

# STATE OF SCAMS REPORT 2026 Light Version



**FRANCE**



# One in five French adults that interacted with scams lost money



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## About GASA

The Global Anti-Scam Alliance (GASA) is a non-profit organization whose mission it is to protect consumers worldwide from scams. We realize our mission by bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, telecom operators, internet platforms and service providers, cybersecurity and commercial organizations to share insights and knowledge surrounding scams. We build networks in order to find and implement meaningful solutions.

## Summary

### Rising concern and widespread exposure

60% of French adults are concerned about being scammed, up from 54% last year. This rising anxiety is hardly surprising with exposure to scams rising: 74% have encountered a scam in the past year, up from 63% in 2025.

On the surface, confidence appears high: 73% say they believe they can recognise a scam. But behaviour tells a more complicated story. Among those who encountered a scam, almost half (46%) went on to interact with it. More concerning still, 18% of those who engaged ended up giving away money or personal data, resulting in financial loss.

For victims, the consequences can be significant. The average loss stands at €1,573, and the impact often does not end there. Half of victims report being targeted again, highlighting how once exposed, individuals may remain vulnerable to repeat attacks

### The impact of scams are significant

For many victims, the damage extends beyond financial loss. Three in four scam victims (75%) say their mental wellbeing was affected, while 31% report increased distrust of digital tools and platforms, suggesting wider implications for brands and organizations operating in digital spaces.

### Reporting delivers mixed results

Among those who reported their financial loss, one third say their report was investigated, while 28% say it was acknowledged but no action was taken.

### Protection strategies and warning signs

Among those who didn't interact with the scams they encountered, 46% say they generally avoid responding to unsolicited messages. Among those who interacted but didn't lose money, 24% say suspicious requests for money or personal details were what stopped them going further.

### What helps most

Despite growing distrust elsewhere, banks and payment providers remain an important line of defence. Around a quarter of French adults (24%) say information from these organisations is the most effective in helping them recognize or avoid scams.

# Our global research surveyed 58,900 respondents across 42 markets

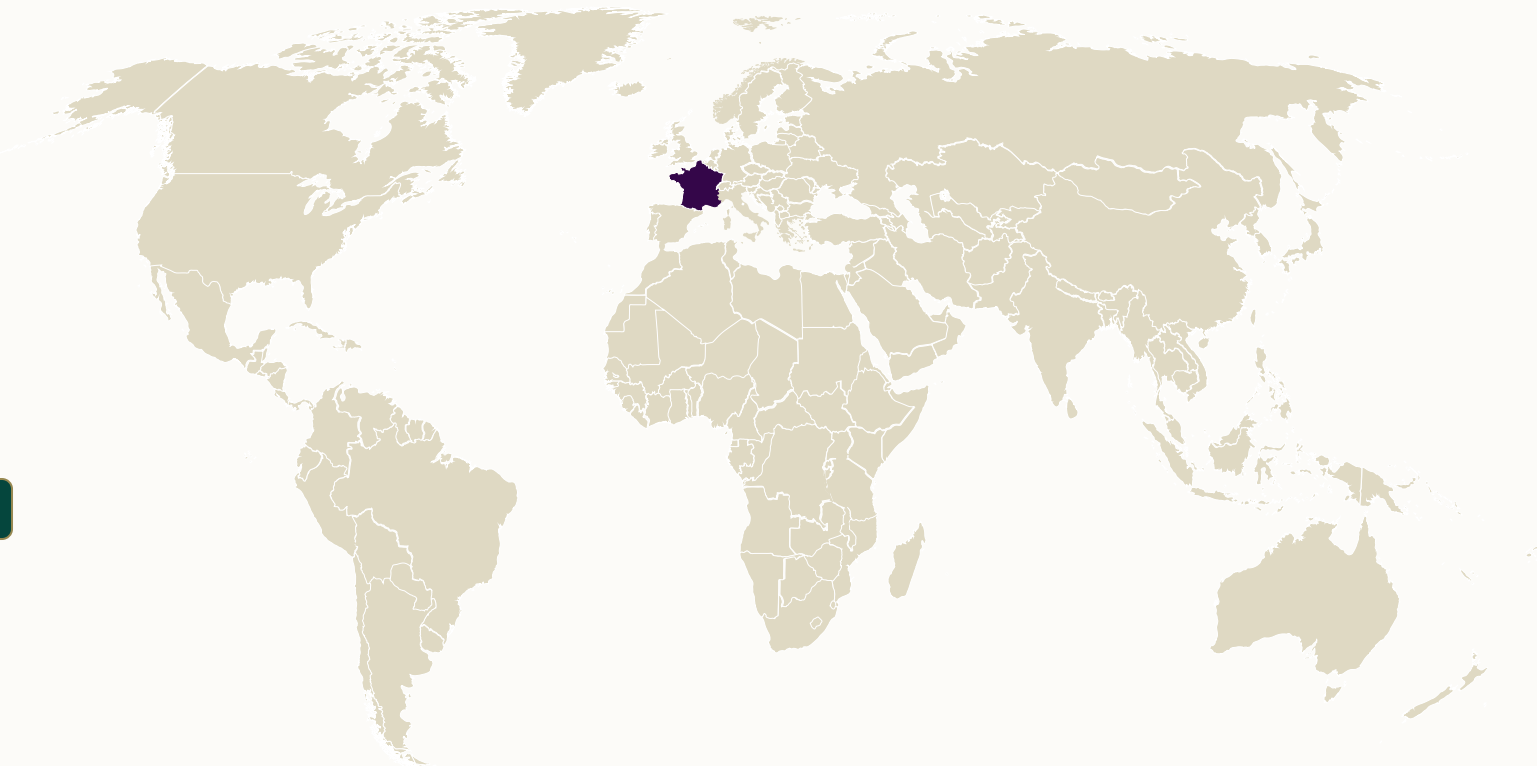
## GLOBAL MARKETS

Argentina	Ireland	Saudi Arabia
Australia	Italy	Singapore
Austria	Japan	South Africa
Belgium	Kenya	South Korea
Brazil	Malaysia	Spain
Canada	Mexico	Sweden
China	Netherlands	Switzerland
Denmark	New Zealand	Taiwan
Egypt	Nigeria	Thailand
France	Pakistan	Türkiye
Germany	Philippines	UAE
Hong Kong	Poland	UK
India	Portugal	United States
Indonesia	Romania	Vietnam

## EUROPEAN MARKETS

Austria	Italy	Sweden
Belgium	Netherlands	Switzerland
Denmark	Poland	UK
France	Portugal	
Germany	Romania	
Ireland	Spain	

The data in this report will focus on findings within **France**



# Who we spoke to in France

Sample size | 2,410 people

Audience | Adults aged 18+ living in France

Weighting | Nationally representative of the French adult population on age, gender and region

Methodology | 15-minute online survey

Sample source | Online research panel

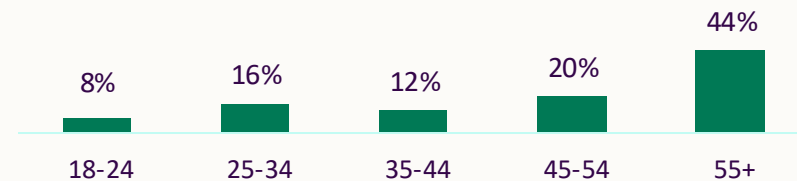
Fieldwork | 16<sup>th</sup> March – 13<sup>th</sup> April 2026

Base: All respondents MARKET (n=2410)

## GENDER



## GENERATION / AGE



## WORKING STATUS

NET: Working



NET: Not working

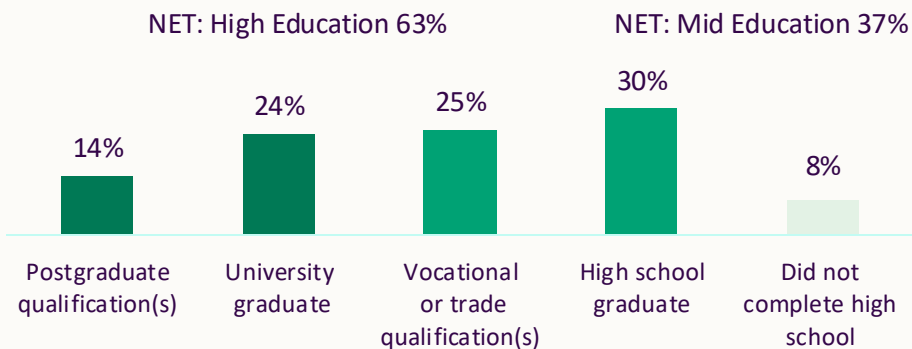
## PARENTAL STATUS

NET: Parents

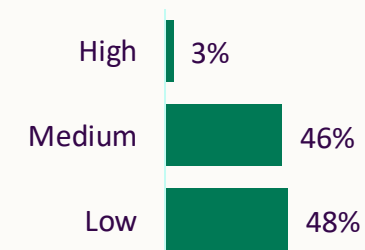


NET: Not parents

## EDUCATIONAL STATUS



## HOUSEHOLD INCOME



# Methodology

## VALUE LOST TO SCAMS METHODOLOGY

### Identifying scam victims

Respondents were first asked whether they had encountered a scam in the past 12 months (Q2). Those who had, were shown a list of common scam types, with the option to select other scams not listed (Q6). Respondents who reported interacting with at least one scam were then asked whether they had either given money to a scammer or shared personal information that resulted in money being stolen (Q7A).

### Verifying reported financial losses

Respondents who reported a financial loss were asked a series of validation questions to establish the total amount lost (Q12A to Q12D). First, they selected a loss band from a predefined ranges, with upper and lower limits informed by the 2025 distribution of losses. Respondents reporting higher value losses (top 50% of reported losses in 2025) were asked to confirm or amend the loss range they initially selected. All respondents indicating to have suffered a loss, were then asked to provide the exact amount lost. Subsequently, again if the entered value (open numeric) fell into top 50% of highest reported losses of 2025 were again given the opportunity to reconfirm or revise their answer.

### Data cleaning and quality checks

During cleaning, responses were removed if they contained unresolved contradictions for value lost, if respondents changed their answers multiple times or if open numeric values did not align with selected bands. Respondents were also removed if their losses were higher than their annual household income unless substantiated by reports of incurred debt or a qualitative description consistent with the scale of the financial loss.

### Calculating total value lost

The final value lost to scams was calculated using the mean loss per victim and extrapolated to the national adult population using official population statistics.

In France, 129 of 2,410 respondents reported losing money to scams, equating to an estimated 2,901,896.47 affected adults nationally.

Multiplying this by the average loss (€1,573) produces an estimated total loss of €4,654,687,678.30.

Population statistics sourced from: [US Census](#)

To view the questions and definitions provided for scam encounters, interactions, and money lost, please consult the appendix.

## CONVERSION RATES

The following conversion rate was used in this report:  
1 USD equals 0.8649 Euro

This rate was taken between 16 March 2026 - 13 April 2026

**73%** are confident they recognize a scam

**Total participants (2,410)**

**74%** encountered a scam in the last year

**Top reasons for not interacting with scams**  
**46%** don't respond to unsolicited messages  
**40%** noticed spelling mistakes  
**39%** thought the message didn't seem legitimate

**17%** of parents said their child has been scammed too

**30%** interacted with the scammer  
 (46% amongst those that encountered a scam)

**Top reasons for not giving money**  
**23%** request was suspicious  
**20%** offer felt too good to be true  
**19%** messages were inconsistent

# The Scam Funnel in France

**5%** lost money or data that led to money lost (scammed)  
 (18% amongst those that interacted with a scam)

**Most common scams interacted with**  
**18%** Shopping scam  
**13%** Impersonation scam  
**13%** Fake invoice scam

**75%** of those scammed said it impacted their mental wellbeing


**51%** of those scammed said it happened more than once

**2%** reported the scam to authorities  
 (39% amongst those that lost money to a scam)

**35%** of those who reported their losses said their money was reimbursed by the organisation they reported to

# The research covered **four key topics**

You can navigate through pages and sections of this report using the clickable icons in the navigation bar at the base of each slide.

Use the  button to return to this page.

 Click to navigate through sections

## SCAM ENCOUNTERS

Exploring how often people encounter scams, the platforms and channels scammers use, how frequently scams are reported, and which measures are most effective for recognising and avoiding them.

