

**SPOT THE SCAM SURVEY 2011:**

**Results for Sefton, Northwest England, England and Wales**

	<b>Sefton</b>	<b>North West</b>	<b>England</b>	<b>Wales</b>	<b>England &amp; Wales</b>
<b>Bogus meter keys:</b> pay-as-you-go electricity meter keys that don't work and you still have to pay.	34	54	439	75	514
	17%	14%	12%	15%	12%
<b>Job offers</b> where you have to pay upfront fees and there's no actual work (or pay!).	29	87	807	83	890
	15%	22%	22%	17%	21%
<b>Switching</b> (people offering to save you money by switching gas, electricity or phone suppliers, but you end up paying more).	103	189	1825	312	2137
	<b>53%</b>	<b>48%</b>	<b>49%</b>	<b>62%</b>	<b>50%</b>
<b>Accommodation:</b> adverts for flats where you pay a deposit and rent up front, but there's no flat and you can't get your money back.	29	64	698	65	763
	15%	16%	19%	13%	18%
<b>Loan offers</b> where they use your bank details to take money from you, but you don't get a loan.	61	137	1145	185	1330
	<b>31%</b>	<b>35%</b>	<b>31%</b>	<b>37%</b>	<b>31%</b>
<b>On-line tickets</b> for sports events or concerts, but you never receive them or they're fakes.	30	63	571	113	684
	15%	16%	15%	23%	16%
<b>Prizes:</b> people who pretend you've won a lottery prize and take your money for admin fees, tax etc – but there's no prize.	65	132	1215	222	1437
	33%	33%	<b>33%</b>	<b>44%</b>	<b>34%</b>
<b>Debt advice firms</b> that claim they can give debt advice but take huge amounts in fees... and don't sort out your debts.	89	173	1749	221	1970
	<b>46%</b>	<b>44%</b>	<b>47%</b>	<b>44%</b>	<b>46%</b>
<b>Building work scams</b> where they take your money but never actually fix your roof or driveway.	73	139	1176	163	1339
	37%	<b>35%</b>	31%	32%	32%
<b>Loans for training courses</b> that don't happen or are completely unsuitable, then you're saddled with the loan.	23	41	435	44	479
	12%	10%	12%	9%	11%
<b>Base</b>	<b>195</b>	<b>395</b>	<b>3736</b>	<b>502</b>	<b>4238</b>