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Scams Prevention and Support Programme Report: Empowering Older People in a Fraud Epidemic.

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Foreword

Being “scammed” is one of the greatest scourges of the 21st century. It amounts to around 40% of all crime in England and Wales, and the impact on victims, both financially and emotionally, is significant.

Sadly, the crime’s impact on older people is often the most insidious, resulting in substantial financial loss and severe impacts on self-confidence, trust and well-being.

But it shouldn’t be like this. At Age UK, we have embarked on the largest education programme to support older people with the aim of preventing scams and helping them be more aware.

Thanks to the support of Lloyds Banking Group and the work of 16 local Age UK partners across the country, this programme has been instrumental in addressing the increasing issue of scams and fraud targeting older people. This initiative represents a critical effort in the fight against the fraud epidemic, focusing on enhancing awareness and supporting those most at risk.

The programme has achieved its goals and exceeded them, a testament to its effectiveness in collaborative scam prevention and victim support. The success of the targeted one-to-one support sessions and awareness talks has been remarkable, demonstrating that we are making significant strides in the fight against scams and fraud. The journey has also highlighted significant challenges, particularly the reluctance among older people to report scams due to shame or doubt about the effectiveness of reporting mechanisms.

The experience and data gathered from the programme underscore the crucial need for a collaborative approach among government bodies, stakeholders, and businesses to tackle fraud. This is not a battle that can be won alone. Key areas identified for improvement include legal protections, making the reporting process more straightforward, and increasing public education on scam prevention.

As we continue this work into the second phase, it is clear that a concerted effort is required to address the fraud epidemic effectively. The lessons learned from the Scams Prevention and Support Programme offer a roadmap for creating a safer environment for older people, emphasising the importance of collaboration, education, and support in combating scams and fraud.

This report presents a clear account of what has been achieved, the challenges faced, and the steps needed to protect older people from scams and fraud. We urge community members, policymakers, and industry leaders to engage and contribute actively to ensure the sustained success and expansion of initiatives like the Age UK Scams Prevention and Support Programme.

Your involvement can make a significant difference—whether it is through advocating for stronger protective laws, volunteering to educate older people about scams, or supporting Age UK’s ongoing efforts. We invite you to join us in this crucial fight; together, we can fortify defences against fraud and secure a safer tomorrow for older people.



Paul Farmer

Chief Executive Age UK

Executive Summary

The Age UK Scams Prevention and Support Programme has emerged as a crucial initiative in the fight against the escalating threat of scams and fraud targeting older people in England and Wales. Funded by Lloyds Banking Group, this programme has laid a solid foundation for proactive scam prevention and robust support for victims, marking significant strides in enhancing awareness, knowledge, and confidence among older people regarding scams and fraud prevention.

With an impressive engagement of 4,979 older people in bespoke one-to-one support sessions and 25,850 participants in awareness talks from January 2022 to December 2023, the programme has not only met but surpassed its outreach objectives. These achievements underscore the programme's strategic execution and significant role in addressing the urgent need for scam prevention education among older people.

Key accomplishments:

- Reports of a substantial increase in the knowledge and confidence among older people to identify, report, and thus avoid scams.
- Tailored support and intervention strategies adept at addressing the varied needs and scam types, effectively supporting older people.
- The innovation in delivery methods, alongside the dedication and compassion of staff, have catalysed profound community engagement and partnerships.

Participant feedback underscores the programme's transformative impact, highlighting an enhanced ability to detect and respond to potential scams. Moreover, the programme's influence extends beyond its direct beneficiaries, fostering a community-wide vigilance and knowledge-sharing culture.

However, the evaluation also surfaces areas for improvement and expansion, notably enhancing staff training, monitoring and refining assessment tools, and elevating public awareness about the programme's resources.

The programme's findings offer valuable insights for various stakeholders involved in scam prevention. For policymakers and regulators, it stresses the importance of supporting initiatives that directly address the risks and needs of older people, suggesting a need for policy adjustments and introducing innovative regulatory measures to combat scams more effectively.

Businesses, particularly within the financial and technology sectors, are called upon to protect their customers through enhanced security measures, customer education, and collaboration with scam prevention programmes.

The findings also underscore the sophistication and evolving nature of scams, revealing gaps in current legislative frameworks that may not fully address the emerging trends in fraudulent activities. Many older people require enhanced protection that current law may not sufficiently provide.

Policymakers should consider revising existing laws to cover a broader spectrum of scams, including those facilitated by digital platforms and technologies. This might involve updating the Online Safety Act to address the nuances of online-enabled scams more effectively.

- Enhance strong consumer protection measures, focusing on sectors where older people can be at risk, such as financial services, telecommunications, and especially online platforms.

While technology has facilitated the rise in scams, it also holds the potential to aid in their prevention significantly. The programme highlights the need for more technologically driven solutions to detect and prevent scams before they reach potential victims.

- Government, technology companies, financial institutions, and regulators should continuously collaborate to develop and deploy advanced fraud detection and prevention tools.
- Support innovation in scam prevention technologies that can predict and identify scam activities, offering a proactive approach to scam prevention.

The programme's success in raising awareness and knowledge about scams among older people highlights the critical role of education in scam prevention. However, it also indicates a broader need for ongoing public education efforts that adapt to changing scam tactics and mitigate the shame and stigma surrounding fraud.

- The government's Stop! Think Fraud campaign is welcome, but it should be expanded and tailored to reach diverse demographic groups.
- Fund digital literacy initiatives that include specific modules on recognising and responding to online scams and fraud in partnership with technology companies.

Feedback from programme participants has revealed the profound impact of scams on victims, including financial loss and emotional distress. There is a clear need for more robust support services and more accessible pathways to recovery for victims.

- Enhance funding and resources for organisations supporting scam victims, such as the National Economic Crime Victim Care Unit (NECVCU), ensuring they can offer comprehensive psychological assistance.
- Streamline and simplify the process of reporting scams to authorities, making it easier for victims to come forward and receive the help they need.

No single entity can win the fight against scams alone. The programme's approach of engaging with community organisations and local partners has demonstrated the power of collaborative efforts in scam prevention.

Introduction

The Age UK Scams Prevention and Support Programme, underpinned by the generous support of Lloyds Banking Group, was conceived as a beacon of hope and a shield against the onslaught of scams targeting people aged 50 and above. This programme aimed to forestall the victimisation of older people through education and direct support. It endeavoured to empower them with the knowledge and tools necessary to protect themselves and their peers against fraudsters' cunning schemes.

