emotional wellbeing. A victim's initial reaction of anger, embarrassment or feeling stupid may result in withdrawal, sleeplessness, or depression. A trauma informed approach is the understanding that if an individual has been exposed to trauma it can impact on their neurological, biological, psychological, and social development.

Staff training in trauma informed approaches is key to building trust with victims. By increasing awareness and understanding of trauma, it means as practitioners we are better placed to assist individuals and ask the question, “what is it that this individual needs in terms of support?” This will in turn, help signpost the victim to the additional relevant support services available within the community.

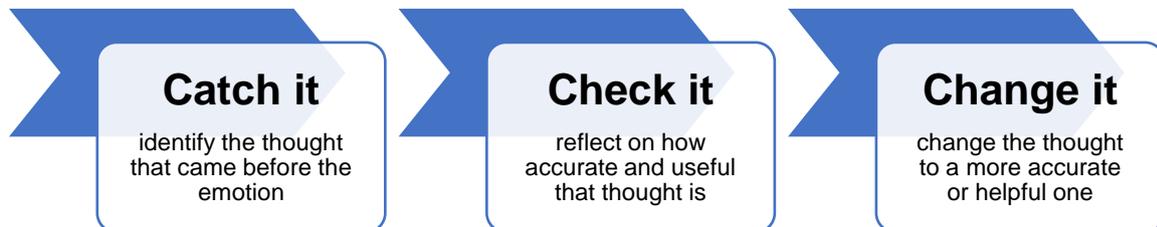
6 principles of a trauma informed approach

- **Safety** – making the victim feel safe if important as they would be able to gain back some control
- **Trustworthiness** – the more a victim trusts someone, the more likely they are to open up fully about their situation
- **Choice** – making sure that the victim is able and does make their own choices
- **Collaboration** – ensure that the victim is at the heart of all of your work and that they are understanding what you are doing and why you are doing it
- **Empowerment** – important for victims to gain back their confidence, self-esteem, sense of self and values
- **Cultural Consideration** – be able to interact with people from different cultures

2. **Cognitive Behavioural Therapy (CBT)** is a talking therapy that can help victims manage their reactions to challenges. It can be a useful tool to helping victims deal with trauma and associated negative thought patterns that may have influence their behaviour and emotions. The benefit of CBT is that it attempts to unpick the root of an individual’s negative emotions and change the thinking at source. It may be a beneficial tool to use with a fraud and scam victim if they exhibit the negative emotions associated with trauma.

The central concept is to help a victim identify the root cause of an emotional reaction, so that they can actively stop the cycle of negative thinking that may arise from it. A widely used CBT technique is the 3Cs: Catch it, Check it and

Change it. You may want to consider using this with a victim to highlight the thoughts affecting the behaviour.



We have included a worked example of the questions you might ask if using this technique with a victim. This is available at Annex C.

3. **Strengths-based approach.** Some victims benefit from helping to see their strengths, combating any lack of self-worth. Victims often blame themselves or believe society and/or their community also thinks they are to blame. Moving a victim away from this perspective to one that focuses on their personal strengths and their role in the community, as well as builds their confidence, knowledge and support networks can be an effective response. You should look to identify with the victims:

- What they are already confident about? By focusing on a victim's strengths, they are likely to feel empowered rather than disempowered or fearful.
- What would they like to be more confident about? For example, victims may want to improve their knowledge of fraud and scams. Indeed, victims can become champions of a cause, building awareness in their communities of their experience and fraud and scams in general.
- What support networks they have or may have had in the past. The right victim support is vital. Encouraging a victim to seek support from their existing

“victims of financial scams often find it hard to talk about their experiences and an individual with dementia may be experiencing even more distress because they already have difficulties in communicating their experiences.”¹

networks or to re-establish any relationships that may have been lost through their experience can be extremely beneficial.