## SCAM INTERACTIONS

Understanding the full range of consumer interactions with scams, from initial engagement to sending money or personal information, and identifying the factors that prevent financial loss.

## COST OF SCAMS

Assessing the true cost of being scammed, including financial, emotional and behavioural impacts, as well as the techniques scammers use that work and the risk of revictimization.

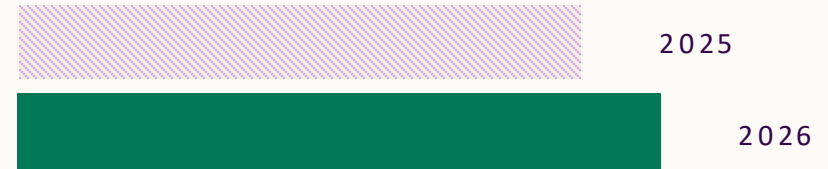
## SCAM PREVENTION

Examining the self-protection tactics consumers rely on, and their perceptions of how public bodies and commercial organizations should help prevent and resolve scams.

Throughout this report, comparisons to the European average have been made either in brackets (X%) or alongside the market level data as follows:



Similarly, any comparisons made from this year and last year will be made either in brackets (X%) or displayed as follows:



To find out more about the report and its authors:

[ABOUT THE REPORT](#)

[ABOUT THE AUTHORS](#)

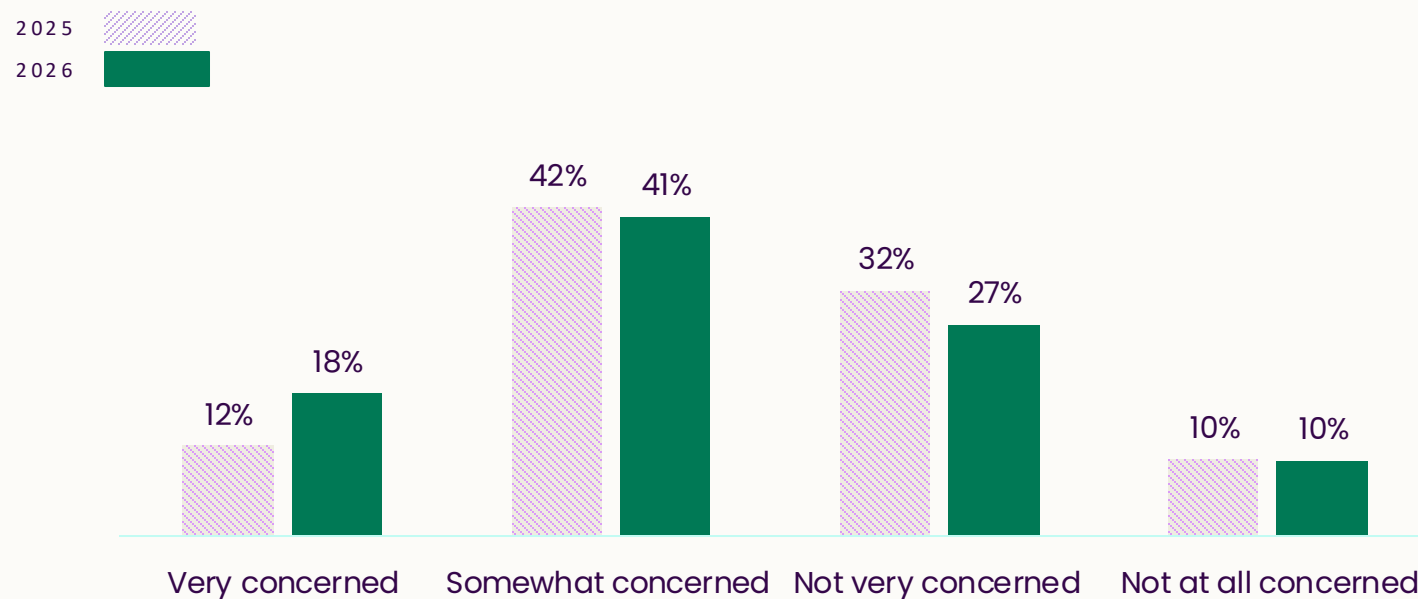


# SCAM ENCOUNTERS

Exploring how often people encounter scams, the platforms and channels scammers use, how frequently scams are reported, and which measures are most effective for recognising and avoiding them.

# Concerns around being scammed are rising in France

Proportion concerned about being scammed in 2025 vs 2026



Q1B. How concerned were you about being scammed this time last year, and how concerned are you about being scammed today [=2026] / this time last year [2025]? Base: All respondents (n=2410)



SCAM ENCOUNTERS

SCAM INTERACTIONS

COST OF SCAMS

SCAM PREVENTION

ABOUT THE REPORT

ABOUT THE AUTHORS

54%

NET: Concerned

were concerned about being scammed in 2025 vs

60% in 2026

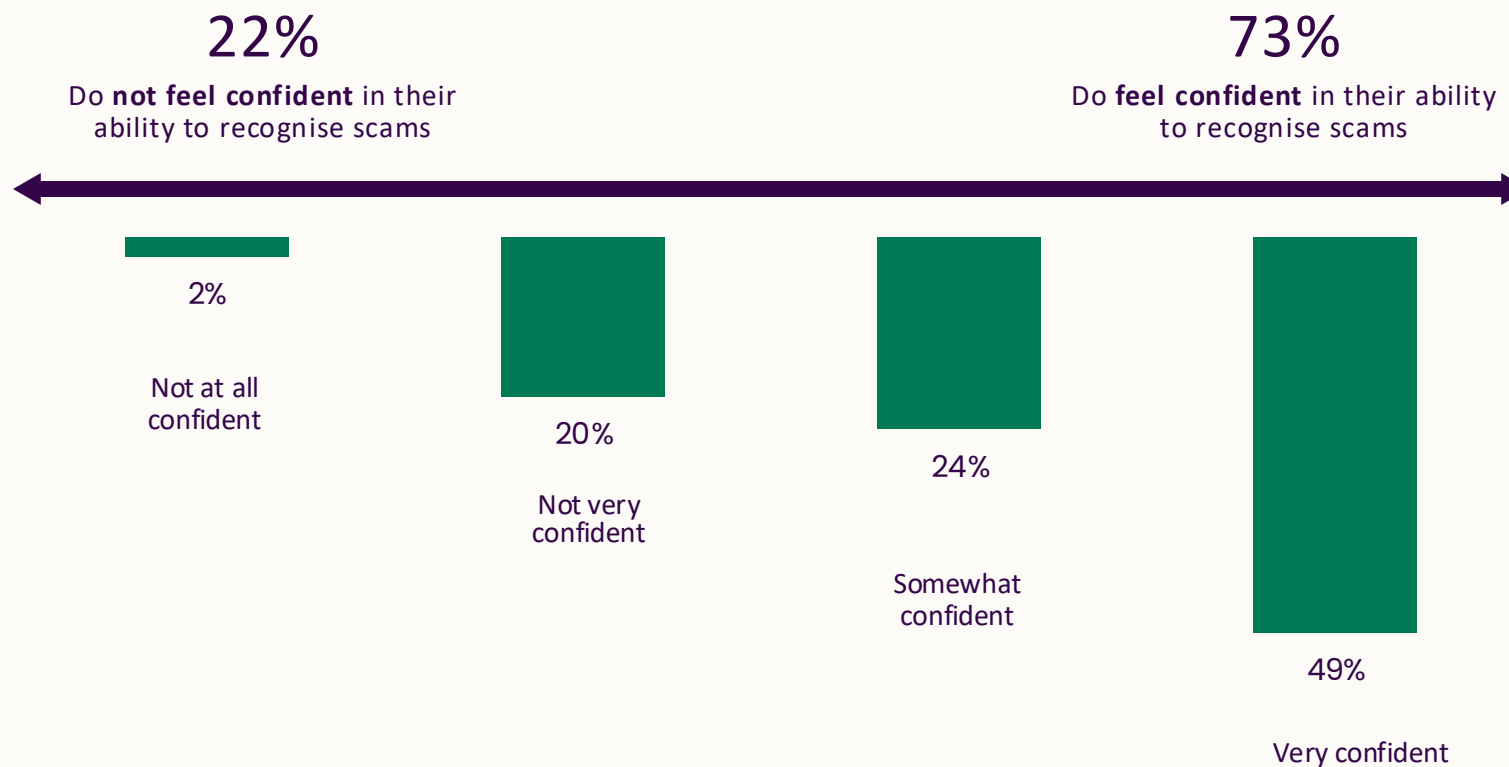
NET: Concerned



Scam-recognition confidence in France skews strongly towards **men (78%)**, suburban residents (78%), those in work (76%), the highly educated (76%), and parents of 7–17-year-olds (77%). By comparison, lack of confidence is much higher among **women (28%)**, **Baby Boomers (32%)**, those with low education (37%), and those not working (29%).

# Three quarters of French adults are confident in their ability to spot scams

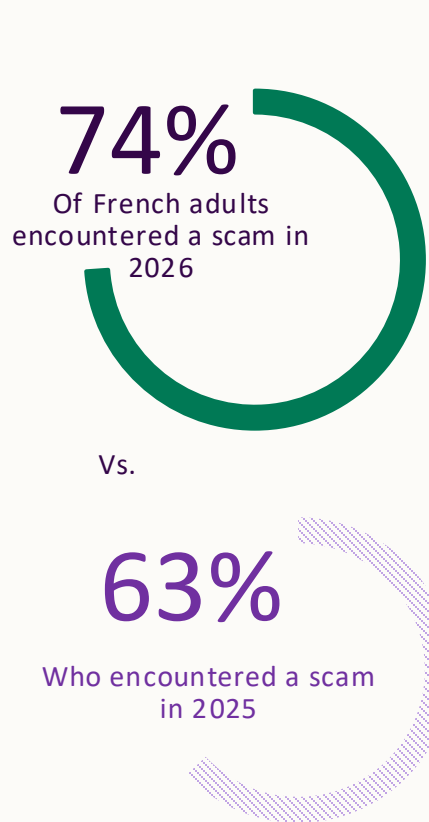
Confidence in recognising scams



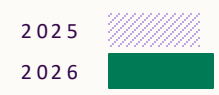
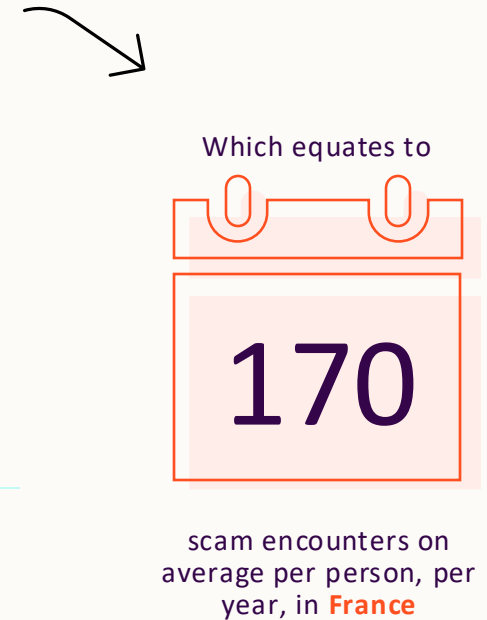
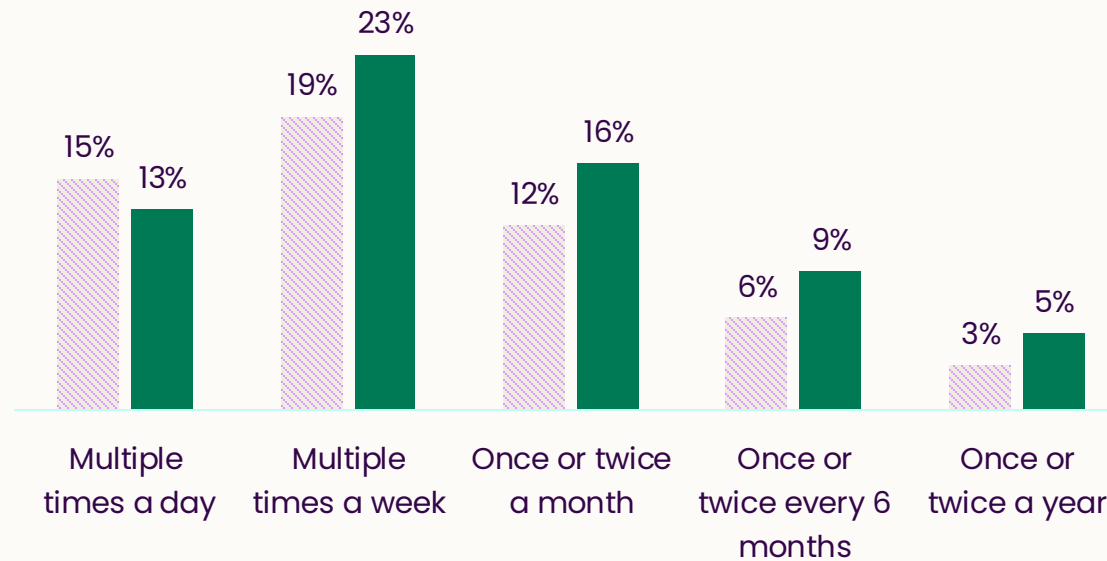
Q1A. How confident are you, if at all, that you can recognise scams? Base: All respondents (n=2410)