The gravity of the issue:

Fraudulent schemes have evolved dramatically into the most prevalent crime against individuals, accounting for around 40% of all crimes¹; fraudsters leverage technology to target victims with unprecedented precision and sophistication. Often perceived as more trusting and less technologically savvy, older people have emerged as prime targets for fraudsters, resulting in financial losses and profound emotional and psychological impacts. The repercussions of these scams—from diminished trust in digital platforms to a sense of violation and isolation—underscore the pressing need for concerted efforts to safeguard older people. Nevertheless, the long-standing under-prioritisation of fraud and its impact on the financial and psychology of individuals has been highlighted²³.

The new fraud strategy

Last year, the government published its long-awaited fraud strategy, which many had hoped would signal a change in its viewpoint. It indicated the formation of several initiatives that could combat the fraud epidemic if executed efficiently. However, as numerous commentators noted upon its release, it lacked the requisite ambition (and the corresponding allocation of resources) to adequately address the issue's magnitude⁴⁵. The overall caution displayed by the strategy further strengthens the suspicion that fraud remains a secondary concern at best.

The inception of the Age UK Scams Prevention and Support Programme was motivated by a clear recognition of these challenges and a commitment to addressing them head-on. Building on a successful pilot⁶ with five local Age UK branches, the programme was designed to achieve two primary objectives:

- Raise awareness among older people about the nature of scams and fraud, equipping them with the necessary knowledge to identify and avoid potential threats.
- Offer one-on-one support sessions tailored to the needs of people who have either been victims of scams or are at high risk, thereby reducing their risk of future scams.

Delivered over two years, from January 2022 to December 2023, the programme embarked on an ambitious journey to reach and support thousands of older people across England and Wales. Through a blend of one-to-one advice sessions, awareness-raising talks, and the dissemination of preventative tools and educational materials, the programme sought to create a ripple effect of scam awareness and prevention strategies across communities.

The evaluation of the Age UK Scams Prevention and Support Programme serves a dual purpose: to assess the efficacy and impact of the programme's initiatives and to derive actionable insights that can inform future efforts in scam prevention. This report comprehensively analyses the programme's achievements, challenges encountered, and lessons learned throughout its implementation. It draws upon a wealth of data gathered through participant questionnaires, interviews, focus groups, and national polling to offer a holistic view of the programme's outcomes.

The programme is not just a testament to what can be achieved through dedication and targeted effort; it is a continued clarion call for enhanced action against the scourge of scams targeting older people. Through the report pages, we invite policymakers, regulators, businesses, and the community at large to join us in reflecting on these findings and charting a course towards a safer, scam-free future for all.

This report concerns phase one of the programme, which involved 16 local Age UK partners:

- Age Cymru Gwent
- Age UK Barnet
- Age UK Bristol
- Age UK Camden
- Age UK Cheshire East
- Age UK East Sussex
- Age UK Hertfordshire
- Age UK Lancashire
- Age UK Leeds
- Age UK Manchester
- Age UK Northumberland
- Age UK Nottingham & Nottinghamshire
- Age UK Oxfordshire
- Age UK Sheffield
- Age UK Surrey
- Age UK Wandsworth

Phase two of the programme began in January 2024 and will run until December 2025.

Evaluation background

The comprehensive evaluation of the Age UK Scams Prevention and Support Programme was meticulously designed to ascertain its effectiveness in achieving its primary goals: enhancing scam awareness among older people and providing them with the support needed to navigate the risks of scams and fraud. This chapter outlines the evaluation's objectives, methodology, and the scope of its inquiry. It sets the groundwork for a thorough understanding of the programme's outcomes and the strategic insights derived from its implementation.

Evaluation objectives

The evaluation aims to address several key questions central to understanding the programme's impact:

1. How successful were the one-to-one advice sessions and awareness talks in enhancing the knowledge and confidence of older people in identifying and avoiding scams?
2. To what extent did participants' knowledge about scams improve, and how did this knowledge translate into behavioural changes that reduced their vulnerability to scams?
3. What can we learn from the programme's approach to scam prevention and support that might inform best practices for future initiatives?
4. Based on the evaluation findings, what changes can policymakers, regulators, and practitioners make to strengthen the fight against scams targeting older people?

The evaluation employed a mixed-methods approach to capture both quantitative and qualitative insights into the programme's effectiveness:

- We utilised quantitative analysis to measure changes in participants' knowledge and confidence levels regarding scam identification and prevention through pre- and post-engagement surveys.
- We gathered qualitative insights through interviews, focus groups, and case studies with programme participants, delivery staff, and stakeholders to understand the programme's nuanced impacts and to gather subjective experiences and perceptions.

This robust methodological framework ensured a holistic view of the programme's outcomes, enabling us to capture various impacts – from statistical changes in scam awareness levels to the personal stories of people who benefitted from the programme.

The evaluation covers all aspects of the programme, including:

- Analysis of the reach and effectiveness of various engagement strategies, such as one-to-one sessions and group awareness talks.
- Examination of the relevance, accessibility, and impact of the educational content and the effectiveness of different delivery methods.

- Assessment of the role of partnerships and collaborations with local communities, organisations, and funding partners in enhancing the programme’s impact.
- Consider the programme’s long-term sustainability and potential for scaling its successes to benefit a broader audience.

We collected data from various sources to support this comprehensive evaluation, including:

- **Programme Records:** Detailed documentation of programme activities, participant engagement metrics, and feedback collected during the programme.
- **Participant Surveys:** Pre- and post-engagement surveys designed to measure changes in participants’ knowledge, attitudes, and behaviours regarding scams.
- **Interviews and Focus Groups:** Conducted with a diverse cross-section of programme participants and delivery staff to gather in-depth insights into personal experiences and perceptions of the programme’s impact.
- **National Polling Data:** Utilised to contextualise the programme’s findings within broader trends and concerns related to scams and fraud targeting older people in the UK.

By employing a mixed-methods approach and drawing on a broad array of data sources, we aim to provide a detailed account of the programme’s achievements and challenges, offering valuable lessons and recommendations for future scam prevention efforts.

Existing Research

The Age UK Scams Prevention and Support Programme sought to empower older people against scams directly and to ground its strategies in a solid understanding of the broader context of scam prevalence and impacts. To this end, the programme incorporated insights from existing research. This integrated approach provided a nuanced perspective on the challenges and opportunities in scam prevention, informing the programme's development and execution.

This section will delve into the findings from existing research and how these insights have shaped our understanding of scams targeting older people, thereby influencing the programme's strategies and broader scam prevention initiatives.

Insights from Existing Research

A thorough review of existing research highlighted a critical gap in targeted support and effective prevention strategies for older people.

