

Annex A: Methodology

A.1 Research design

This research project consisted of:

- A review of the academic and grey literature, and existing policy relating to consumer protections from online scams
- An online survey of 2,000 people aged 18 and over across the UK, carried out by Opinium between 25-28 August 2020, weighted to be nationally representative
- A survey - carried out in July 2020 - of Money and Mental Health's Research Community of people with lived experience of mental health problems.

Further details on each component of the research are provided below.

A mixed-methods approach was used to combine quantitative and qualitative insight on people with mental health problems' experience of online scams, and to gather and test views on how to reduce harm for this group.

We are grateful to all those who supported this research by sharing their personal experience.

A.2 Literature review

Researchers completed a broad, desk-based review of academic and grey literature published on online scams, what makes people vulnerable to becoming a victim, harms experienced as a result of an online scam, and data on the impact of the coronavirus pandemic on the prevalence of scams. Alongside this, researchers reviewed policy and grey literature relating to consumer protections from online scams.

A.3 Online survey

To understand public attitudes towards online scams, we commissioned Opinium to conduct an online survey of 2,000 people 18 and over across the UK, weighted to be nationally representative. This survey was carried out between 25-28 August 2020.

We asked participants "Have you ever lost money or given away personal details as a result of an online scam?" to determine the proportion who have been a victim of an online scam. Our analysis focused on the 14% of the population who have ever been a victim of an online scam. Within this group, we compared the experiences and views of those who have experienced mental health problems and those who have never experienced a mental health problem:

- 61% had ever experienced a mental health problem
- 30% had never experienced a mental health problem¹

¹ The remaining 9% responded that they "didn't know" or that they would "prefer not to say".

Participants were asked a series of closed questions about their experience of online scams and their attitudes towards measures to protect people from scams online.

Estimates of the numbers of people who have been a victim of an online scam were extrapolated from national prevalence figures derived from the polling results, using ONS mid-year population estimates for the UK (2019) for over-18s.

A.4 Research Community survey

A survey was conducted with Money and Mental Health's Research Community, a group of more than 5,000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does.

Where statistics from this survey are quoted in this report, we also provide the sample size and description of the base. To avoid causing distress to participants, all questions were optional. Where necessary, we also route questions to avoid asking questions which are not relevant to a participant's experiences. This means that the base size for questions varies.

Data was collected between 10-22 July 2020 by email, and through the secure online portal to Money and Mental Health's Research Community. In total, 340 people with lived experience of mental health problems completed the survey. Participants were asked a mix of closed and open survey questions about their experiences and views of online scams. The survey contained a number of qualitative questions which were analysed thematically and used to develop the narrative and illustrate the report.