4. Giving the victim a voice

Giving the victim a voice approaches lead to feelings of validation for the victim and is an opportunity for them to share their experiences, what barriers they have faced and where they have found strengths and weaknesses within services. What, in their opinion, could have helped them and what would they like to see, going forward. It is a powerful first-hand experience for the agencies involved to witness and take appropriate actions moving forward.

In order to gain sustainable feedback we need to provide an environment for victims in which their wellbeing is promoted, they feel safe to express themselves and to share their experiences.

5. Identifying victims and victims in denial

Supporting victims who are having difficulties coming to terms with their situation can be challenging. Victims can find it very difficult to acknowledge that scams are a problem and will continue to respond to them; denial is a common defence mechanism. Denial can also be a reflection of the distorted reality a victim is in, particularly if a criminal has coerced them or they have lost money or even friends and important relationships. Victims may have rationalised their situation and be caught in a rationalisation trap.

Some common signals of a victim in denial include:

- A lack of engagement or interest in a conversation.
- Defensive or dismissive attitude.
- Tendency to avoid uncomfortable conversations.
- Unable to see beyond their 'reality'.

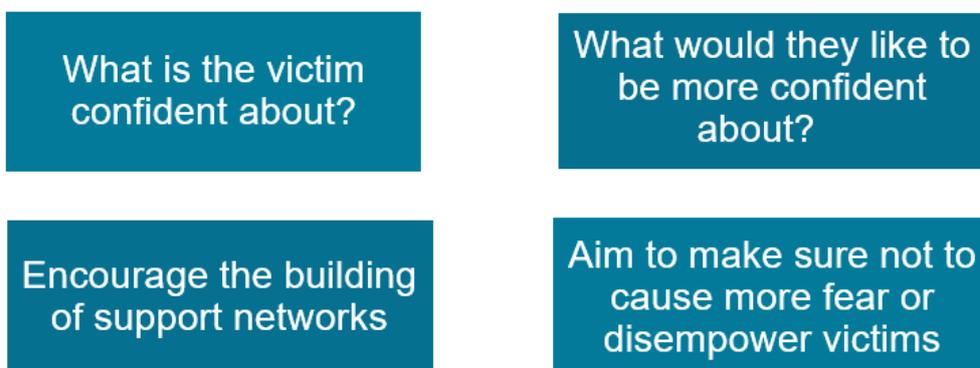
Working with a victim in denial may require persistence. Victims may continue to be resistant to engagement or remain dismissive. You may need to rephrase or reframe a conversation multiple times to find a way to engage a victim. You may find that a colleague is better placed to engage a victim; indeed, it can sometimes

take two or three attempts at a relationship to find the right fit. As a practitioner, this can be relentless, and you should be conscious of your ability to keep going

How to approach victims – Working in Denial



How to approach victims – Strengths Based



and the risk of burnout. We work better and can help others if we also look after ourselves and our colleagues and peers through the appropriate supervision and support. See Annex B for further tips on dealing with victims in denial.

6. Consider the victim's mental capacity

There may be instances when you have to seriously consider the victim's capacity to make informed decisions. In such situations, the Mental Capacity Act is relevant. The Act says that individuals should be supported as much as is possible to make their own decisions if they can. Only where an individual is unable to make their own decision, the Mental Capacity Act says a decision must be made that is in their 'best interests'.

7. Multi-agency response

Fraud and scam victims may need support from a variety of sources, including Annex's A, B and C. When support is coordinated and explained, there is almost always a better outcome. The relevant staff involved in the case, need to be clear about what their role is and how they can realistically help the victim. "Don't make promises you can't keep."

Multi-agency responses depend very much on the quality of support offered from the various agencies. Indeed, some agencies may be better placed to build a constructive relationship with a victim. If there is a lack of consistency, the victim loses faith in the system, and it can cause more distress, harm and concern.

Many victims feel support from various services, such as the police, trading standards, adult social care and legal services, starts off strong and then tapers off. Feelings of being passed on to various members of staff leaves victims confused as to who they should be contacting.