Key findings:

- **Risk Factors:** Older people often face a unique set of risk factors, including isolation, digital literacy skill needs, and cognitive impairments, making them prime targets for fraudsters⁷⁸⁹¹⁰.
- **Psychological Impacts:** Beyond financial loss, victims of scams experience significant psychological distress, including anxiety, shame, and a diminished sense of trust, underscoring the need for comprehensive support services¹¹.
- **Efficacy of Intervention:** Effective scam prevention and support programmes significantly reduce victimisation rates and enhance older people's resilience against scams, highlighting the potential for targeted collaborative interventions¹².

These insights underscored the necessity of the Age UK programme's focus on raising awareness, building knowledge, and providing direct support to older people at risk of or affected by scams.

The insight gleaned from the existing research played a pivotal role in shaping the Age UK programme's strategies. Key strategic directions influenced by these insights included:

- **Tailored Educational Content:** Developing awareness and educational materials that address older people's specific risks to fraud and concerns, ensuring relevance and engagement.
- **Enhanced Support Services:** Focusing on reducing the stigma associated with being scammed and providing compassionate, accessible support services to encourage reporting and aid recovery.
- **Digital Literacy and Safety:** Incorporating digital literacy and safety into the programme's offerings, recognising the growing digital engagement among older people and the associated risks.

Based on the existing literature, scam prevention and support programmes appear effective in alleviating the stress and anxiety surrounding fraud, but successful implementation is key. There is also a clear need for further research in this area. One of the main findings from this review is that limited

studies focus on interventions to support older people in the fight against fraud. With the notable exception of Neighbourhood Watch's Communities That Care¹³ project and our pilot scheme¹⁴, there are few recent examples of similar programmes from which we can draw.

The limited research conducted provides valuable insight into best practices. Specifically, it demonstrates how coaching interventions can deliver much-needed assistance to older people.

These findings informed the programme's continued development and contributed to the broader discourse on effective strategies for protecting older people from fraud. As scams evolve, ongoing research will remain essential in adapting prevention efforts to meet emerging challenges, ensuring that older people can navigate the digital world confidently and securely.

Programme Outcomes and Impact

Through a multi-faceted approach that combined one-to-one advice sessions, awareness talks, and the distribution of informative materials, the programme elevated the resilience of older people against scams, equipping them with the knowledge and tools necessary for their protection.

Key outcomes for beneficiaries:

All the local partners reported outcomes for beneficiaries related to changes in knowledge and confidence. Both the awareness talks and the one-to-one sessions were notably positive.

Awareness talks outcomes:

The awareness talks outcomes yielded impressive results. 97% of respondents strongly agreed or agreed to feel more knowledgeable about reducing the chance of being scammed. Respectively, 96% of respondents strongly agreed or agreed that they knew how to report a suspected scam due to the talks.

Advice session outcomes:

90% of advice session participants felt more knowledgeable about reducing the risk of being scammed. Similarly, 91% reported knowing how to report a suspected scam following the one-to-one sessions.

The participants in the advice sessions were asked to evaluate the two statements on their self-perceived levels of knowledge of how to reduce the chance of being scammed and knowledge of how to report a suspected scam, both immediately following the advice session and 6-8 weeks after the advice session, to evaluate whether changes had occurred.

As previously mentioned, a total of 4,979 participants took part in the advice sessions. Four hundred and six participants participated in both evaluations, giving responses from the Likert scale from “Strongly agree” to “Strongly disagree”.

The results gave us a nuanced insight into the programme’s effectiveness, participant’s demographics, and changes in their self-perceived knowledge about scam prevention and reporting scams over time.

One-to-one sessions: Participant demographics

The demographic breakdown of the 406 participants who completed both evaluations provides a detailed look at the programme’s advice session reach.

Most participants were in the older age brackets, with significant representation from those aged 75-79 (25%). The distribution highlights the programme’s effectiveness in engaging an older demographic, which may often be at higher risk of specific scams for many reasons.

Most participants were female (69%), indicating a possible gender disparity in participation or interest in scam awareness.

Over half of the participants (61%) lived alone, which is particularly relevant since individuals living alone

may be more vulnerable to scams.

A significant portion of participants (67%) had a disability, underscoring the importance of scam awareness in supporting vulnerable populations.

One-to-one sessions: Knowledge improvement

The programme's core objective, to enhance knowledge and confidence in preventing and reporting scams, shows positive trends, albeit with slight decreases over time.

The mean scores for knowledge about reducing scam chances slightly decreased from 4.22 immediately after the advice session to 4.00 after 6-8 weeks. A similar trend was observed in the knowledge of how to report scams, from 4.21 immediately after the initial session to 3.98 after 6-8 weeks.

The paired t-test results indicate a statistically significant but slight decrease in self-reported knowledge over time, suggesting that while the sessions are practical initially, some information retention issues may exist.

This slight decline highlights the need for ongoing advice sessions to reinforce learning and ensure sustained awareness and protection against scams.

Future services should focus on strategies that enhance long-term knowledge retention, address the gender disparity in participation, and tailor approaches for different age groups to increase the programme's effectiveness.

TrueCall blocking units:

At the outset, the project aimed to distribute 1,000 TrueCall units over the project duration to help protect the most vulnerable older people from scam calls. The targets for this initiative were not fully met. As of December 2023, 488 call-blocking units were referred and dispatched, reaching 49% of the project's target.

Another challenge faced was that people were not plugging in their call-blocking devices. The management report shows that of the 488 call-blockers distributed, 221 were installed, and 141 were active at the end of phase one.

Despite the small amount installed, active units demonstrated a significant impact, blocking 99% of suspected scam calls and substantially reducing nuisance calls, thereby enhancing participants' daily lives by offering them a tangible tool for scam prevention.

Key Achievements

Enhanced Awareness and Knowledge:

A cornerstone of the programme's success was its substantial impact on increasing awareness and knowledge about scams among older people. Through 25,850 awareness talks and 4,979 one-to-one sessions, the programme not only met but exceeded its outreach targets, demonstrating an effective strategy for addressing the needs of older people across England and Wales.

- Participants reported a notable increase in their ability to identify and understand various scam types, attributing this heightened awareness to the programme's informative sessions.
- The programme's delivery approaches, including tailored materials and interactive discussions, played a crucial role in engaging participants and fostering an environment conducive to learning.

Behavioural Changes and Increased Confidence:

Beyond raising awareness, the programme successfully instilled a sense of empowerment among participants, leading to significant behavioural changes and increased confidence in dealing with potential scams.

- Most participants expressed feeling more equipped to spot and react to scams, with many adopting new behaviours to safeguard themselves and their peers against fraudulent activities.
- This shift towards proactive fraud prevention is a testament to the programme's effectiveness in educating older people and motivating tangible changes in their daily practices.

