



Scams Prevention and Victim Support

Pilot programme delivered in London,
funded by the City Bridge Trust

About the programme

Any of us can fall victim to a scam, but older people are particularly likely to be targeted by fraudsters. Many people, including older people lack the knowledge or awareness to recognise scams, and don't know what action to take to avoid falling victim again. Older people who are lonely or socially isolated are especially at risk.

The impact isn't just financial. Scams affect older people's social independence, their confidence, their mental and physical wellbeing and their future safety. Embarrassment at having 'fallen for' the scam means they often go unreported. As a result, victims are less likely to get support that could help them move forward.

Age UK's Scams Prevention and Victim Support programme aimed to help older people increase their knowledge and confidence to recognise and deal with attempted scams, and reduce the number of people becoming victims or repeat victims.

Delivered by local Age UKs in their communities, the programme offered three levels of support:

- 1 Scams awareness talks for community groups and multi-organisation events.
- 2 One-to-one awareness raising sessions for vulnerable older people, usually in their home.
- 3 One-to-one support for older victims over a number of home visits.

We also worked with Action Fraud, the UK's national reporting service for fraud, to refer vulnerable callers from Action Fraud's reporting line to our services.

The pilot programme, which was funded by the City Bridge Trust, ran from February 2018 to January 2019 and was piloted in six London boroughs by five local Age UKs:

- Age UK Barnet
- Age UK Enfield in partnership with Age UK Waltham Forest
- Age UK Lewisham & Southwark
- Age UK Richmond

Key facts

- **43%** of people aged 65 or over have been targeted by scammers.¹
- Only **11%** of older people who've been targeted by a scam reported it to the police.²
- Only **3%** of older people who've been targeted by a scam reported it to Action Fraud.³

The programme's impact on older people

Overview of the outcomes

Our target	What we achieved
<p>Reach 1,200 older people, carers and relatives through group awareness sessions and events.</p>	<p>The programme reached 2,421 people – double the target.</p>
<p>Provide one-to-one support to 900 older people who were either vulnerable or had already been a victim of a scam.</p>	<p>Local Age UKs provided one-to-one support to 615 people.</p> <p>There were challenges with the referral process which stopped us reaching our target. We discuss these on page 10.</p>
<p>Help 75% of older people we come into contact with feel more confident to spot and avoid a scam.</p>	<ul style="list-style-type: none"> • 92% of older people felt more knowledgeable about the different types of scams. • 86% felt more confident that they could spot a scam. • 90% said they were more likely to report a scam.⁴

Who we helped

The vast majority of the older people we helped through the programme had not received advice or support about scams before. Most were over 66 and just over half lived alone. One in five had previously been a victim of a scam.

84% of older people our programme supported had never received advice about scams before. This rose to 95% of those we provided with one-to-one support.⁵

¹ Kantar TNS Research Express polling for Age UK, June/July 2017 – sample of 1,367 people aged 65+ in GB

² Age UK: Applying the brakes; Slowing and stopping fraud against older people March 2018

³ Ibid

⁴ Out of a sample of 865-911 older people who responded to our satisfaction survey.

⁵ Of 1,102 feedback surveys

Supporting those most vulnerable to scams

Our programme model was designed so that older people who were most vulnerable to scams received one-to-one support.

We found that, of these older people:

- 71% had health issues that limited day-to-day life
- 67% lived alone
- 62% didn't have a close support network
- 40% had already lost money to scammers
- 13% had lost more than £1,000
- 9% were recently bereaved.

While most people had not been scammed before, for those who had the financial impact was severe. 45 people we supported one-to-one had lost up to £1,000, while 21 had lost between £1,000 and £10,000 and seven had lost over £10,000.

Age UK advisers also reported seeing evidence of attempted scams in almost all the homes they visited to provide one-to-one support.

How the programme was evaluated

- Telephone and face-to-face surveys with five project leads, seven delivery staff and one volunteer across the local Age UKs.
- 1,102 feedback surveys completed by older people post-intervention.
- 19 follow-up surveys (online and over the phone) with older people at one to two months post-intervention.
- 31 follow-up surveys (online and over the phone) with older people at three months post-intervention.
- 31 follow-up surveys (online and over the phone) with older people at six months post-intervention.
- 61 semi-structured interviews with older people.
- Four local focus groups with a total of 28 older people.
- Interviews with local and national partner organisations.
- Interviews with key stakeholders at Age UK and Action Fraud.

We gave older people the tools to keep themselves safe

Older people who attended our awareness sessions or received one-to-one support felt more knowledgeable about scams as a result. They also told the independent evaluator they felt more confident that they could spot and avoid a scam in the future. The evaluation also showed these improved levels of knowledge and confidence were sustained for up to six months afterwards.

