

Scammers using cost of living crisis to target people – here are the most common tricks

More than three quarters of adults in the UK say they have been targeted by scammers using the cost of living crisis to trick them into handing over money and personal details, campaigners have revealed.

Around 40 million people have been contacted by scammers this year – a 14% increase on last year – trying to “exploit the changing and challenging circumstances” and leaving their victims “distracted and really upset”.

According to Citizens Advice and the Consumer Protection Partnership, scammers have been targeting people using methods such as email and text messages.

Customers have also been asked to enter their mother’s maiden name to receive a refund on energy and council tax bills.

The most common types of scams:

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- Deliveries, postal or courier services (55%)
- Someone pretending to be from the government or HMRC (41%)
- Someone offering a fake investment or financial ‘get rich quick’ schemes (29%)
- Rebates and refunds (28%)
- Banking (27%)
- Online shopping (24%)
- Health or medical (13%)
- Energy scams (12%)

Ahead of households receiving financial payments to help with the cost of living, Citizens Advice warned that it had seen a range of associated scams, including emails claiming to be from Ofgem asking people to enter their bank details to get the £400 energy rebate.

Sheree, 65, lives alone and has around £800 a month from her pension and personal independence payment benefit to cover her essential bills and care.

She was targeted by a scam which saw the fraudsters spend almost £1,000 on her card – despite her having never shopped online.

She said: “When I checked my balance my heart literally dropped. I had no money, I couldn’t buy any food.

“I went to Citizens Advice, I was so distraught and really upset. I really do not know what I would have done without the food and fuel vouchers as I don’t have anyone to ask for help.

“My bank did manage to get my money back, but the whole thing was extremely stressful.”

David, an electrician from Elgin, recently lost more than £1,400 in a sophisticated delivery text scam.

He had received a text message pretending to be from a well-known delivery firm saying an extra charge of £1.50 was required for a parcel delivery.

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As he was expecting a parcel, he clicked on the link and was taken to a website which asked him to provide a delivery address, phone number, card and bank details.

He then received a call purportedly from his bank’s fraud department, saying there had been suspicious activity on his

account. He was then convinced to transfer £1,400 into a new "safe" account.

Fiona Richardson, chief officer for Trading Standards Scotland, said an awareness campaign had been launched, adding: "Scammers are quick to exploit the changing and challenging circumstances that we are all currently facing.

"Anyone can be caught out by scammers especially as the tactics used are getting more and more sophisticated."