Community and Societal Impact:

The reach of the programme extended beyond individual participants, fostering a community-wide culture of vigilance and mutual support.

- Participants often shared their newfound knowledge within their communities, amplifying the programme's overall impact and contributing to a broader societal awareness of scams.
- Local Age UK branches reported increased community engagement and collaboration, highlighting the programme's role in bringing together diverse stakeholders in combatting scams.

Challenges and Areas for Improvement

While the programme achieved considerable success, the evaluation also identified opportunities for enhancement.

- The need for more targeted training for delivery staff was highlighted, with suggestions for incorporating more nuanced content on scam types and prevention strategies.
- Monitoring and evaluation tools require refinement to better capture the programme's impact and ensure a comprehensive understanding of its effectiveness.
- Increasing public awareness of the programme and its resources was identified as a crucial area for future focus, ensuring that more older people can benefit from its support.

Recommendations for Future Iterations

Drawing on the programme's outcomes and the insights gained through the evaluation process. Several recommendations have been formulated for future iterations:

- Develop and implement advanced training modules for staff, emphasising empathy, scam awareness, and effective communication strategies.
- Enhance the programme's visibility through targeted outreach and partnerships with local communities, inclusive media outlets, and other stakeholders.
- Leverage technology and digital platforms to extend the programme's reach, offering online resources and virtual sessions to accommodate those unable to attend in-person events.

Through its comprehensive approach and dedicated execution, the programme has significantly enhanced scam awareness and prevention among older people. The outcomes and impacts observed underscore the importance of continued investment and innovation in scam prevention initiatives, ensuring that older people remain safeguarded against these malicious activities in an increasingly digital world.

Lessons from Programme Delivery

The programme's execution provided a wealth of practical insights, underlining the complexities of scam prevention and the diverse needs of older people. Several vital lessons emerged through the reflections of participants and delivery staff and the iterative adjustments made throughout the programme. These learnings not only informed the continuous improvement of the programme but also offered valuable guidance for future scam prevention initiatives.

Experience of older people

Age UK commissioned Ruth Flood Associates to conduct 50 interviews with older people to get insight into their experiences of the programme. Overall, older people's experience of the project has been very positive regarding how much they learned from and benefitted from it. Most older people felt more confident about avoiding and reporting scams.

Most had improved knowledge of scams, understood how to avoid being scammed, and changed their behaviour to avoid being scammed. The programme's impact on interviewees' behaviour varied. Some had adopted new behaviours. For others, the programme had a reinforcing effect on their existing scam avoidance behaviours.

However, recall of the information varied – beneficiaries tended to have greater recall of specific details of the awareness talks or advice sessions if they had participated in the programme more recently (e.g., within the last few months) or in the case of one-to-one advice sessions if this had been focused purely on scams, rather than the local Age UK delivering other advice or support at the same time. However, other variables played a part in the recall, including interest in the topic, personal experience and memory.

Interview participants frequently mentioned that they had generally heard about scams from the media and what they knew from friends and family who had been scammed. Therefore, the information beneficiaries receive can be seen as part of their general knowledge about scams and fraud.

Some participants found it difficult to remember whether they had received specific information and advice from the programme or another information source. It was noticed that when interviewees had a lower recall of what they had learnt, specifically from the programme experience and information, they talked more generally about what they knew about scams and what they had read about or seen on TV about scams. They also discussed the experience of friends and family who had been scammed and the 'near misses' that they had had.

Because beneficiaries received the scam prevention information from a wide range of existing starting points, not all interviewees considered that the programme had helped them understand how to avoid being scammed; a few interviewees considered themselves already well-informed and sufficiently confident about how to avoid being scammed.

But the overwhelming view among older people and delivery staff alike was that they would like to see the project continued and rolled out to other areas of the country as they have enjoyed coming together and sharing information in a way that perhaps had not happened within their community on a topic that is rarely discussed.

The interviews with participants provided us with four key learnings:

Key Learning 1: Be on your guard against fraudsters

A key theme that emerged from speaking to older people was how the programme educated them to move from a relative state of ‘innocence’ about the prevalence and sophistication of fraudsters to a ‘worldly’ state of being on their guard and more suspicious so they could avoid being scammed.

Some older people mentioned having an increased understanding that fraudsters were **“sophisticated villains”**.

Even the few older people who felt that they did not personally learn much new information because they considered themselves to be already informed considered that it was helpful to be reminded to be on their guard. They also considered that others would learn new things from the talks or advice sessions.

Anonymous participant: **“Yes, I did benefit from it. And you only have to benefit from one thing because that might be the one thing, your weak spot, where people could get through. But who knows for the future? We just don’t know what these clever people, these scammers, are going to go for next.”**

Key Learning 2: Anyone can be scammed

Some older people mentioned learning through the talks and advice sessions that anyone can be scammed because fraudsters are clever and constantly create new ways of scamming people. This recognition reinforced their need to be vigilant and helped alleviate some of the shame and stigma felt by those scammed.

Some reported being surprised that people they thought would not be susceptible to being scammed were victims. For some, however, this reinforced their feelings of ‘vulnerability’, as they felt that if people they deemed more ‘savvy’ were successfully scammed, they, too, could be victimised.

Anonymous participant: **“She gave examples ... she talked about her dad, who would be about the same sort of age as the Lunch Club. And she gave examples and explained about him being ... not a silly man and being fooled by these people ... it reassured them in that respect. But equally, you could turn that on its head and say, well, if he’s a sensible man and he fell for it, then the same thing could happen to me.”**

Key Learning 3: The new behaviours that are needed to avoid being scammed

Most older people interviewed reported changing their behaviour after participating in the programme.

It was apparent that the programme empowered people to change how they interact with others, encouraging some to change their behaviour. For some, becoming aware of and conforming to a new social norm of behaviour was a significant change. They would not have thought about changing their behaviour without Age UK’s Scams Prevention and Support Programme educating them that this was a socially acceptable right thing to do.

The most common behaviour change reported was not answering the phone or just putting the phone down on callers.

“I put the phone down now, which I never used to. I wouldn’t have done it before.”

It was also reported that people learned a wide range of helpful information, including learning about common scams and practical steps to avoid being coerced into them. They had learnt what not to do, for example:

- Do not answer the phone or door unless it is someone they are expecting.
- Interrogating emails to check their source is legitimate; not clicking on strange emails or replying to them.
- Not replying to text or WhatsApp messages asking for payments or help.
- Do not give out personal information on the phone or in emails.

