

What makes some people simply able to 'carry on' in the face of adversity?

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The ability to "keep calm and carry on" could explain why some people suffer less depression and anxiety when faced with adversity, research has discovered.

Now researchers from the University of Leicester and De Montfort University aim to investigate further what attributes enable individuals to simply 'keep going' in the way they do after an incident.

The researchers are specifically investigating the impact of cybercrime and levels of resistance to such crimes.

They identified that certain individuals had a particular type of resilience – which they described as ecological resistance—that was related to both lower levels of depression and anxiety feelings around an incident of cybercrime.

The researchers said: "Ecological resilience is the ability to absorb disturbance or stress, and reorganize one's life whilst undergoing this disturbance or stress, and keep focussed on everyday life to essentially retain and perform the same functions in life. Respondents who score high on assessment of this type of resilience agree with statements such as "I always give all I can, regardless of what may happen" and "No matter what happens, I find ways to get things done.""

The study is being led by Professor John Maltby from the University of Leicester and Sally Chivers from the University of Leicester and De Montfort University.

Professor Maltby said: "This is a potentially exciting finding, as it points

to the possible psychological resilience mechanism that helps some individuals deal with being a victim of cyber [fraud](#). This is important because it could provide the basis of work to help victims of cybercrime."

To investigate this further, the researchers are inviting victims of cyber fraud to take part in a survey: www.fraudsurvey.net

Sally Chivers said: "We don't know what individuals are doing that gives them the ability to keep functioning, to find out what it is people do to just keep going in the way after a fraud incident. Therefore, we are launching a nationwide survey to see if we can identify the things that people do to remain strong-willed and manage to get things done after being a victim of fraud."

For the year ending December 2017 the Crime Survey for England & Wales (CSEW) shows 3.2 million fraud offences. Over half of those fraud incidents were cyber-related (56 percent or 1.8 million incidents). These figures are based on the results of public surveys.

Formally recorded crime for the same year ending December 2017 shows 639,437 offences of fraud; these cases are recorded by the National Fraud Intelligence Bureau (NFIB) including offences reported to Action Fraud.

The offences reported to Action Fraud showed increases in "advance fee payment fraud" (up 32 percent to 52,469 offences) and "consumer and retail fraud" (up 4 percent to 105,921 offences).

As part of a wider survey of over 1800 USA respondents, 185 (10.1 percent) reported they had been a victim of financial fraud at least once within the previous year. When choosing the most serious (in terms of money lost), of the 185, 34.1 percent had had their card or account

details stolen, 22.2 percent were victims of phishing, 20.0 percent were victims of hacking, 17.3 percent were victims of an advance fee scam, and 6.5 percent claimed they were victims of blackmail. 49.2 percent of the sample reported the value of money stolen was between \$1 to \$100, however 8.1 percent of the sample reported losing sums of over \$2000.

Sally Chivers added: "There is so much we don't know. We don't know for example how this translates to the UK. We'd like anyone who has been a victim of cyber fraud to take part in a survey. We don't mind whether you formally recorded or reported the incident at the time; we're interested in your views either way."

More information: www.fraudsurvey.net

Provided by University of Leicester

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