# Three quarters of French adults encountered a scam in 2026, a significant increase from last year

Prevalence & frequency of encountering a scam



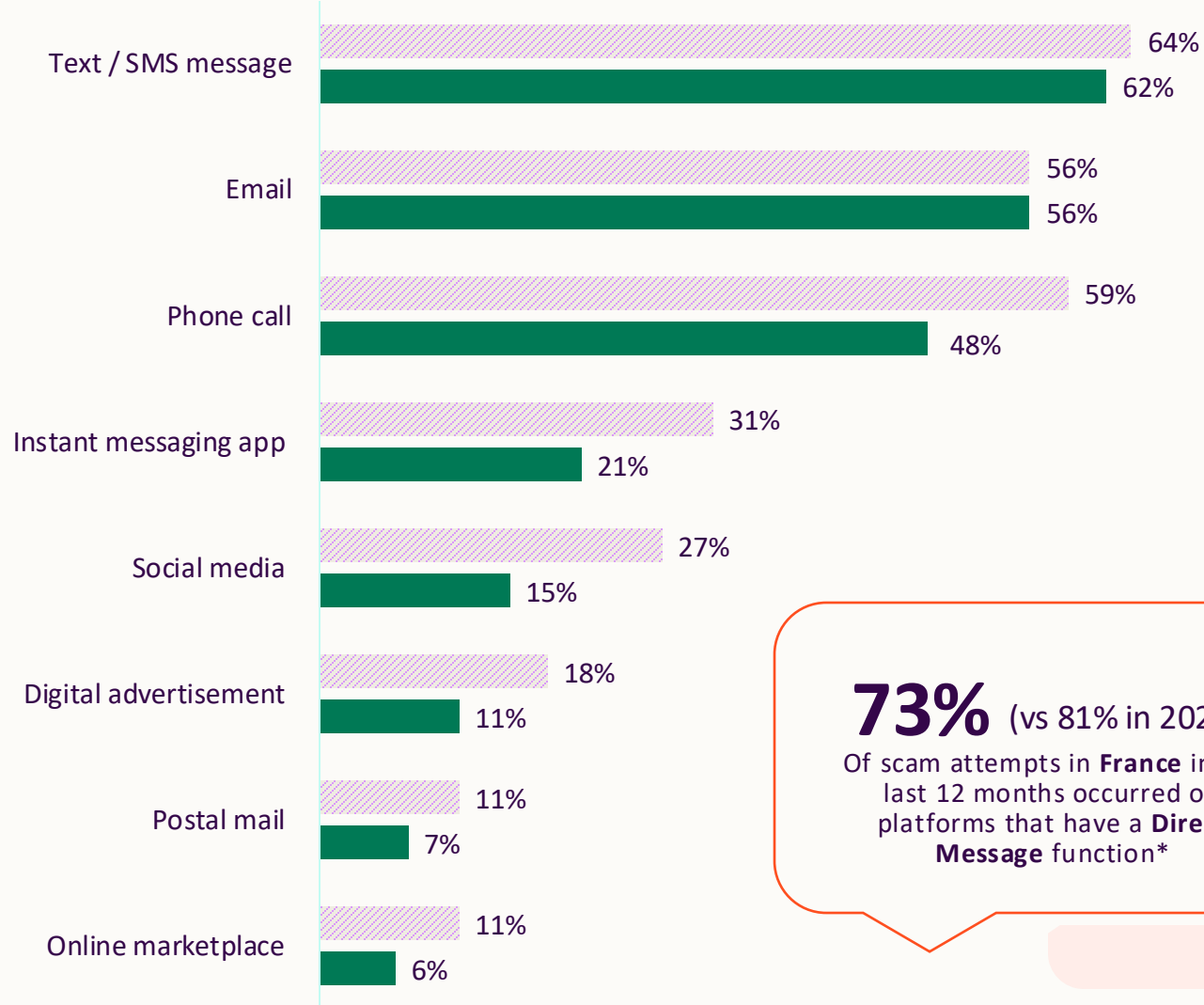
Scams are most commonly encountered on a **weekly** basis



Q2. How often, if ever, do you encounter scam attempts? Base: All respondents (n=2410)

# Phone call scams are becoming less common in France

Communication platforms where scams were encountered – top 8



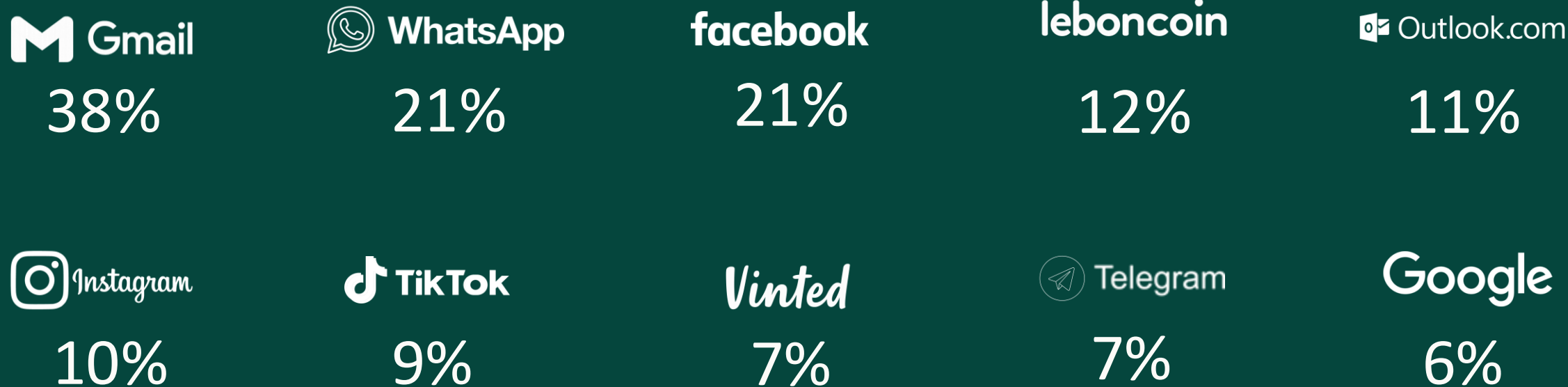
**73%** (vs 81% in 2025)  
Of scam attempts in **France** in the last 12 months occurred on platforms that have a **Direct Message** function\*

Q3. You said you have encountered a scam in the last 12 months. Through which communication channel(s) did scammers approach you in the last 12 months? Base: All who have encountered a scam (n=1589).

\*Platforms with a direct message function include Text / SMS message, Instant messaging app (e.g. Facebook Messenger, WhatsApp, Telegram), Online Community or Forum (e.g. Discord, Reddit), Dating site or app (Match, Tinder), Video gaming (Roblox, Steam, Xbox, Playstation), Online marketplace (e.g. Amazon, Craigslist, eBay, Facebook).

# Gmail and WhatsApp are the platforms where victims are most likely to encounter scams

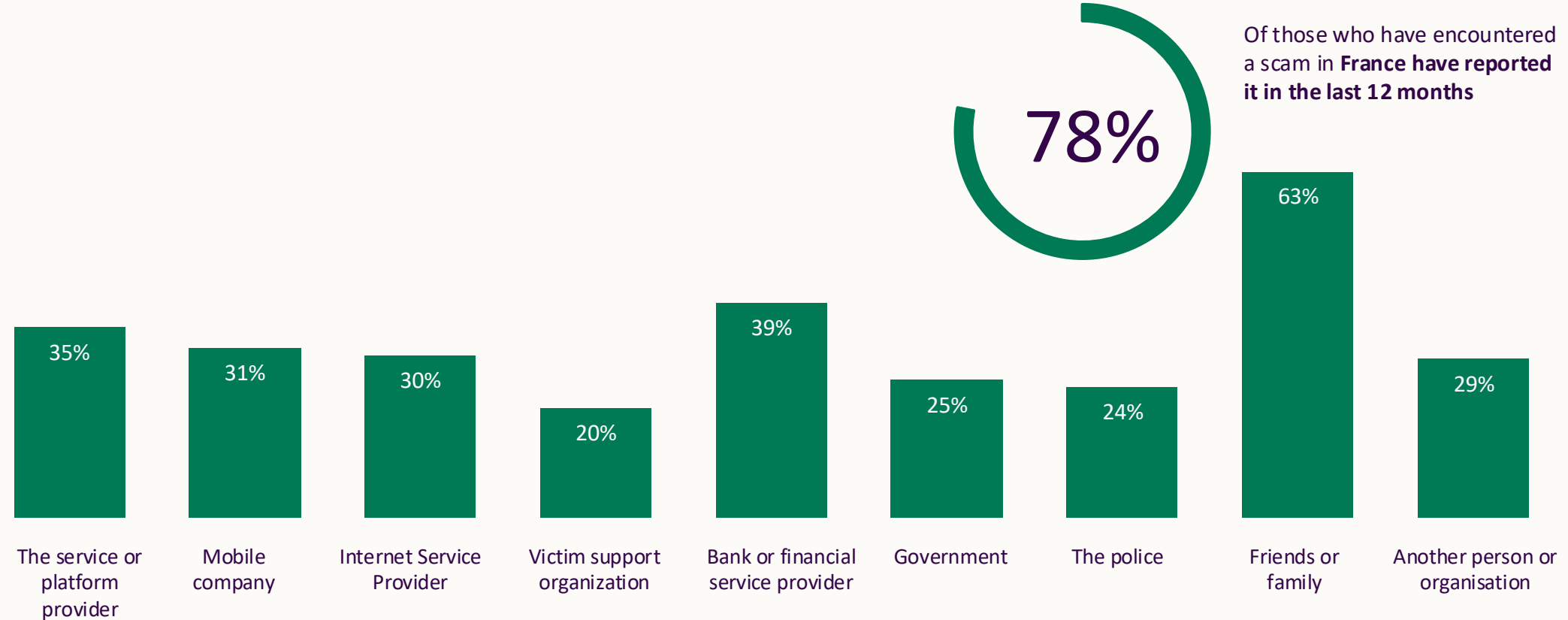
Top 10 online platforms that victims report were used by scammers to contact them in the last 12 months in France



Q4. You said you have encountered a scam in the last 12 months. Through which, if any, of the following global service or platform(s) did scammers contact you in the last 12 months? All who have encountered a scam (n=1589)

# French adults are almost twice as likely to report a scam encounter to their friends or family as they are to the police

Proportion reporting their scam encounters to the following



Q5. You said you have encountered a scam in the last 12 months. How many times, if any, have you reported a scam encounter to the following in the last 12 months? Base: All who have encountered a scam NET: Has reported a scam attempt at least once (n=1589)

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# SCAM INTERACTIONS

Understanding the full range of consumer interactions with scams, from initial engagement to sending money or personal information, and identifying the factors that prevent financial loss.