Anonymous participant: ***“I’m more alert now than I was last year because I’ve learned more about it. So, I’ve learned what not to say, which is a good thing ... Because I live on my own and I’m housebound. And my thought was, I get carried away sometimes when they phone up and say you’ve won something. Tell us your address or give me your sort code, and we will send it on to you. You know? I’ve learned now not to do that because I did do it in the beginning.”***

Crucially, people learned ‘what to do’. For instance, some talked about:

- Having a ***“stop and think”*** before responding to, e.g., phone calls, door knocks, and emails.
- Emails: double-checking where an email has come from, not taking emails and text messages at face value.
- Phone: Shut down the conversation on the phone / hang up the phone.
- Postal: putting scam letters in the bin.
- Online: using complex 3-word passwords

A few older people mentioned not changing their behaviours because they were already careful about how they interacted with unsolicited contact; however, most of these respondents said they were even more aware and more cautious due to their participation in the programme.

However, establishing these new behaviours can be challenging. Some older people face difficulty wanting or needing to be receptive to help strangers while protecting themselves from being coerced by potential fraudsters. This was particularly difficult for older people who were carers for others or were themselves unwell or housebound as they needed to respond to phone calls from a wide range of services, e.g., healthcare professionals and social and domiciliary care support services. A few older people said they enjoyed talking to people on the phone as they enjoyed human connection.

Anonymous participant: ***“I had to answer every phone call then, when [my husband] was ill because it could be the district nurse, could be the doctors, could be anyone concerning him. And that was when I felt very vulnerable because I knew I had to answer phone calls. Because I can’t remember all the numbers. And so now I know, because of the lady coming and giving the talk, I don’t have to answer them.”*** So now you let it go to the answering machine? ***“And very often, it’s just a ping! Because they’ve got no response. And that has been the biggest help to me.”***

Most older people considered themselves more confident about avoiding scams. Only a few reported being less confident.

Key Learning 4: If you are scammed, ask for help

Most of the older respondents said they now know it was possible to do something if they were scammed. They understood that they should not be ashamed of asking for help.

However, not everyone could recall precisely who they should contact for help (beyond their bank), but they were more aware that there are organisations to help them. Some said they would contact the police; a few mentioned Action Fraud; others said they would consult Age UK's advice guides for relevant contact details.

Most older people interviewed said they felt better informed about reporting a scam and interpreted this in two different ways:

1. Reporting being scammed.
2. Reporting an attempted but unsuccessful scam.

Those interviewed felt comfortable reporting a scam to their bank, hoping to recoup the money. Some talked about reporting a scam to the police. However, a few mentioned a perception that the police had insufficient resources to tackle fraudsters and viewed reporting to the police as worthless. A few said they would report to other organisations, such as Action Fraud, the National Cybersecurity Centre, and the Financial Conduct Authority.

Anonymous participant: ***“I feel more confident in questioning dubious things that come up. And then understanding that there is a mechanism or a process by which you can go through to either get it sorted or rectified or avoided in total.”***

There were also instances where older people reported scam phone calls, emails, and adverts to relevant organisations, such as PayPal, their bank, and Amazon. Some mentioned reporting to Martin Lewis, who is often seen as an authoritative voice in scam prevention. While some said they had reported in the past, some commented that they did not bother to report, as there are so many of them now.

Anonymous participant: ***“To be honest with you, I don't even report half of them now; I just delete them.”***

Some older people were still unclear about how to report a scam. It is not apparent whether this is because the information had not been discussed in the talk or advice session delivered by local Age UKs or because it was not at the top of people's minds to focus on or think about. A few stated that while they did not know how to report a scam, they felt they could work out how to report a scam by looking at the information guides local delivery staff had given them.

Anonymous participant: ***“I suppose it depends on what sort of thing it was. I suppose the first thing would be to cancel my bank cards and so forth. I suppose the other thing would be to report it. I'm not quite sure exactly who is the best person to report it to.”***

Since participating in the talks and/or the advice sessions, most older people have spoken to others about scams, spreading the word. Therefore, the programme's reach has extended beyond the intended beneficiaries, as many older people interviewed shared key messages with family and friends. For some, this has included passing Age UK information guides onto others, taking photos of particular parts of the booklet, and showing them to others.

Anonymous participant: ***“My husband ... he'd be the type that would easily believe what somebody had told him on the phone. But now I've schooled him, completely schooled him on that. And now... if anybody is on the phone, he just says, I don't give out any information over the phone”.***

Information learnt was shared in a wide variety of ways:

- Group members brought their scam issues or problems to local Age UK drop-ins for support.
- Having ongoing conversations with group members at meetings.
- Sharing information materials with friends who they perceive to be at risk.
- Sharing photos of the Age UK information guides with friends.

Anonymous participant: ***“I’ve discussed it with a group of girls who I go out with quite often. They have all now got Ring doorbells ... So, I’ve passed that information on, you know?”***

There were several reasons why a beneficiary would not discuss the information with anyone since receiving it. It’s mainly because they received a one-to-one session, not an awareness talk, and therefore received the information in isolation rather than in a group setting. The majority also had personal circumstances that impacted their ability and inclination to socialise. For example, they were housebound, had caring responsibilities, lived with a chronic illness, were suffering from bereavement depression or trauma, or had no family or friends. Over half were men – which was a higher proportion than in the sample as a whole – indicating that gender may affect the tendency to discuss scams with others.

Some passionate advocates circulated the programme to other organisations within their networks.

Anonymous participant: ***“I did suggest to one of the ladies’ groups at church they might like to invite them to be a speaker”.***

A few who had been scammed and helped by their local Age UK in an advice session were passionate about the need to warn others about the dangers and recommended that the local Age UK deliver to their own interest groups.

How successful or otherwise have the advice sessions and awareness talks been in supporting older people?

The analysis suggests that the one-to-one advice sessions and awareness talks successfully support older people in different ways. The one-to-one sessions allow beneficiaries to feel supported as individuals receive tailored specific information and, in some cases, receive follow-up support they had not expected to receive. Respectively, the awareness talks allowed older people to discuss scams as a group and learn from others within a supportive group environment.

It is important to note that beneficiaries attributed much of the value of the awareness talks and advice sessions to the skills and empathy of the individual local Age UK staff delivering the programme. This supports the findings from the evaluation of the Scams Prevention and Support Pilot, which found that staff skills, experience, and personal qualities were critical success factors.

One-to-one advice sessions (in person and by telephone)

There were variations in recall across older people who had received one-to-one advice sessions. Older people who had received a dedicated scam prevention one-to-one advice session had the greatest recall about what they had learnt in the qualitative interviews. These were in the majority and included people who had been scammed and had gone out actively looking for advice and support to avoid scams in the future. It also included people who had been scammed and were proactively offered help by their local Age UK through a third party. Some people had existing relationships with their local Age UK through some other service, such as completing a benefit application form, who were then offered discreet scam advice and support.