8. Group support and facilitation

Group work can be extremely effective. Peer to peer support has often been successful in a number of contexts because it gives the victim an opportunity to discuss their own experience in a safe setting, hear other's experiences and realise they are not alone (see Annex D).

Section takeaways

- **Your response to a victim's situation should be person-centred and look to build trust, be open, conversational and seek to empower.**
- **A victim's situation should influence your response.**
- **There is no one-size fits all approach to victim's of fraud and scams; they are various responses and approaches that may benefit the victim.**

Summary

Fraud and scams are, unfortunately, far too common. They are committed by criminals, who use sophisticated techniques to manipulate victims, whether vulnerable or not, in a multitude of ways. The impact fraud and scams can have on

victims can be devastating; the impact is not just financial but can be isolating, embarrassing, debilitating. Supporting victims in the right way is critical.

We recommend that you:

- Consider and understand what the victim may have gone through.
- Choose your language carefully. It should be empowering and supportive rather than judgmental and belittling.
- Adapt your response accordingly. Different victims will need different support. We've set out a range of techniques here that could help.

Need or want more? There are many sources of information available, some of which we have listed at the end of this document. Head to the Friends Against Scams team first. [Friends Against Scams - National Trading Standards \(NTS\) Scams Team initiative protecting and preventing people from becoming victims of scams](#)

Annex A: Language Do and Don'ts

Language **YOU SHOULD** use in communications with victims

Abuse	Hurting or mistreating someone, often causing them physical or emotional harm.
Accessible	Able to reach across the board in a variety of ways.
Advocating	Publicly supporting
Become a victim of.	Getting coerced into giving away money or personal information to dishonest people.
Coerce and Control	An act, or a pattern of acts, of assault, threats, humiliation and intimidation that abusers use to harm, punish or frighten survivors.
Conversation	We should all be talking about fraud, coercive control etc
Criminals	Always use this instead of the word scammer/fraudster as this is what they are and it needs to be known.
Engaging	Showing positive involvement
Fraud	The act of lying to someone to get money or things from them unfairly.
Gaslighting	Use of manipulation and creating a false narrative to make an individual question their own judgement
Grooming	When someone builds trust with another person to take advantage of them, especially for harmful purposes.
Harassment	Verbal abuse; physical attacks; being stalked; threats of harm; distribution of misinformation, character assassination; inappropriate emails; letters; phone calls and communications on social media
Help	Showing concern and care
Hot State (red state)	A form of manipulation used to cause a feeling of panic and urgency, leading to acts of impulse.

Impacted by	To strongly affect an individual
Inclusion	Ensuring everyone in society has the information and support they need
Intimidation	To frighten or threaten
Isolation	Controlling a person's social activity: whom they see, whom they talk to, where they go and any other method to limit their access to others
Lived Experience	Direct, first-hand
Manipulation	Tricking or influencing someone to do what you want by controlling information or emotions.
Moving forward	Making progress
Perpetrator	An individual who carries out an illegal or immoral act
Power and Control	the goal of all aspects of abuse because victims' experiences consistently indicate that the behaviour of the perpetrator is not random but purposeful and systematic.
Process	Ongoing action
Recognise	Acknowledging the situation
Scams	Lies and deception designed to steal money or things from people.
Support	Giving assistance and help
Survivor	Use instead of victim to demonstrate the severity of what a victim goes through
Vulnerability	Being in a position where you're easily hurt or taken advantage of because of your situation or feelings.