Almost half of French adults that encountered a scam attempt went on to interact with it

One in five of those who interacted with a scam had money stolen, either by giving the scammer money, personal information, or both

How victims move through the scam funnel

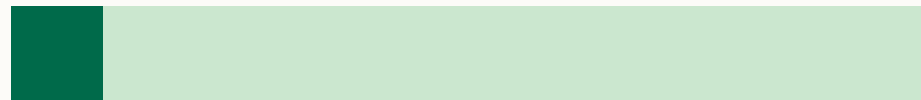
46% of French adults that encountered a scam interacted with it



18% Of those who interacted with a scam had money stolen



Including 10% who gave the scammer their money



And 10% who gave their personal information

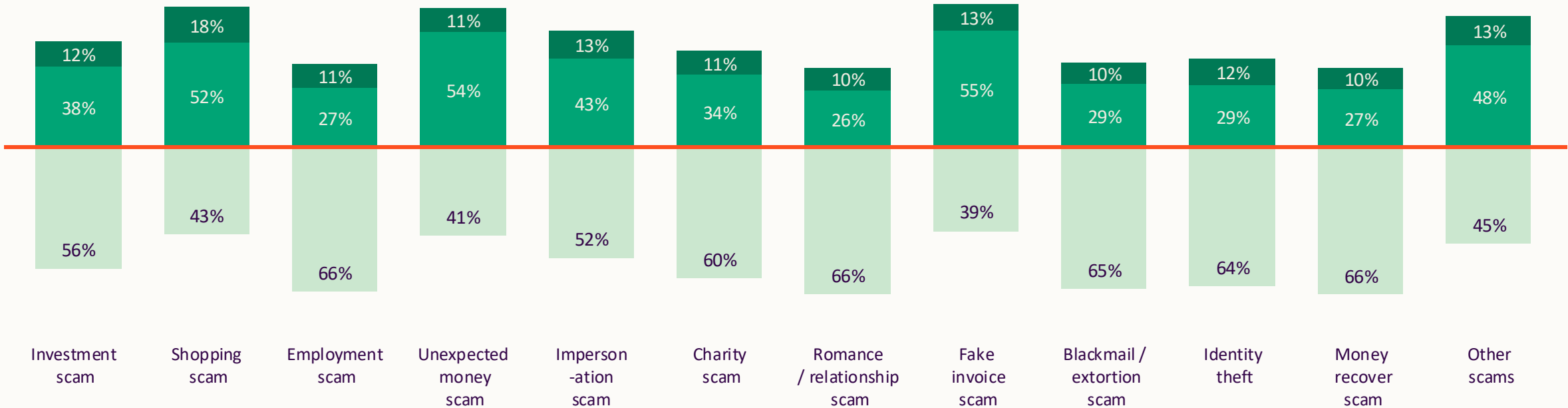


See footnotes for question text and base size. Note: bottom 3 datapoints are taken from Q7A which is a multiple-choice question.

# French adults most commonly interact with shopping and fake invoice scams

Level of interaction with scams in the last 12 months

Interacted
Encountered but did not interact
Did not encounter



Q6. Scams are becoming increasingly sophisticated, meaning anyone could be affected. Between 2024 and 2025 it is estimated that 202.3 billion people interacted with scam encounters. We'd like to understand how, if at all, you interacted with scams you encountered in the last 12 months. Interacting with a scam can range from simply opening or reading a message to replying, picking up a call, clicking links, visiting fake websites, or engaging in back-and-forth communication. You said you experienced scam encounters in the last 12 months. To what extent, if at all, did you interact with the following types of scams? Answer based on your interactions with the scammer before you realised it was a scam or tried to verify whether it was legitimate. Investment scam: A scammer approaches you with a supposedly lucrative investment opportunity, often promising guaranteed returns or no risk, and asks you for money or financial details to "secure" the investment. Base: All who have encountered a scam (n=1598)

# The main reason French adults give for not interacting with scams is that they **generally do not respond to unsolicited messages or calls**

Top 10 reasons for not interacting with scam encounters



29% of French adults say they recognised common scam warning signs

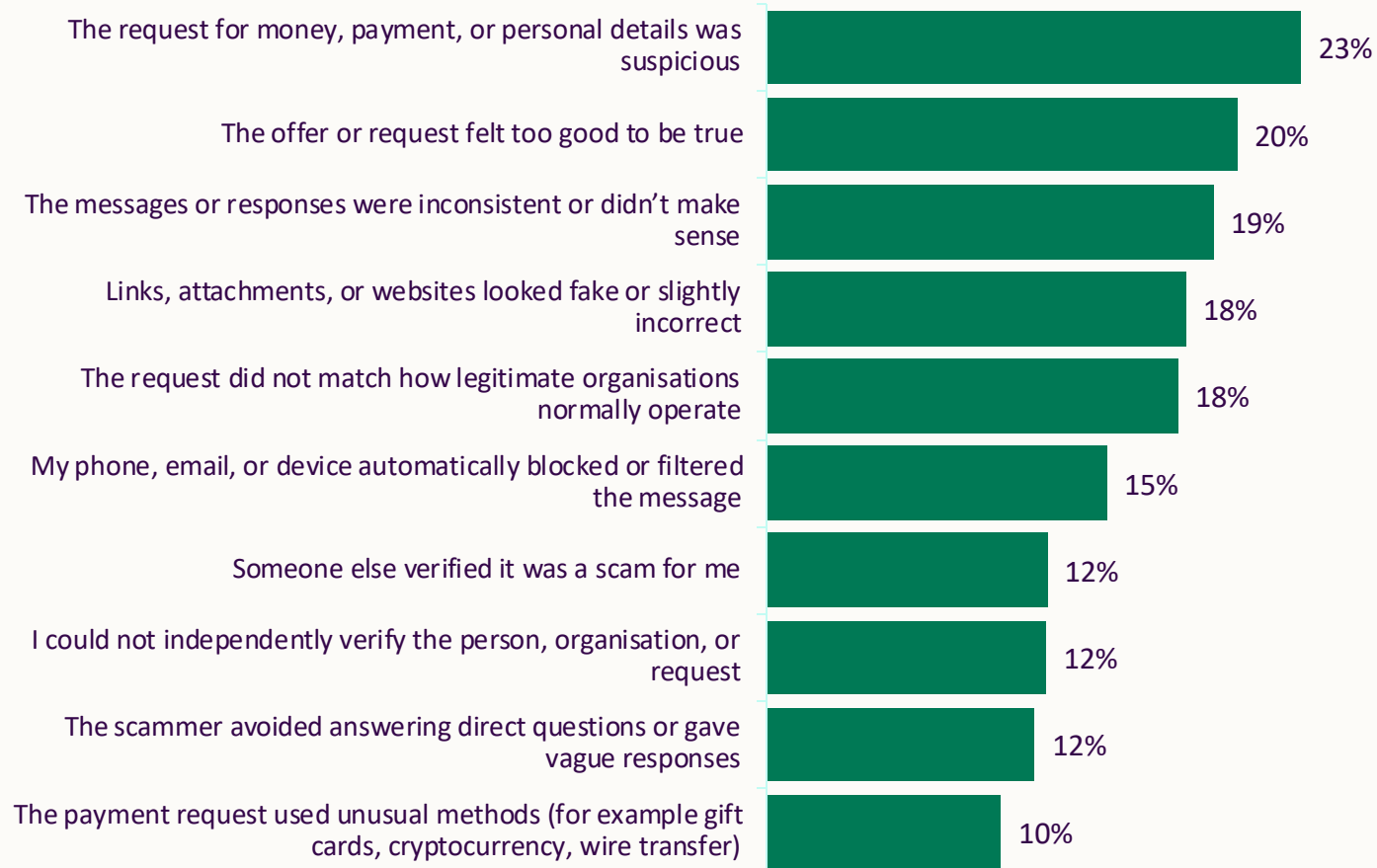


Q8. Thinking about the scams you encountered but did not interact with in the last 12 months, what stopped you from interacting with the scammer? Base: All respondents that did not interact with at least one scam they encountered: (n=1427)

Requests for money, payment, or personal details being suspicious

are the main reasons French adults do not go on to hand money over to scammers

Top 10 reasons for not giving money to scammers when interacting with scam encounters



Q9. Thinking about the scams you interacted with but did not give money or personal information to in the last 12 months, what stopped you from continuing the interaction? Base: All respondents that did not give money or personal information that led to money lost after interacting with a scam (n= 444)

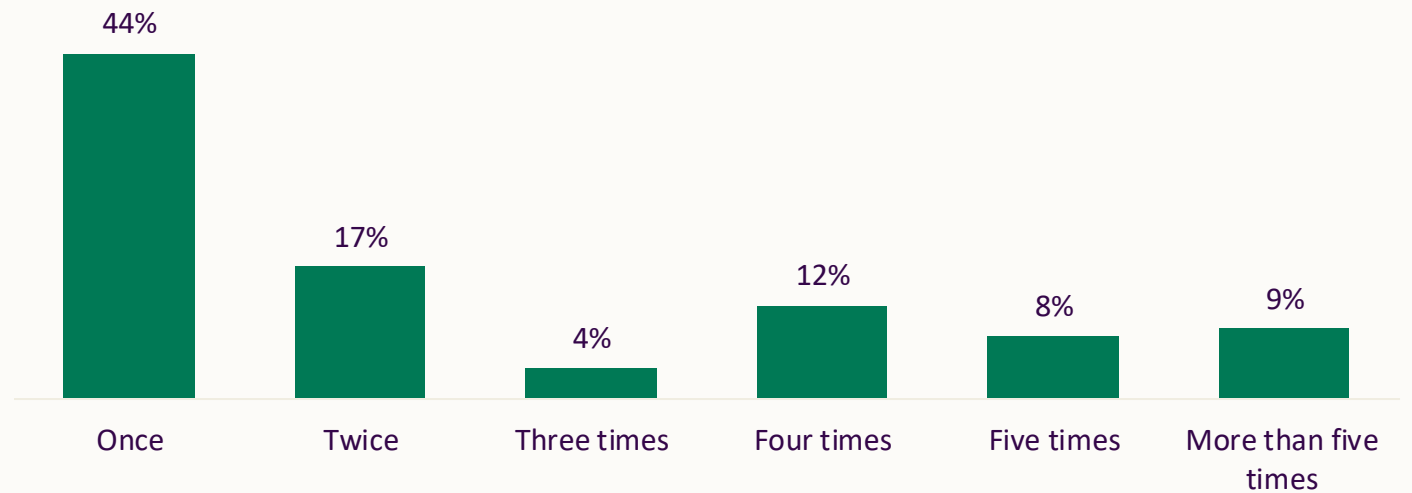
## COST OF SCAMS

Assessing the true cost of being scammed, including financial, emotional and behavioural impacts, as well as the techniques scammers use that work and the risk of revictimization.