Just over a third of older people interviewed had participated in one-to-one scam advice session and had received it while also getting other advice from their local Age UK. Unfortunately, these interviewees appeared to have a lower recall of the details as they were preoccupied with resolving their other, more immediately pressing issues.

Older people felt the advice sessions covered things they needed to know. The local Age UK staff appeared to focus on the most relevant scams to the individual receiving the one-to-one advice session. For instance, for those who were housebound and also did not go online, the advice received concentrated on avoiding phone scams and door scams.

The tailored, individual aspect of advice sessions made the beneficiaries feel supported by knowing they were not alone. They could call their local Age UK whenever needed because staff gave them a contact number to contact if they had any subsequent concerns or questions. Some staff even gave out their mobile numbers so the advice sessions' beneficiaries could contact them swiftly and directly.

At their best, the one-to-one sessions provided considerable support. The support was holistic, with local Age UK staff considering many aspects of the individual's circumstance. Those given this support were the most effusive in their praise for Age UK.

Anonymous participant: ***"I sing their praise wherever I go. I've told everyone how approachable everyone is ... when you ring ... It's... 'How can we help you?' ... they are doing a lot of signposting ... They've got enough experience to be able to say, we can't help, but we're not saying we can't help you. Somebody else might be able to help."***

Some described being surprised by the extent to which they felt supported by local Age UK staff. In most cases, beneficiaries expected to receive information and signposting, but they did not expect local staff to go above and beyond with detailed home or telephone calls and were reassured and supported by having the contact details of the local Age UK staff member.

People who had been scammed particularly appreciated the local Age UK staff's support. They praised the local delivery staff for providing nonjudgmental, private, and confidential support that was informative, reassuring, and non-stigmatising.

Anonymous participant: ***"She was amazing. And nice. And non-judgemental. And helpful."***

For older people who had not told anyone they had been scammed as they were embarrassed and ashamed, the support they received from their local Age UK was particularly impactful. These beneficiaries considered that their local Age UK supported them when they felt incredibly 'vulnerable' and had no one else to turn to.

Anonymous participant: ***"I found it so embarrassing. But I was able to tell (staff member). I've not told anybody else... I'm not traumatised by it or anything, but I am embarrassed. But I did tell her straight away. After we were talking for a while, I just said, well, actually, I was scammed."***

Some praise extended beyond the feedback about the Scams Prevention and Support Programme, including the holistic support local Age UKs provided.

Anonymous participant: ***"They've been fantastic. Without them, I wouldn't be where I am. I can't praise them enough."***

It's clear from the interviews that local Age UKs have provided information and support that has made an incredibly positive difference to many older people's lives. This was particularly appreciated by the interviewees who were considered at risk; for example, they had been scammed or suffered a recent emotional trauma, such as the bereavement of a close family member, and those who had just left the hospital had a chronic illness or were housebound.

For those who had not had any contact with their local Age UK before participating in the Scams Prevention and Support Programme, their participation made them more aware of Age UK. Views were commonly expressed that more publicity and awareness of the excellent work being done through the programme needed to be advertised widely.

Support provided by the awareness talks

Older people who attended awareness talks valued the opportunity to learn about scams and how to avoid being scammed in a group environment. The group sessions were praised for raising awareness and increasing knowledge of scams in a sensitive, informative and supportive way. The group format meant that people could discuss scams, ask questions, and, if they wanted, share their own experiences with others.

Awareness talks were often delivered within relatively safe and supportive group environments, amongst friends, acquaintances or colleagues. Interviewees who had attended awareness talks often mentioned they were members of existing groups and networks where people knew each other. Only a few participated in a talk where they were not part of an existing community or friendship group; for example, they received a talk at a Job Centre or library.

Some older people interviewed were community group leaders who organised the awareness talks. Most of these organisers felt the talks had met the needs of the different audience members. It was frequently mentioned that there were different levels of knowledge amongst the beneficiaries and that the talks managed to cater well for this. Some organisers had previously received a one-to-one advice session and found it so helpful personally that they recommended their local Age UK run an awareness talk at their interest group(s) meeting.

The ability to discuss scams in the group environment of the awareness talks appears to have helped reinforce the message that anyone can be scammed and reduce the stigma of being scammed. It encouraged people to discuss scams and how to avoid them.

Anonymous participant: ***“The discussions and people’s experiences were discussed quite openly, which was interesting to hear. There are people who have fallen for certain scams and stuff. So yeah, it was very openly discussed ... It allows them to share their experience, inform other people and get everyone to understand ... I actually stayed behind afterwards, and the discussion carried on. So yeah, we carried on discussing it there. And I saw a friend a couple of days later and discussed it with him. There were a couple he wasn’t aware of as well.”***

In some awareness talks, participants received further one-to-one advice and support from their local Age UK. Some received TrueCall call-blocking devices if deemed at risk, and others had follow-up advice and support, for example, about energy savings or home security.

These findings support the conclusion from the Pilot evaluation that scam prevention and support programmes can act as a gateway to additional services for harder-to-reach older people who might not have been aware of them before.

Feedback on materials: Guides / Stickers / Coasters / Pens

Older people highly appreciated the programme materials provided. It was said the materials provided helpful information which supported the talks and advice sessions. Most who had telephone advice sessions received further materials in the post, and it was reported by older people that the materials helped with remembering key messages.

Anonymous participant: ***“There was a great deal to take in. And I’m not sure that one can absorb everything. You think you remember it, and then you come out, and you have that sort of on-the-staircase thought, now what was that about? But luckily, they gave a lot of publications and literature, which I’m grateful for because I can’t remember it all.”***

Those who attended awareness-raising talks also praised the visual presentation of the information using PowerPoint and a projector. This allowed some people to take photos of the presentation slides that they had found particularly helpful, for example, the length of time it took to crack different types of online passwords.

The ‘Avoiding Scams’ and ‘Staying Safe’ guides were frequently mentioned when asked if participants could remember being given anything to keep after the awareness talk or advice session. Most said they had looked at them and read some. However, recall of the details varied across the sample, and some older people mentioned that they were not good at reading.

Nevertheless, those who had read and could recall the details of the guides were positive about it. They liked that it was easy to read, usefully summarised, and included clear and practical ‘do’s and don’ts’, a comprehensive and informative reference source, and balanced between informing people without scaring them.

A few mentioned keeping the ‘Avoiding Scams’ guide near them or by phone so they could consult it easily. It was pointed out that the large print format was beneficial, as they did not have to find reading glasses to read it.