Well-Being	How individuals feel and function both on personal and social levels
-------------------	--

Language **YOU SHOULD NOT** use in communications to victims

Duped	It makes it sound like a victim could have easily avoided the scam. Does not put blame on the criminal at all.
Fall/Fell for a scam	Suggests the scam was easily avoidable and puts blame on victims. (you don't fall for a burglary)
Fooled into thinking/believing	Implies the blame lies with the victim.
Fraudsters	This term detaches the criminal from what they are and almost makes it sound like it is a skill/career.
Recover From	The impact of coercive control can have lifelong effects on an individual. It is a process of moving forward daily. It is not a recovery from an illness.
Scammer	Again this is a similar term to fraudster, it takes away the reality that they are fundamentally criminals.
Suffer	Negative language and contributes to the ongoing stigma around all aspects of Domestic Abuse
Swindled	Implies a victim's money has been stolen due to incompetence and puts the blame on them.
Too good to be true	It implies that the victim is being greedy by wanting something for nothing and it also implies that the victim doesn't deserve something to be true.
Tricked	Similar to falling for, it makes it sound like a victim could have easily avoided the scam. Does not put blame on the criminal at all.

Use your instincts	This completely disregards the victim entirely and will put them down.
We know / We understand	Diminishes and undermines the individuals experience.

Annex B: Tips for working with victims in denial

Denial is a common defence mechanism. When speaking with the victim they may seem defensive and dismissive or disengaged. A victim may want to avoid talking about things that make them feel uncomfortable or unsafe. In supporting victims in denial, we need to display:

- **Reassurance.** As practitioners, we need to reassure the victim that we are here to help and support. There is no judgement and they are free to speak openly about their experiences.
- **Patience.** Working with a victim in denial can take time but support can't be forced or rushed. If the victim isn't ready to engage, you can't make them.
- **Perseverance.** Working with a victim in denial can be frustrating if the victim cannot or refuses to acknowledge their situation. You may need to rephrase or reframe a conversation multiple times to find a way to engage a victim.
- **Flexibility.** Individuals react to difficult and traumatic situations in different ways. Using the same approach with every victim will not have the same outcome. As practitioners, we have to assess the best option for the individual based on what we know. For example consider cultural differences, age etc, taking into account someone's values, beliefs and practices. Equally, the right practitioner, setting and approach can make all the difference.
- **Presence.** A victim may not be ready to acknowledge their reality and engage in a constructive conversation. Let the victim/survivor know what support is available, even if they are not ready to receive it then and there.
- **Tact.** By definition, victims of coercive control have experienced a pattern of behaviour from perpetrators that is intended to, for example, threaten, humiliate, intimidate, harm, punish, or frighten. This has become the "reality" for the victim. To try to force them into seeing this and accepting this will not help the victim. This where CBT and/or a Trauma Informed Approach may have beneficial outcomes.
- **Self-awareness.** Dealing with victims in denial can be frustrating, even exhausting. As practitioners, we invest so much time and energy into helping people in a variety

of ways. And we are usually supporting many different people all at the same time. This can lead to practitioner burnout. We work better and can help others if we also look after ourselves.

Other considerations:

- **Escalation of risk.** If a practitioner has serious concerns about a victim's situation, they should refer the case to their supervisor for appropriate action to be taken. Within Domestic Abuse practice, a DASH risk checklist (Domestic Abuse Stalking And Harassment) is completed to assess and identify levels of risk in DA. Remember the risk factors identified by a practitioner may not be identified or understood by the victim as risk. The victim may see their situation as "normal."
- **The victim's mental capacity.** Safeguarding vulnerable victims, those with special needs and complex needs means as practitioners, we need to look at the whole person, taking into account any specialist support they may already have in place and what needs to be considered moving forward.

Annex C: CBT

This CBT toolkit helps practitioners have open conversations with victims, to identify the root cause of victim's negative emotions with a view to addressing them at source.