# Half of those who lost money said it happened more than once

Prevalence of revictimization

The average scam victim lost money 2.5 times

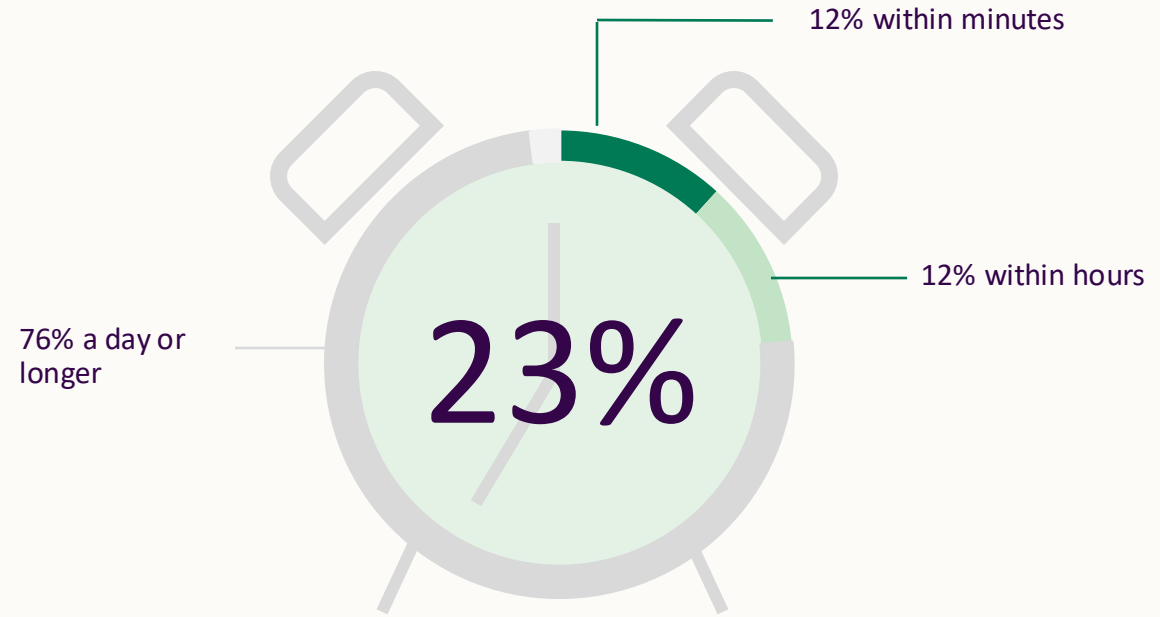


# 51%

Of French adults lost money to scams more than once

Q10A. You said you have given scammers money or personal information that led to your money being stolen in the last 12 months. How many times has this happened in the last 12 months? Answer based on the number of scam incidents, even if it involved the same type of scam or the same scammer. Do not count multiple payments or transfers made within a single scam incident. Base: All respondents that lost money to a scam (n=131)

Three quarters of French adults scammed reported that the scam lasted a day or longer

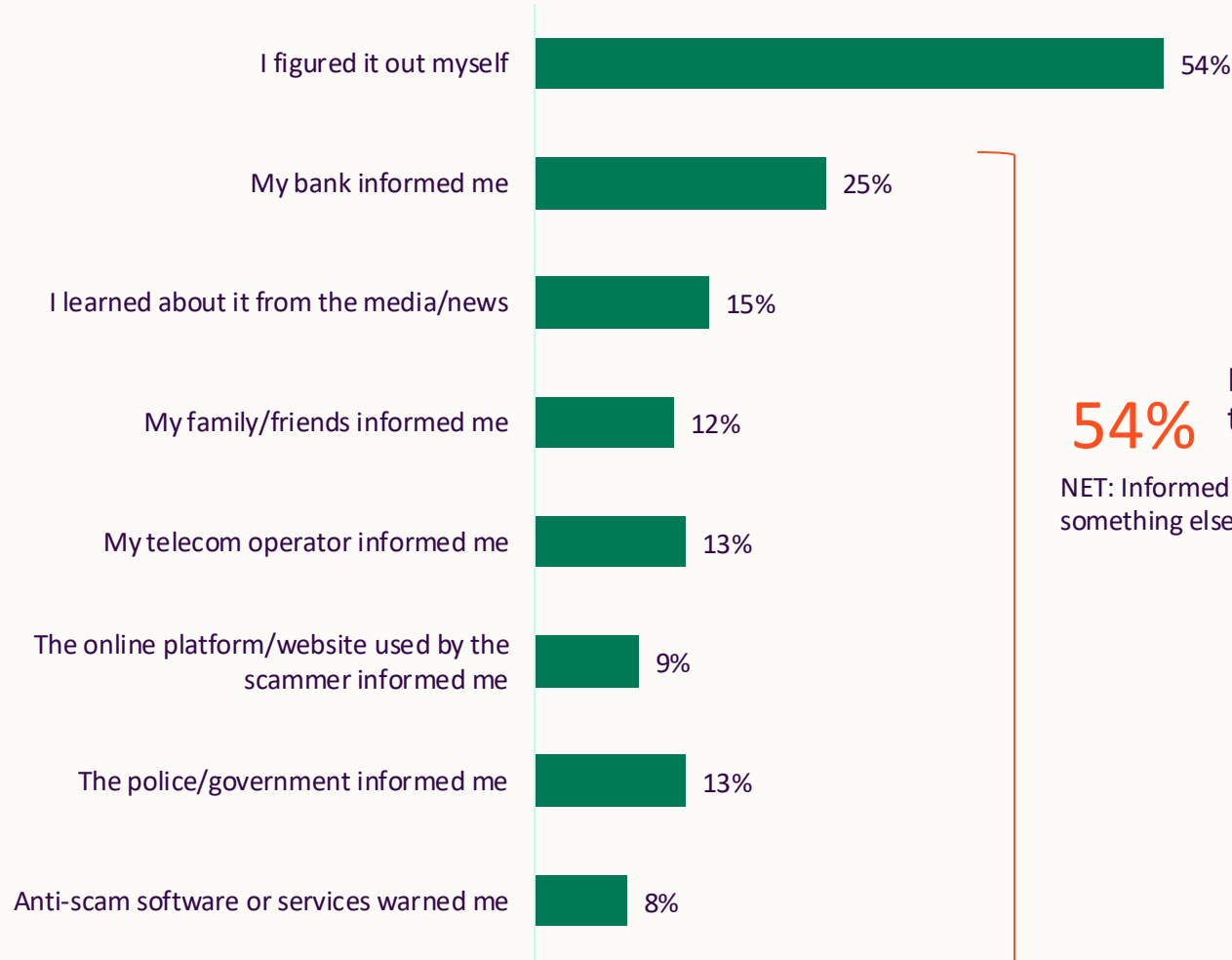


23% of scams happen within a day of first being contacted by the scammer

Q10B. Thinking about the most recent time you were scammed, how long did it last? Please think about from the first time you heard from the scammer until the last time you were in contact with the scammer. Only think about the most recent time when you were scammed and lost money. Base: All respondents that lost money to a scam (n=131)

# There's a rise in French scam victims discovering they've been scammed after being informed, and a drop in them figuring it out themselves

How victims discovered they were scammed



**54%** In 2026 compared to 41% in 2025

NET: Informed by someone / something else

Q11. How did you discover you were scammed? Continue to think about the times you've been scammed and lost money in the last 12 months Base: All respondents that lost money to a scam (n=131).

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## He knew everything about my account, so I trusted him...

Someone posing as my bank advisor claimed my account had been hacked and €1,002 had been stolen. He said he would take the necessary steps to block the payment, but I had to click on a message he was going to send me. He knew everything about my account, so I trusted him.



## These were romance scams

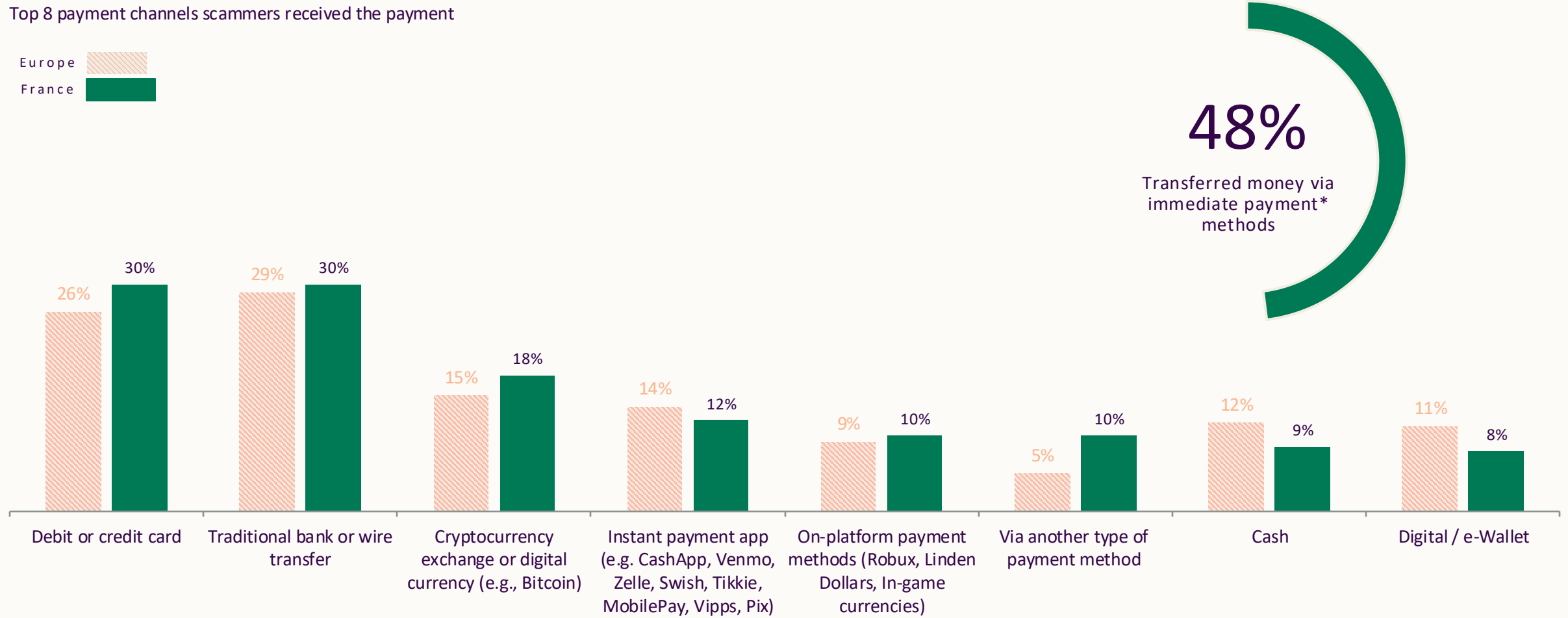
I was tricked into sending money via top-up vouchers under the pretence of meeting up, but never actually met anyone – only exchanged written messages on social media platforms like WhatsApp and Telegram.

D12D. Please describe the scam you experienced in the last twelve months where you lost money. If you have been scammed multiple times, describe the scam where the most amount of money was stolen. Q14. To what extent did the scam impact your mental wellbeing? Base: All respondents that lost money to a scam (n=131)

# Most frequent ways of a victim sending their money to a scammer are **through debit or credit card or through a traditional bank transfer**

Top 8 payment channels scammers received the payment

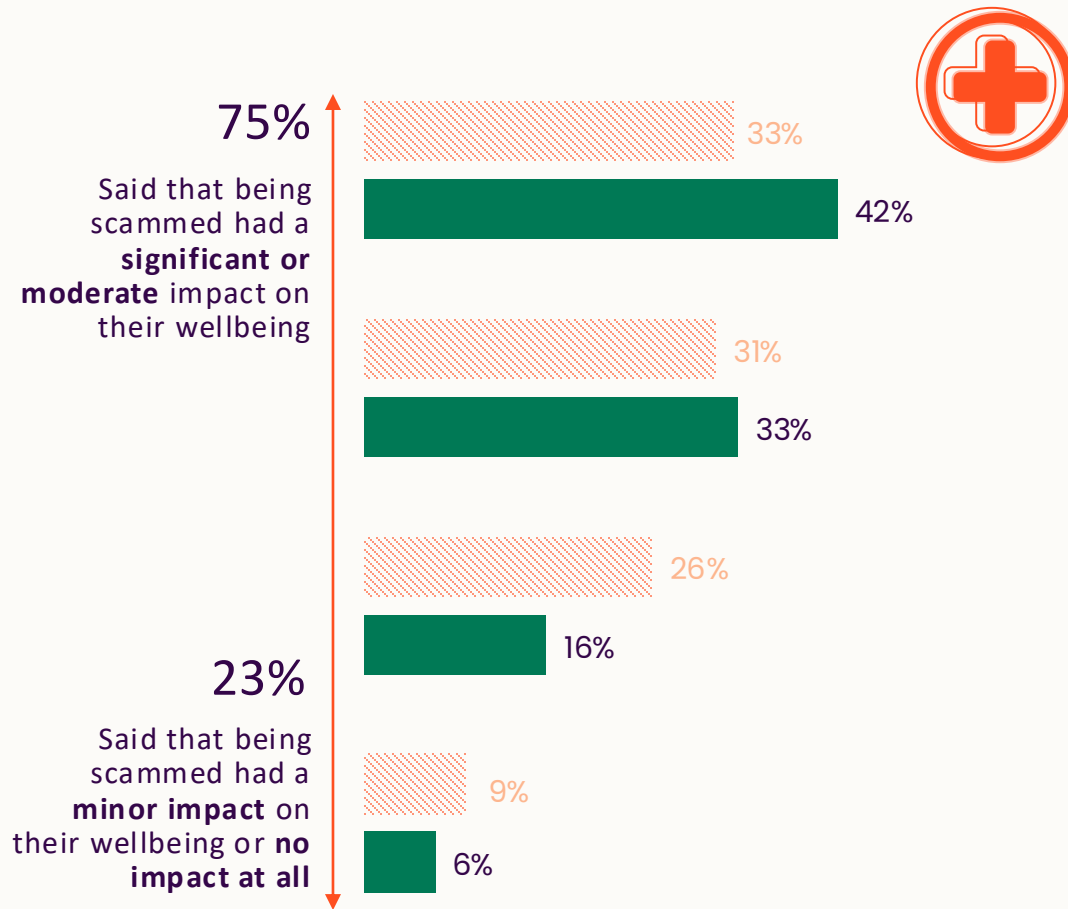
Europe   
 France 



Q13. How did the scammer receive your money? Continue to think about the times you've been scammed and lost money in the last 12 months. . Base: All respondents that lost money to a scam (Europe n=1420 | France n=131) | \*Immediate payment include Instant payment app, gift cards, digital / e-wallet, cryptocurrency exchange and on-platform payment methods