Anonymous participant: ***“Even in some of the areas that I thought I was clear about when I came to look at this wonderful information that they sent to support the telephone conversation, there were bits of things there that I thought, I never thought of that! And I’ve got a lovely, enlarged print copy so that whenever I’m having difficulty, all I do is go to the correct page and read it again. And don’t even have to find my reading glasses, because I’ve only got the use of one hand, as well. That was very, very reassuring to have that.”***

Some older people were given door stickers to deter doorstep cold callers, and most had used them as it was found to be helpful to point to the sticker and not engage at the door. But the door stickers did not wholly deter doorstep cold callers.

Anonymous participant: ***“He brought little notices to go on our doors. It just says, ‘Warning: we do not deal with uninvited traders or cold callers. Please leave and do not return. Failure to do this is a criminal offence’. And we all got those to stick on our doors. So that was helpful as well ... I feel safer. I don’t get cold callers.”***

Some older people did not want to use the stickers. The main reasons were that they did not want to deter people from coming to see them and that they felt that the sticker advertised that a ‘vulnerable’ person lived there, and they did not wish this advertised. A few received stickers to put inside their door to take care of when answering the door. This was found to be a helpful reminder to help reinforce new behaviour.

What refinement could help improve the impact of the programme?

Just over half of the interviewees made some suggestions for improving the programme. The most common suggestions focused on ensuring the programme was more widely available to more people, which is a testament to its value to beneficiaries.

Regarding the programme's contents, some interviewees considered that reporting a scam and where to go for support also needed to be given greater prominence. A few only realised this information was available in the booklet when prompted to look during the research.

Ideas for improvement included many things that some local Age UKs were already delivering, indicating that each local Age UK flexibly delivered the programme. However, because the programme delivery also relied on the individual staff members' skills and experience, beneficiaries' experiences varied. For example, some local Age UKs delivered awareness talks with visuals (e.g., PowerPoint presentations), and some did not.

For both awareness talks and advice sessions, the primary suggestions for improvement included providing detailed examples of scams, always providing the essential programme 'Avoiding Scams' and 'Staying Safe' guides, and, where relevant, providing translated materials for people who speak English as an additional language.

Older people who had attended awareness talks frequently and spontaneously said that they would welcome another talk in the future for an update on the latest scams.

Experience of delivery staff

Anonymous delivery staff member: ***"It's a great project. It's very rewarding. It's challenging, but when you get the feedback forms... To read some of those. Knowing that you've made a difference to someone's life just by giving a presentation, and they can retain that information, is very rewarding."***

Age UK commissioned Ruth Flood Associates to conduct three 90-minute focus groups with 13 local Age UK staff to learn about their experience delivering the programme. While local Age UK staff were given training at the outset of the programme, they were often at different 'starting points' when delivering the programme, depending on their previous work experience and roles. Those who were comfortable and familiar with delivering talks and one-to-one advice had previously worked for a bank, were involved in delivering a local Age UK-led scams awareness/prevention and support initiative before the programme or delivered debt and benefit advice on behalf of Age UK.

Although many staff had received the Friends Against Scams training, detailed recall of the specific nature was relatively low. Most spoke about also accessing other training and sources of information to supplement the training, which they often found via their networks / local partners. Delivery staff felt that they needed access to more training, and it was apparent they had continued to build on their knowledge as they delivered the programme, reflecting the continually evolving nature and sophistication of scams.

Anonymous delivery staff member: ***"I think the Age UK national training pretty much covered everything. Obviously, there are new scams that are coming along all the time, and it's good to get updates on those. But a lot of it... the majority of it was pretty well covered by Age UK national. So, we've got a lot of little bits of training, upskilling and increasing our knowledge, coming from different ... other organisations, really. But I think, yeah, the national stuff was really good."***

There was also a sense among delivery staff that although they had found the training helpful in meeting the intended outcomes, the training was not considered entirely comprehensive for the delivery of the programme. It felt that there was a need to build on the training or use other knowledge to enhance the delivery of the programme.

Anonymous delivery staff member: ***"I think the Trading Standards training was good, and it gave a good sort of basis. I've done a lot of research myself and joined a lot of other calls run by different***

organisations to basically broaden my own knowledge of the area. Because that's what breeds confidence when you speak to people, isn't it? If you know about the area, then you can talk to anyone. So that's what I've been doing. But from an Age UK point of view and what I've been trained at, then it's a good basic beginner sort of thing."

Most delivery staff considered that the training around support, specifically in best practices in delivering one-to-ones, could be improved. Some emphasised that the programme was focused on awareness rather than the support component, and they saw their role as providing information rather than support.

There was no recall of having formal training on one-to-one sessions with older people, and some felt less confident in delivering these. These staff struggled with managing the boundaries of supporting people who had been victims of scams, as they felt responsible and concerned about delivering the one-to-one sessions and then having to refer distressed victims to other organisations that may not deliver the necessary support. One staff member noted that some role-playing during training would have been helpful.

Local Age UK staff who reported not having difficulties recruiting and managing the one-to-one sessions were those who already had previous experience in delivering one-to-one support and systems to manage these well.

Improving the training continuously

The staff made a few suggestions for improving the training provided. It was discussed that there needs to be a clear framework for delivering one-to-one support/aftercare for victims of scams. Another idea was to have more comprehensive training for new staff coming into the project later about scams and how to deliver the programme best. Age UK national was also recommended to provide centralised refresher training nationally. This should be current and provide concise information on the latest scams, including the most relevant information, to enable those delivering the programme to update their knowledge efficiently.

Anonymous delivery staff member: **"We were given the training at the beginning, but since then, we've not really had any other training. So, it would be nice to have additional training, refresher training and catch-ups like that. Because as was said before, scams evolve over time, and when new scams come, we need to be made aware of them and ways to maybe combat those things. Or there might be new resources available. It would be good to be kept in the loop."**

Impact of the service on improving the knowledge of older people to identify and avoid scams

It was clear from the discussions with the delivery staff that the awareness talks and one-to-one sessions may necessitate different skills and training to be delivered effectively. Overall, staff were more positive about delivering the awareness talks than one-to-one sessions to individuals.

Delivery staff considered that the awareness talks were successful as they enabled all participants to receive information without the focus being on one individual when compared to one-to-one sessions. The talks allowed people to share information and experiences, and this helped participants understand that anyone can be a victim of a scam or fraud. They also effectively reached many people at once and enabled increased knowledge about the evolving nature of scams as people swapped their latest experiences. In some cases, it was reported that the talks facilitated older people to pass on notes at the end to have a follow-up one-to-one session with their local Age UK.