	Event	Immediate Feeling	Catch it:	Check it:	Change it:	New feeling
Suggested questions	What happened ?	How do you feel about this?	When did you start having negative feelings about this? What is the thought behind this feeling?	Is this accurate? What evidence do you have of this happening ? Is this thought helpful? Would others see it this way?	What is a more accurate reflection?	How do you feel now?
	E.g. Victim of an investment fraud	Shame and embarrassment, fear	Upon realising that I had lost money. Shock	The thoughts are debilitating	I have been defrauded by a sophisticated scam	Hopeful, determined to get money back
	E.g. Victim of boiler insurance scam	Confused, sinking	Realising that I had been scammed			

Annex D: Biderman's Chart of Coercion and its relevance to fraud and scams

The table reflects the language used in Biderman's original chart – in red – and maps this to the behaviour of criminals who perpetrate fraud and scams, in blue.

Method	Effect and purpose	Variants
Isolation	<p>Deprives victim of all social support of their ability to resist. Develops an intense concern with self (this could be home environment) Makes victim dependent.</p> <p>Criminals exploit basic human emotions such as fear, hope, loneliness, the need to love and be loved etc.</p> <p>Criminals manipulate victims into perceived friendships/relationships.</p> <p>Criminals encourage secrecy and ensure victims don't talk to those closest to them, this generates shame and embarrassment.</p>	<p>Complete solitary confinement</p> <p>Complete or partial isolation</p> <p>Group Isolation</p>
Monopolisation of perception	<p>Fixes attention upon immediate predicament. Eliminates information not in compliance with demands. Punishes independence and /or resistance.</p> <p>Pushing the victim to believe they have won/will win something.</p> <p>Using multiple fraud types to support claims – i.e. you have won a “lottery”, followed up with a clairvoyant style scam stating that “money” is around the corner.</p>	<p>Physical isolation</p> <p>Darkness or Bright light</p> <p>Restricted movement</p> <p>Monotonous Food</p>
Humiliations and degradation	<p>Makes resistance more 'costly' than compliance. 'Animal Level' concerns.</p> <p>No-one will believe you.</p> <p>You're so stupid.</p> <p>I'm your only friend.</p> <p>You're being spied on by the authorities (the authorities are “in on it “or, they are just “jealous of your winnings/success”)</p> <p>I'm your only way out of this situation.</p>	<p>Personal hygiene prevented</p> <p>Demeaning Punishments</p> <p>Insults and taunts Denial of Privacy</p>

Exhaustion	<p>Weakens mental and physical ability to resist.</p> <p>At this point the rationalisation trap¹ may kick in.</p> <p>Criminals prolong interactions and may attempt to keep the victim in a “hot state”.</p> <p>Using psychological tactics such as gaslighting or guilt tripping scam victims to wear down their resistance and further manipulate their decision making.</p>	<p>Semi-Starvation Sleep deprivation Prolonged interrogation Overexertion</p>
Threats	<p>Creates anxiety and despair Outlines cost of non-compliance.</p> <p>Telling victims that they might be arrested if they don't comply with requests.</p> <p>Threatening financial ruin.</p> <p>Criminals may threaten to release/reveal sensitive information/images/data that they have obtained from the victim. They may tell a victim that their family will disown them or try and take control of their lives and finances.</p>	<p>Threats to kill Threats of abandonment /non return Threats against family Vague Threats Mysterious changes of treatment</p>
Occasional indulgences	<p>Positive motivation for compliance. Hinders adjustment to deprivation.</p> <p>Sending victims small worthless trinkets/very small value “winnings “or rewards (could be cash or fake crypto for example)</p> <p>Being kind to the victim and offering what appears to be “friendship”.</p> <p>Reinforcing the victim's belief that the criminal is legitimate, therefore keeping them invested in the scam.</p>	<p>Occasional favours Rewards for partial compliance Promises</p>

¹ [▷ Rationalization, the defense mechanism with which we deceive ourselves \(psychology-spot.com\)](https://www.psychology-spot.com/rationalization-the-defense-mechanism-with-which-we-deceive-ourselves/)