# Three quarters of victims said being scammed impacted their wellbeing

Impact of being scammed on wellbeing



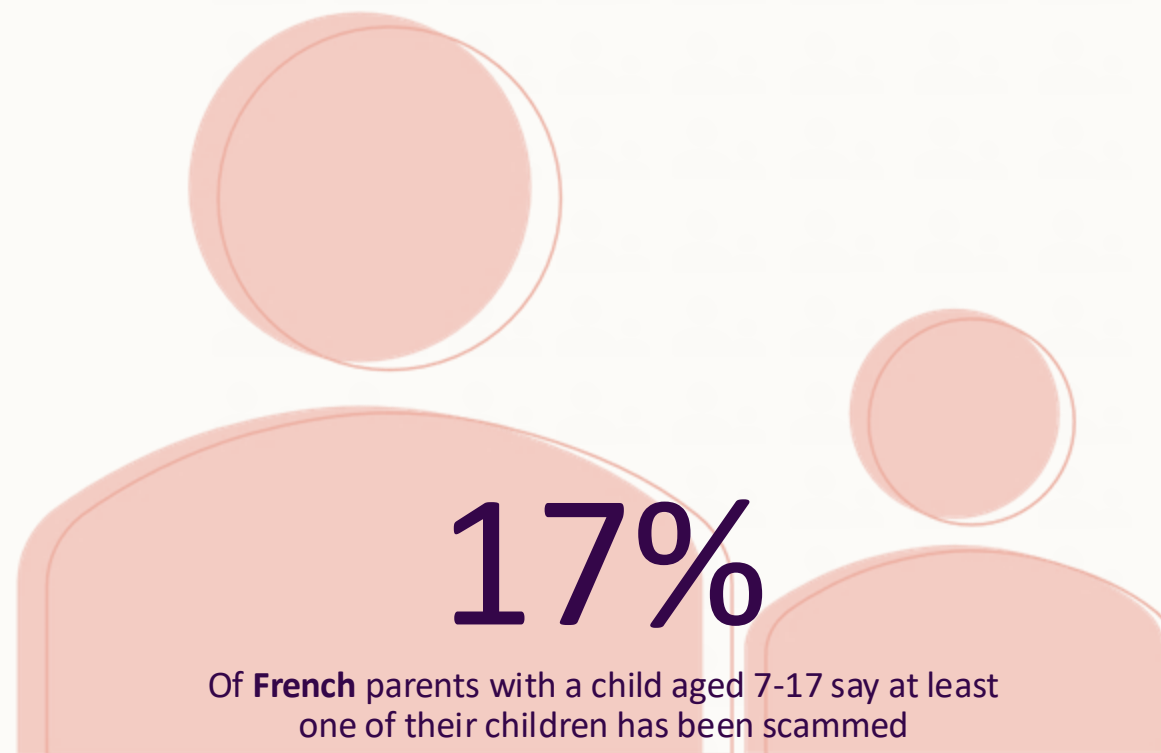
Q14. To what extent did the scam impact your mental wellbeing? Continue to think about the times you've been scammed and lost money in the last 12 months. Base: All respondents that lost money to a scam (Europe n=1420 | France n=131)

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## Nearly a fifth of **parents** say their children have experienced at least one scam

Proportion of parents reporting scam experiences amongst their children



Q19. Have any of your children between the age of 7-17 been scammed? As a reminder, scams are fraudulent or deceptive acts to obtain money and/or personal information. Base: All respondents with children aged 7-17 (n=542)

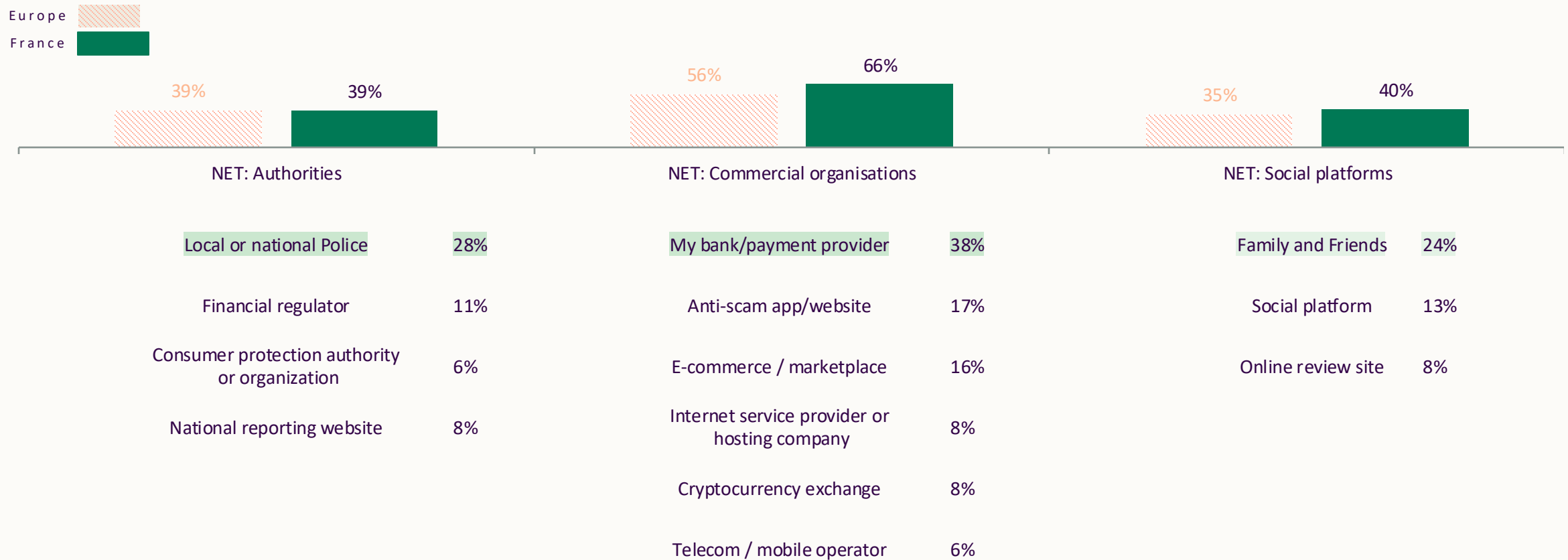


# SCAM PREVENTION

Examining the self-protection tactics consumers rely on, and their perceptions of how public bodies and commercial organizations should help prevent and resolve scams.

# Scams were more likely to be reported to **commercial platforms** than they were authorities

Channels / organizations scams reported to – top 10



Q17. Who did you report the scam to? Continue to think about the times you've been scammed and lost money in the last 12 months. If you did not report the scam, select N/A. As a reminder your answers are anonymous. We appreciate your open and honest answers. Base: All respondents who lost money to a scam ((Europe n=1420 | France n=131)

A third of those who reported said their report was investigated, but a similar proportion said their report was **only acknowledged**

**35%** of those who reported their losses had money recovered or reimbursed



NET: Action taken across: National reporting website, Financial regulator, Local or National Police, Consumer protection authority or organization, E-commerce / marketplace, Online review site, Social platform, Internet service provider or hosting company, bank / payment provider, Cryptocurrency exchange, Telecom / mobile operator, The anti-scam app / website

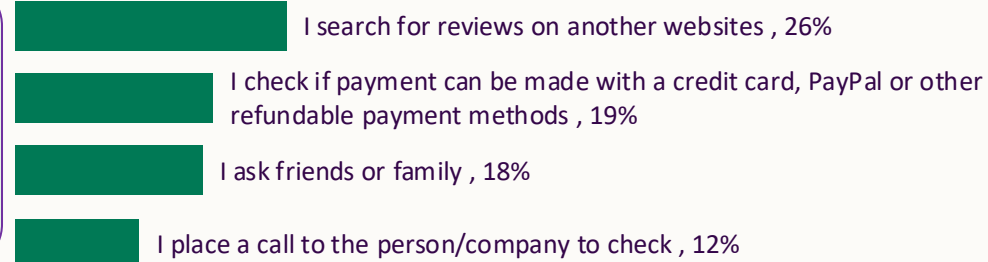
Q18. When you reported the scam to the following organisations, what action, if any, was taken by the organisation? Base: All respondents that lost money in a scam and reported it to an organisation (NET All organisations n=116)

# Across all French adults, more than two in five check for spelling and grammar errors to verify whether an offer is real or a scam, but this is not effective

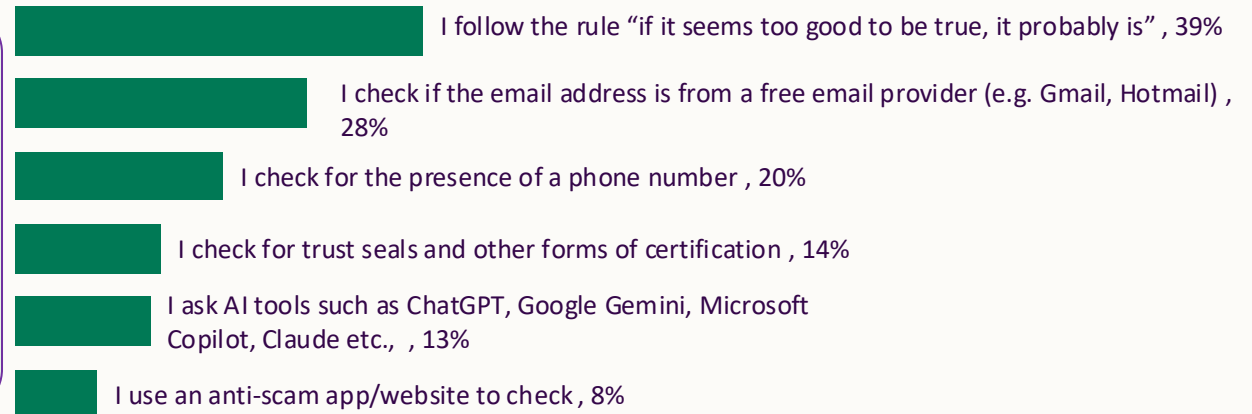
Steps taken to check legitimacy of offer