When the evaluator called the older people we'd helped to get their feedback on the programme, some clearly demonstrated how they were protecting themselves – with a few even refusing to answer their call because they weren't sure who they were!

Others described the practical tactics they're now using if they are approached. Some older women living alone told us they now say their husband deals with

such matters when they receive a cold call. This not only gave them an 'out' but also implied they were not living alone.



86% of those we helped felt more confident to spot a scam.

89% felt more confident to take action to avoid scams.

87% felt safer.

These improved levels of knowledge and confidence remained above pre-intervention levels, up to six months later.

Ron* had lost £1,200 to bogus builders

He was nervous, apprehensive and scared to leave his home. He said he felt silly and should not have let the scammers in. A Scams Prevention Adviser from Age UK Enfield visited Ron at home. After the visit and further support, Ron told us he felt he had the information he needed to keep him safe in the future.

*Names have been changed to protect privacy.

“Yes, I do feel safer. You realise you're not the only one. Just got to be aware. Not drop your guard and give your details.”

Jerry*, an older person we helped.

*Names have been changed to protect privacy.

We empowered older people to report scams in the future

Our awareness events helped older people realise that many people fall victim to scams. This in turn helped to reduce feelings of embarrassment and isolation that might have stopped them reporting a scam.

While the older people we worked with felt more confident to report a scam after our interventions, most would only do so if they lost money.



90% of those we helped felt more confident to report a scam.

“Mrs Peters* said that it felt awful to have been personally targeted but she felt that my visits and the scams service itself had given her the confidence to know there was support for her. It also showed her that she was not the only person to have fallen for a scam.”

Scams Prevention Adviser,
Age UK Richmond.

*Names have been changed to protect privacy.

We supported older people who'd been victims of scams

People who'd previously been victims of a scam got as much, if not more, benefit from our programme as non-victims did. In fact, independent analysis shows they gained slightly more knowledge and confidence from our awareness sessions and one-to-one support than people who hadn't been scammed before.

Local Age UK staff also provided practical support to a small number of victims, helping them report the incident and navigate the ongoing process. Some older people even recovered lost money with the help of their local Age UK.

trueCall, a manufacturer of telephone call screening and blocking units, donated 10 units to the programme, nine of which were given to particularly

“[The service] can highlight needs that aren't anything to do with scams, but is still affecting them and their quality of life, so you want to do what you can to support them.”

Scams Prevention Adviser,
Local Age UK.

“I’ve sent money in the past but since [I had the advice] I don’t do it anymore.”

An older person we helped.

“Mr Williamson* felt reassured now that his unsolicited calls would be much reduced, making him feel safer in his home.”

A Scams Prevention Adviser, Age UK Lewisham & Southwark.

*Names have been changed to protect privacy.

vulnerable older people receiving a high volume of nuisance calls. Over a two-month period, the nine recipients received 600 nuisance calls between them – twice as high as the national average. The equipment was able to block 98% of those calls.



We were able to help some victims of scams recover lost money.

Nine very vulnerable older people were given equipment to block scam calls.

We encouraged older people to share what they’d learned

Spreading the message about scams helps more older people, their families, friends and carers gain knowledge and confidence. The majority of the older people we helped told the independent evaluator they’d recommended Age UK to friends as a result.



90% of older people indicated they would recommend our awareness sessions to a friend or family member.

“Mrs Patel* expressed that she now feels a little safer [following her home visit] and is extremely likely to recommend scams awareness sessions to friends/family.”

A Scams Prevention Adviser, Age UK Waltham Forest.

*Names have been changed to protect privacy.

We reached older people who could benefit from wider Age UK's services – particularly those from harder to reach communities

Through the pilot, we were able to connect with older people who could benefit from other Age UK services, as well as scams prevention.

Our awareness-raising events also helped us connect with people from a wide variety of communities, helping to build relationships with groups local Age UKs had not worked with before. This included the Sobel Jewish Centre (Age UK Barnet), the Asian Seniors group (Age UK Waltham Forest) and the Afro-Caribbean Elders Association (Age UK Enfield).



46% of Level 2 beneficiaries and 84% of those receiving Level 3 support were then given further support through local Age UK services.

Richard and Moira* got lasting support from Age UK

Richard and his wife Moira came into the contact with the Scams Awareness and Victim Support programme at Age UK Barnet. They explained that they were having some problems with frequent calls and letters from an insurance and a telecoms company, so were offered a home visit.