<p>Demonstrating omnipotence</p>	<p>Suggests futility of resistance</p> <p>Criminals may use sophisticated technology/number spoofing etc to trick victims into believing they are legitimate.</p> <p>Criminal may gather personal information about their victims such as names/addresses/family details that they can use to personalise the scam and create an illusion of omnipotence.</p> <p>Victims may be less and less likely to challenge what they are being told at this point.</p>	<p>Confrontation Showing complete control over victims' face</p>
<p>Enforcing trivial demands</p>	<p>Develops habit of compliance</p> <p>Criminals create a sense of urgency or fear. They may also threaten a withdrawal of their love or friendship if the victim doesn't comply.</p> <p>They may suggest that not following through with any trivial demands may well cause much bigger problems for the victim down the line.</p> <p>Framing demands as urgent or critical puts pressure on the victims forcing them to comply quickly due to a perceived obligation.</p> <p>They cycle of victimisation continues.</p>	<p>Enforcement of 'rules'</p>

Annex E: Group facilitation

Facilitated group work can give the victim an opportunity to discuss their own experience in a safe setting. The victim is able to hear other's experiences and realise they are not alone.

Tips on Group Facilitation:

- Giving the victim your full attention.
- Have patience – it can take time for a victim to express their thoughts and feelings.
- Unconscious Bias – avoid making assumptions about how you expect the individual to act and what you expect them to say.
- Remain focused and remember although there will be similarities, each situation should be treated as unique as it is for the victim.
- Avoid interrupting – you can listen more effectively if you don't interrupt. It can also make the victim lose their thread. This is a very stressful and difficult conversation for the victim.
- Use open questions – questions which require more than a yes or a no. (e.g.) "Would you tell me what you are able to remember about your experience?"
- Trying to convey to a victim the harmful behaviour displayed by the perpetrator can be frustrating. Especially when the victim is trauma bonded to the perpetrator. Keep in mind that the behaviour displayed by the perpetrator and the connection between the victim and perpetrator feels "normal" and is normal to the victim.
- Using the above approaches builds a level of trust between the facilitator and the individuals within the group. Therefore, ensuring that the victims feels safe in sharing their thoughts and experiences.

Area	Summary	Link
Gen eral back grou nd	HM Govt's fraud campaign	https://stopthinkfraud.campaign.gov.uk/

	National Crime Agency	https://www.nationalcrimeagency.gov.uk/what-we-do/crime-threats/fraud-and-economic-crime#:~:text=Fraud%20is%20the%20most%20commonly,crime%20in%20England%20and%20Wales
	The National Centre for Cross Disciplinary Social Work (NCCDSW) – financial frauds and scams	https://nccdsw.co.uk/clusters/research/financial-scamming-and-fraud
About and support for victims	NTS Friends Against Scams' No blame, no shame campaign	https://www.friendsagainstscams.org.uk/noblameno-shame
	Surviving Economic Abuse – UK charity dedicated to economic abuse among women	https://survivingeconomicabuse.org/
	You Don't Own Me – website focussing on domestic abuse support	https://ydom.co.uk/
	Cyber helpline – free support for victims of cybercrime, digital fraud and online harms,	The Cyber Helpline
	Thames Valley Police – guide to staying safe from romance fraud	Romance Fraud eBook (thamesvalley.police.uk)
On Coerce and control	Friends Against Scams guide to coerce and control	https://www.friendsagainstscams.org.uk/shopimages/FINAL_coerce_and_control_repor.pdf
On support for scam prevention	Guidance for community health and social care workers to help identify and prevent scams in society	https://www.transparencytaskforce.org/wp-content/uploads/2021/01/Professor-Keith-Brown-FINAL-Language-of-scams.pdf
Other tools and toolkits	Income and Expenditure Hub – money managing tool	IE Hub

	Gov.uk identifying individuals facing economic abuse	Economic Abuse Toolkit (HTML) - GOV.UK (www.gov.uk)
	The National Centre for Cross Disciplinary Social Work (NCCDSW) – scam prevention toolkit	New Publication: Scams Prevention and Victim Support toolkit NCCDSW Social Work Research