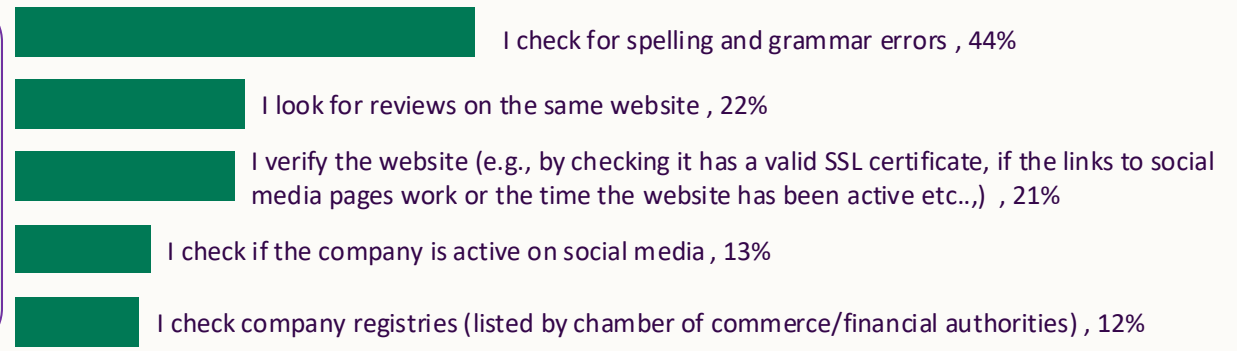
## High effectiveness



## Medium effectiveness



## Low effectiveness



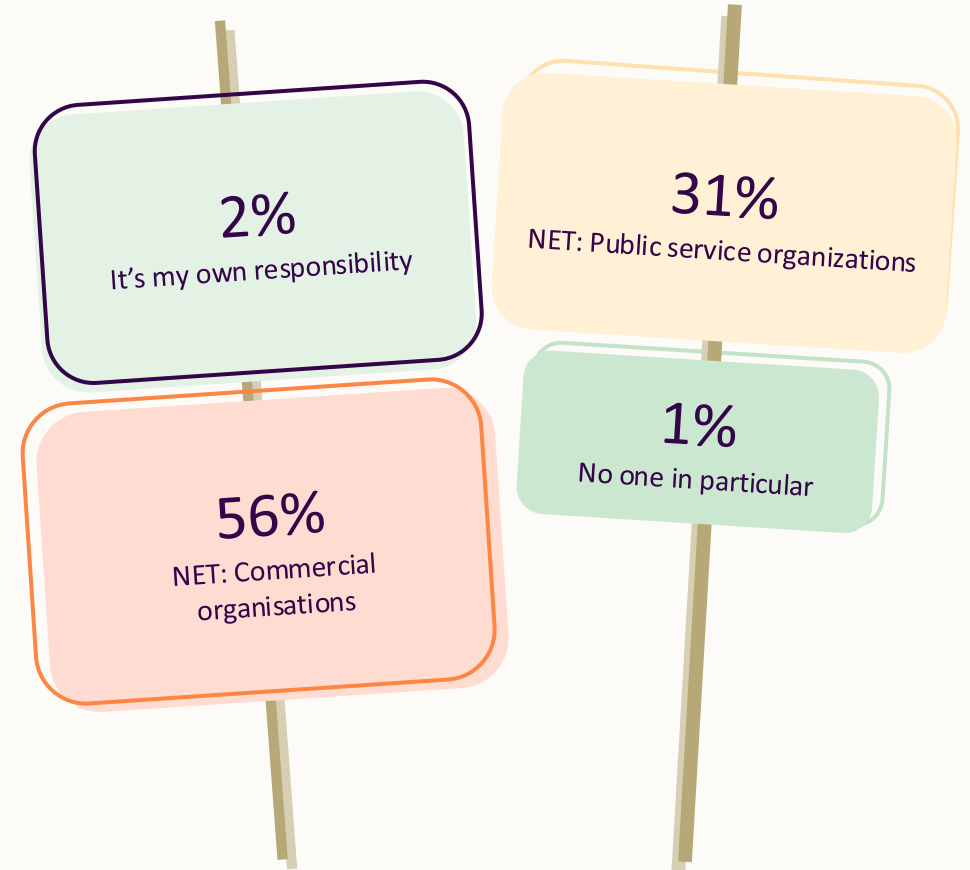
Q24. What steps do you take to check if an offer, messages, or requests are real or a scam? Base: All respondents (n=2410)

# French adults see **government** as primarily responsible to keep people safe from scams, closely followed by the **website provider**

Responsibility for keeping people safe from scammers ranking:



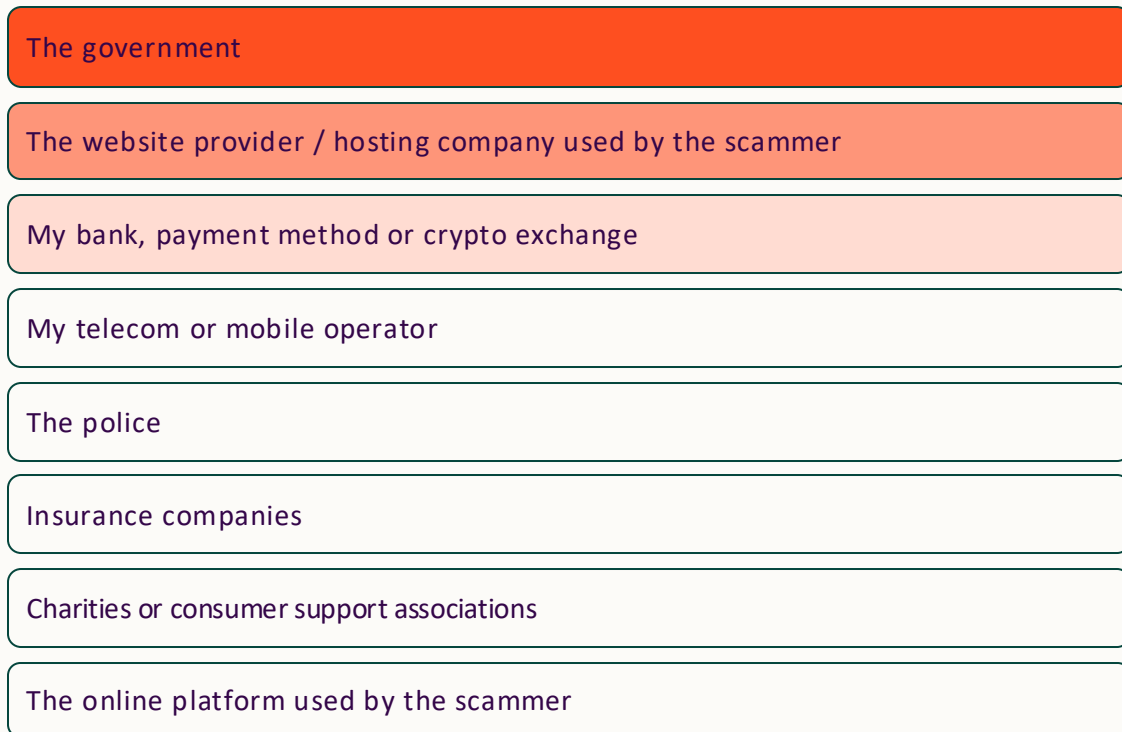
Most responsible ↑  
↓ Least responsible



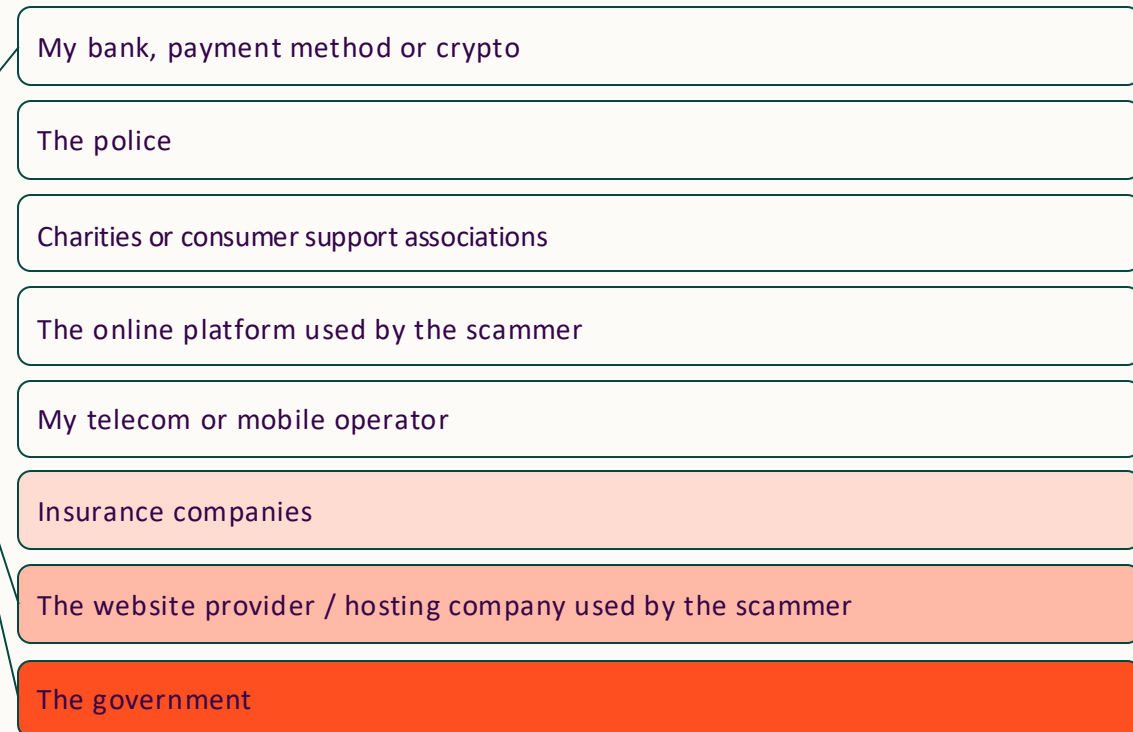
Q21. Who do you think should be most responsible for keeping people safe from scammers? Base: All respondents (n=2410)

# Despite this high degree of expected responsibility to protect people from scams, **the government** is ranked the least effective in preventing/resolving scams

**Responsibility** for keeping people safe from scammers ranking:



**Performance NET: Good** ranking on preventing / resolving scams:



Q21. Who do you think should be most responsible for keeping people safe from scammers? Base: All respondents (n=2410) | Q22. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All respondents that think .. is responsible for keeping people safe from scammers (government n=466 | police n=273 | charities n=153 | online platform n=118 | website provided n=440 | bank n=311 | telecom operator n=302 | Insurance companies n=187)

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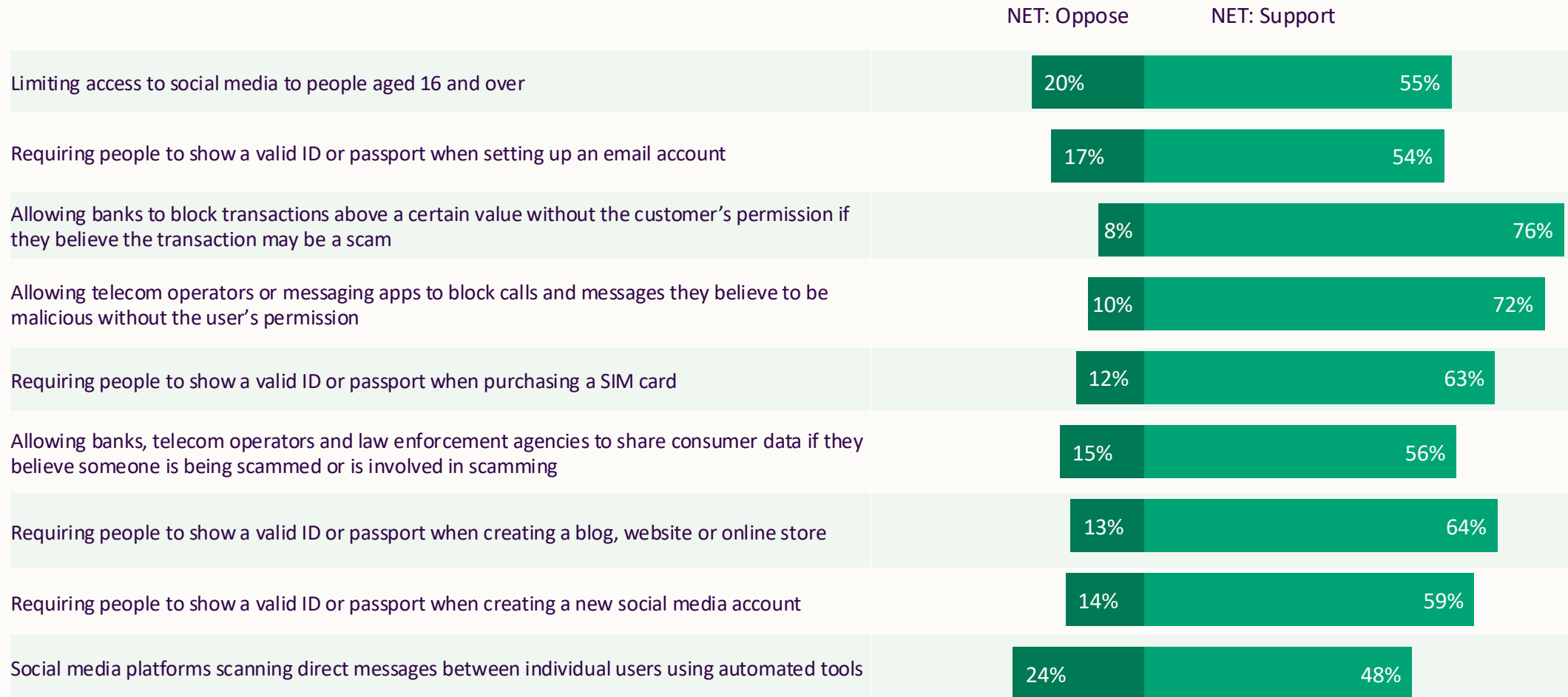
# Half of French adults believe **Banks** and **Credit card companies** should always be responsible for reimbursing those experiencing a scam

Level of expected responsibility for reimbursing scams



Q23. If someone is scammed via any of the following platforms / organisations, in what circumstances do you think the platform / organisations should be responsible for reimbursing them? Base: All respondents (n=2410)

# Three in four French adults support banks and telecom operators in blocking transactions or calls as a scam protection measure



Q26. To what extent do you support or oppose the following measures designed to protect consumers from scams? Base: All respondents (n=2410)



# ABOUT THIS REPORT



SCAM ENCOUNTERS

SCAM INTERACTIONS

COST OF SCAMS

SCAM PREVENTION

ABOUT THE REPORT

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## Who are we?