Age UK Barnet's adviser reviewed the contracts that were causing them concern and liaised with the companies on the couple's behalf, obtaining a refund and termination of contract from both. They also discussed top tips to avoid scams. Following the recent death of Moira's brother, the couple had been responding to various mail scams (such as psychics and lotteries) and had been sending money on a regular basis.

Age UK Barnet organised a second visit and with the help of some volunteers cleared the flat of all the scam mail and unwanted 'prizes'. They supported the couple to sign up to the Telephone and Mail Preference Service.

Richard told us: "Age UK was the right organisation to give us the correct support and guidance when we needed it and since then, we have needed them on many occasions."

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Support to deliver the programme

There are a multitude of different types of scams, and they are ever-changing as scammers adapt their tactics.

It was essential we provided local Age UKs with the training they needed to deliver a robust programme, and generated links with organisations who could support the programme with information and referrals.

Working with Bournemouth University to provide training and resources

Training was provided by the National Centre for Post-Qualifying Social Work at Bournemouth University (NCPQSW) and Age UK at the start of the pilot. The two-day session was a big commitment, but delivery staff told us it was essential if they were going to be able to provide tailored sessions and support to older people.

Bournemouth University also provided a toolkit for delivery staff to refer to and draw materials from when delivering awareness sessions and support.

In addition to the training and the toolkit, we worked with Bournemouth University to produce a range of resources, including stickers and interactive games, to help project staff deliver scams awareness and support sessions.

We also created a short film highlighting the risks of doorstep scams, and drew on existing materials including our 'Avoiding scams' information guide. Older people found the guide especially useful, and shared this and other resources with friends and family.

“The training was pretty intense, a lot to cover, but looking back I wouldn't have liked to deliver the service without having done it. Even the booklet has been so helpful, it gives me a bit of structure to delivery.”

Scams Prevention Adviser,
Age UK Barnet.

“It's about having something that you could look at later. Paper thing that you can look at, rather than rely on your memory.”

Yvonne*, an older person we helped.

*Names have been changed to protect privacy

Working with Action Fraud to source referrals

Between February and July 2018, Action Fraud made no referrals due to delays with data sharing agreements. At the end of August 2018 we received the names of 21 older people who had been victims of scams and consented to receive the service from their local Age UK. We were able to help nine of these through the programme – the majority receiving one-to-one support.

From October 2018, the Action Fraud call centre made no further referrals because of a change to its service provider. From January 2019, we instead focussed on referrals from the Economic Crime Care Victim Unit (ECVCU)⁶ which resulted in a further 31 referrals to our service. Eight of these went onto receive one-to-one support, while five were given resources as it was too close to the end of the pilot to provide further support.

⁶ The ECVCU sits within the City of London Police and is a small, specialised team that addresses a particular gap in service provision to victims of economic crime, particularly fraud, and it specifically deals with those who report through Action Fraud.

The importance of local relationships

A critical factor in the success of the pilot was the relationships local Age UKs developed with other local community organisations.

Local Age UKs identified organisations with the greatest potential for joint working, helping tap into different expertise and resources. They included banks, community organisations, Trading Standards and the Metropolitan Police. These organisations provided intelligence about current scams taking place locally, which delivery staff could then highlight during the awareness sessions and on their websites.

Cost-effectiveness and value for money

The average amount lost by a scam victim and to the public purse is £1,862 and £2,175 respectively, totalling over £4,000. The cost to the public purse outweighs the cost to the victim, which supports the case for inexpensive preventative action.



The average cost to a local Age UK to support an older person through the programme was £53.61, excluding centralised costs.

Conclusions

The programme has been overwhelmingly successful. We exceeded our target for the numbers of older people reached, and the feedback we received shows that the programme has made a tangible and long-lasting impact on older people's knowledge and confidence of scams.

An important factor in the programme's success has been the enthusiasm older people showed for the services local Age UKs provided. It's clear that older people want to know how to protect themselves and understand how to spot a scam before it starts.

What next?

The independent evaluation of the Scams Prevention and Victim Support programme has recommended extending the project to a three year delivery period, to give more time for integration and evidence collection.

Given the importance of partnership working to the programme, we are exploring the potential for collaboration with National Trading Standards. We will be evaluating and redefining our partnership with Action Fraud, to ensure its referral process is as robust as possible.

Age UK also has information and advice webpages on scams, with information to support people who would like to know how to keep safe from scams.

www.ageuk.org.uk/scams



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This document summarises independent research conducted by an independent evaluator, Brightpurpose. The views expressed in this document are those of the authors and not necessarily those of Brightpurpose.