# GASA

The Global Anti-Scam Alliance (GASA) is a non-profit, bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, cybersecurity, platforms and other commercial organizations to share insights and knowledge surrounding scams.

GASA releases the annual Global State of Scams report, alongside many secondary reports which focus on the state of scams in various countries.

Contact: [partner@gasa.org](mailto:partner@gasa.org)



Opinium is an award-winning strategic insight agency that utilises robust methodologies to deliver insights with impact for organizations across the private, public and third sectors.

GASA have partnered with Opinium to lead the 2025 Global State of Scams research programme.

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# About the authors



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MANAGING DIRECTOR



**Jorij Abraham** has been active in the Digital World since 1997. From 2013 to 2017, he was the Research Director of Thuiswinkel.org, Ecommerce Europe (the Dutch & European Ecommerce Association) and the Ecommerce Foundation.

In 2017 he took over ScamAdviser.com and grew it into a place where people can check if something is a scam with more than 7 million users per month.

In 2022 Jorij founded the Global Anti-Scam Alliance (GASA) of which he is the Managing Director.



**Andrei Skorobogatov**  
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**Andrei Skorobogatov** is Director of Policy at the Global Anti-Scam Alliance (GASA), where he leads the organization’s global policy agenda and engagement with governments, regulators and multilateral institutions.

Prior to joining GASA, he served for nine years in the UK Government, including as Head of Strategy and International Fraud Policy at the Home Office, shaping national and international approaches to fraud prevention.



**Molly Maclean**  
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**Molly Maclean** is an Associate Director specialising in research for Thought Leadership.

Molly works with brands and organizations to help them use insights to raise awareness of key issues, influence decision-makers, and drive positive change.

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Co-create or join concrete solutions to fight scams like the Global Signal Exchange where data is shared real-time scam intelligence and Scam.Org, the anti-scam hub being developed for consumers worldwide.

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# Appendix

## Value lost to scams methodology Q3 (scam encounters)

The next questions are around 'scam encounters'. A scam encounter includes any situation where you are approached by someone attempting to deceive you for financial gain, regardless of the channel they use to contact you.

Examples of 'scam encounters' could include anything from phishing emails (fake emails trying to get your personal details), a fake text message or phone call (someone pretending to be from a trusted company), to a malicious advert (an online ad that leads to an unsafe website).

### Q2ASK ALL

#### SINGLE SELECT RESPONSE

How often, if ever, do you encounter scam attempts?

1. More than three times a day
2. Two to three times a day
3. Once a day
4. Two to three times a week
5. Once a week
6. Once every two weeks
7. Once a month
8. Once every two months
9. Once every three months
10. Once every six months
11. Once every nine months
12. Once every twelve months
13. Less than once every twelve months
14. Never
15. I don't know/not sure

# Value lost to scams methodology Q6 (scam interactions)

Q6 ASK ALL WHO HAVE ENCOUNTERED A SCAM IN THE LAST YEAR (Q2=1:12)  
SINGLE GRID

Scams are becoming increasingly sophisticated, meaning anyone could be affected. Between 2024 and 2025 there was an estimated 202.3 billion scam interactions.

We'd like to understand how, if at all, you interacted with scams you encountered in the last 12 months. Interacting with a scam can range from simply opening or reading a message to replying, picking up a call, clicking links, visiting fake websites, or engaging in back-and-forth communication.

You said you experienced scam encounters in the last 12 months. To what extent, if at all, did you interact with the following types of scams?

Answer based on your interactions with the scammer before you realised it was a scam or tried to verify whether it was legitimate. 7

## ROWS - RANDOMISE

1. Investment scam: A scammer approaches you with a supposedly lucrative investment opportunity, often promising guaranteed returns or no risk, and asks you for money or financial details to "secure" the investment.
2. Shopping scam: A scammer advertises products or subscription services, often through online marketplaces, websites, ads, or social media, and asks you to pay for goods or services that will never be delivered or are not genuine.
3. Employment scam: A scammer poses as an employer or recruiter offering you a job, work from home role, or business opportunity, and asks you for upfront payments or personal/financial information for things like training, equipment, or application processing.
4. Unexpected money scam: A scammer contacts you claiming that you have won a prize, been awarded a grant, inherited money, or are owed a financial payout, and requests fees or personal/financial information to "release" the funds.
5. Impersonation scam: A scammer pretends to be a government/police official, bank representative, or friend or family member and asks you for payments or personal/financial information to resolve a fabricated issue or verify your identity.
6. Charity scam: A scammer pretends to represent a charity or urgent cause and asks you for donations, often using emotional stories or pressure to encourage quick payment.
7. Romance/relationship scam: A scammer builds a relationship with you by pretending to be a romantic interest or claims to be contacting you on behalf of a loved one, then asks you for money or personal/financial information to help with fake emergencies or personal difficulties.
8. Fake invoice scam: A scammer sends you an invoice, bill, or debt notice that looks legitimate and asks you to pay for goods or services that you never ordered, received, or owed.
9. Blackmail or extortion scam: A scammer threatens you or attempts to coerce you, demanding money or personal/financial information in exchange for not carrying out the threat.
10. Identity theft: A scammer gets hold of your personal information or gains access to your accounts, such as banking, email, or social media, and uses it without your permission to make purchases, transfer money, apply for loans, or obtain official documents.
11. Money recovery scams: A scammer claims they can help you recover money you previously lost to a scam and asks for additional payments or personal/financial information, ultimately deceiving you again.
12. Weather refund scam: A fictional scam where you are told you qualify for a government "weather refund" for experiencing rainy and sunny weather in the same week.
13. Any other scams in the last 12 months: Any other situation where you are approached by someone attempting to deceive you for personal financial gain in ways not previously listed. [ANCHOR]

## COLUMNS - ROTATE

1. I haven't encountered this type of scam in the last 12 months
2. I've encountered this type of scam, but haven't interacted with it (e.g., you saw, received, or became aware of this scam, but did not interact with it)
3. I have interacted with this type of scam on some occasions, but not all (e.g. you responded, clicked a link, followed instructions, or interacted in any other way)
4. I interacted with this type of scam each time I encountered it (e.g. you responded, clicked a link, followed instructions, or interacted in any other way)
5. I don't know/not sure [ANCHOR]

## Value lost to scams methodology Q7A (financial loss)

**Q7A** ASK THOSE WHO HAVE INTERACTED WITH SCAM IN LAST YEAR (SELECTED Q6:3 OR 4)  
MULTI SELECT RESPONSE [GU15.1]

Each year, scams are becoming increasingly sophisticated meaning anyone could become a victim. Between 2024 and 2025 it is estimated that 880.1 million people gave money to scammers. You said you interacted with scam encounters in the last 12 months. During any of these interactions, did you end up giving the scammer your money or personal information?

Answer based on whether you gave the scammer your money or personal information, regardless of whether any of it was recovered or reimbursed.

Select all that apply.

We appreciate your open and honest answers.

Yes, I gave the scammer money (e.g., you sent, paid, or transferred money to the scammer)

1. Yes, I gave the scammer personal information, and it was later used to steal my money (e.g., your information was misused to transfer funds, make purchases, open accounts, or otherwise take money from you)
2. Yes, I gave the scammer personal information, but it was not used to steal my money
3. No, I did not give the scammer any of my money or personal information when interacting with scams [EXCLUSIVE]
4. I don't know/not sure [ANCHOR, EXCLUSIVE]
5. Prefer not to say [ANCHOR, EXCLUSIVE]

# Value lost to scams methodology Q12A to Q12D (financial losses)

**Q12A** ASK THOSE WHO LOST MONEY TO SCAMMERS (Q7A=1;2)

SINGLE ALTERNATE

You said you have been scammed and lost money in the last 12 months. How much money was stolen from you by scammers during this period, in total?

Answer based on the amount stolen, regardless of whether any of it was recovered or reimbursed.

Do not include any additional money you may have earned through the scam. Think only about the amount directly provided to the scammer from your personal bank account or accessible cash holdings.

If you have been scammed and had money stolen more than once in the last year, answer based on the total amount stolen.

1. From 0 to [roughly equal increment to build up to 50<sup>th</sup> percentile]
2. [roughly equal increments to build up to 50<sup>th</sup> percentile]
3. [roughly equal increments to build up to 50<sup>th</sup> percentile]
4. [roughly equal increments to build up to 50<sup>th</sup> percentile]
5. [roughly 50<sup>th</sup> PERCENTILE OF 2025 VALUE LOST]
6. [roughly equal increments to build up to 90<sup>th</sup> percentile]
7. [roughly equal increments to build up to 90<sup>th</sup> percentile]
8. [roughly equal increments to build up to 90<sup>th</sup> percentile]
9. More than [90<sup>th</sup> PERCENTILE OF 2025 VALUE LOST]
10. I don't know/not sure
11. Prefer not to say

[CLICK HERE TO VIEW ACTUAL VALUES DISPLAYED IN BANDS \(ANSWER OPTION 1 TILL 9\)](#)

**Q12B** ASK ALL WHO SELECTED Q12A=5:9 AT Q12A SINGLE

You said that between [INSERT RANGE ENTERED @ Q12A] was stolen from you by scammers in the last twelve months. Is this the correct amount?

1. Yes, this is how much was stolen from me by scammers in the last 12 months [CONTINUE TO Q12C]
2. No, I entered this incorrectly [SENT BACK TO Q12A TO CORRECT RESPONSE]
3. I don't know/not sure
4. Prefer not to say

**Q12C** ASK THOSE WHO LOST MONEY TO SCAMMERS (Q7A=1;2), AND ABLE TO GIVE VALUE LOST RANGE (Q12A=1;4 OR IF HAVING A HIGHER VALUE LOST (Q12A=5:9) ARE ABLE TO CONFIRM THIS IS CORRECT UPON PROMPTED (Q12B=1)

OPEN NUMERIC

You said you have been scammed and lost money in the last twelve months. Exactly, how much money was stolen by the scammer?

Answer based on the amount stolen, regardless of whether any of it was recovered or reimbursed.

If you have been scammed and had money stolen more than once in the last year, answer based on the total amount stolen.

Enter the exact amount to the best of your memory.

[NUMERIC BOX IN LOCAL CURRENCY]

**Q12D** ASK ALL WHO GAVE A VALUE AT Q12C ABOVE 50<sup>TH</sup> PERCENTILE (HIGHER VALUE OF ANSWER OPTION 5 AT Q12A)

SINGLE

You said that [INSERT AMOUNT ENTERED @ Q12C] was stolen from you by scammers in the last twelve months. Is this the correct amount?

1. Yes, this is how much was stolen from me by scammers in the last 12 months [CONTINUE TO NEXT QUESTION D12D]
2. No, I entered this incorrectly [SENT BACK TO Q12C TO CORRECT RESPONSE]
3. I don't know/not sure
4. Prefer not to say

During a analysis respondent answers were checked for consistency in answering range of value lost (Q12A) and actual numerical value lost (Q12C).  
Additional "sense check" of reported value lost against reported income (D8) and removing respondents who were unable to confirm they have entered the right value lost amount at Q12B and Q12D

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