Anonymous delivery staff member: **"When you are giving the awareness talks, everyone is really quiet at the beginning when you're talking about different types of scams, and then you're giving**

real-life examples about people who have been scammed. And then that allows people to open up about their own personal experiences. And then that gets the room discussing it a bit more. And I think, when people discuss things in a group and about their own experiences, then the knowledge about scams and ways to stay safe actually sits better with them in their minds.”

One-to-one sessions were best suited to older people who had been victims, as they were more likely to need tailored, individual support. Staff had mixed views on the appeal of the one-to-one sessions, but overall, they felt that awareness talks were more appropriate for those who had not yet been victims as the group environment was less intense.

There are many reasons why staff were comparatively less positive about providing the one-to-one sessions. The sessions can place considerable responsibility on staff to handle them sensitively and effectively, and they may not be confident about how to do this best. The training provided also prepared less experienced staff to deliver awareness talks better than one-to-one sessions. Another point given by the staff was that the targets of the programme were focused on the number of people participating in one-to-one sessions, not the number of sessions delivered, so they thought it was not possible to do more than one session with someone who may need more help coping with the aftermath of being a victim.

There was a general sense that face-to-face one-to-one sessions were more appropriate for delivering this type of information and support than a telephone session, as staff can then respond to body language and build a good rapport to help them engage effectively.

Strengths and weaknesses identified

The staff were unanimous that Age UK was best placed to deliver this programme to older people due to its positive and trusted brand, community-based charity, and holistic, personalised, responsive service offering.

Staff also felt the programme had a comprehensive reach via the awareness talks and one-to-one sessions, allowing for a snowball effect that empowered older people to share knowledge through word of mouth.

However, staff felt that the monitoring and evaluation self-completion forms/questionnaires were not user-friendly. Most considered the wording too long for people to complete and the questions challenging to answer. Some considered them inappropriate and invasive when used at the end of one-to-one sessions, particularly for victims of scams. As this was relayed to the national project team during the programme, and we found that previous interventions (Communities That Care project) faced a similar problem in data gathering, we adapted and streamlined the forms/questionnaires to make them less intrusive.

It was also felt that the programme's monitoring emphasised the amount of people helped rather than the efficiency of the help/support provided to individuals. Other challenges included duplication/competition in some areas, with other organisations delivering awareness of scams and prevention.

Suggestions for refinement

Staff made some suggestions to help improve the impact of the service, which included:

- Sharing learning from programme delivery experience more proactively with other local Age UKs.
- Improving the quality of support provided to victims rather than concentrating on the quantity.
- Change monitoring forms to be more client-friendly; follow up with people later rather than asking

about knowledge immediately after sessions – including more long-term monitoring to evaluate effectiveness.

- Improving knowledge of scams and awareness of scams through monthly bulletins by replicating Age UK Cheshire East’s model of providing updates to people.
- Providing specialist talks/catch-up sessions on specific types of scams, e.g., IT/phishing.
- Providing support groups for those who have been victims of scams.

Anonymous delivery staff member: ***“I think that if you could visit people more than once, I think that would be helpful. I mean, obviously, we can, and I do, but there are time limitations because I have to get so many numbers through the door. And I think that too often it becomes about seeing another person rather than properly supporting the one person if that makes sense.”***

Anonymous delivery staff member: ***“I think it would be interesting to actually see the clients who are extremely vulnerable, and ... do a little bit more work (with them). To see them ... maybe later in the year, if the funding would allow it. Extra money or extra support for these clients, if they could be seen in six months, maybe in twelve months, and see what the impact of our advice session has had on them. You know, have they been scammed? How many scams we have prevented and this kind of thing.”***

Engaging and Empowering Older People

The programme’s strength has been its focus on participant-centred delivery, adapting its approach to older people’s varied experiences, knowledge levels, and ‘vulnerabilities’. This flexibility ensured that sessions were relevant and engaging, fostering a supportive environment where participants felt valued and heard.

A recurring theme in participant feedback has been the empowerment derived from increased scam awareness and knowledge. Participants frequently highlighted the confidence they gained in identifying and avoiding scams, emphasising the programme’s role in transforming their approach to personal security.

Innovations in Programme Delivery

The pandemic-induced shift towards digital platforms presented both challenges and opportunities. While initially viewed as a barrier to engaging older people, digital sessions ultimately broadened the programme’s reach, highlighting the potential for incorporating technology-based solutions in scam prevention.

The programme’s success in fostering community engagement highlights the value of a grassroots approach to scam awareness. Local Age UK branches played a crucial role in tailoring the programme to meet community needs, demonstrating the effectiveness of leveraging local knowledge and networks.

Challenges and Solutions

A significant challenge identified was the reluctance among older people to report scams, often due to feelings of shame or scepticism regarding the outcomes of reporting. Addressing this, the programme emphasised the importance of non-judgmental support and clear, accessible information on reporting processes.

Maintaining participant engagement over time was another challenge, particularly in ensuring the longevity of the behavioural changes prompted by the programme. As a response, the programme explored follow-up sessions and ongoing communication strategies to reinforce key messages.

Delivery Staff Insights

Delivery staff highlight the need for continuous training, particularly in dealing with the emotional aspects of scam victim support. The emotional toll on the staff also emerged as a consideration, pointing to the need for adequate support mechanisms for those on the frontline of programme delivery.

The creativity and adaptability of delivery staff were crucial in navigating the challenges presented by the COVID-19 pandemic and the evolving landscape of scams. Their insights stress the importance of flexibility in programme delivery methods and the potential for innovation in reaching and supporting older people.

Broader Implications for Scam Prevention

The programme's iterative approach to incorporating feedback from participants and staff was instrumental in refining its strategies. This highlights the importance of feedback loops in scam prevention initiatives, ensuring that programmes remain responsive to participants' needs and experiences.

The programme benefited significantly from collaborations with local communities, partner organisations, and funding bodies. These partnerships were vital in amplifying the programme's impact, suggesting a model for broader scam prevention efforts that leverage collective resources and expertise.

The lessons learned from delivering the Age UK Scams Prevention and Support Programme illuminate the path forward for scam prevention initiatives. By prioritising participant engagement, embracing digital innovations, addressing reporting barriers, and fostering a supportive environment for both participants and staff, the programme has laid a foundation for effective and responsive scam awareness efforts. These insights emphasise the potential for continued evolution and impact in preventing scams and fraud, ensuring older people are empowered to protect themselves in an increasingly complex scam landscape.

National Polling

National Polling Insights

To complement existing research and findings, we commissioned a national poll to better understand the scam landscape concerning older people. The national polling, conducted by Opinium between July 21st and August 11th, 2023, encompassed 10,000 UK adults aged 50 and above. This polling offers an invaluable lens through which to view the perceptions, experiences, and behaviours related to scams among older people across the UK.

This polling revealed:

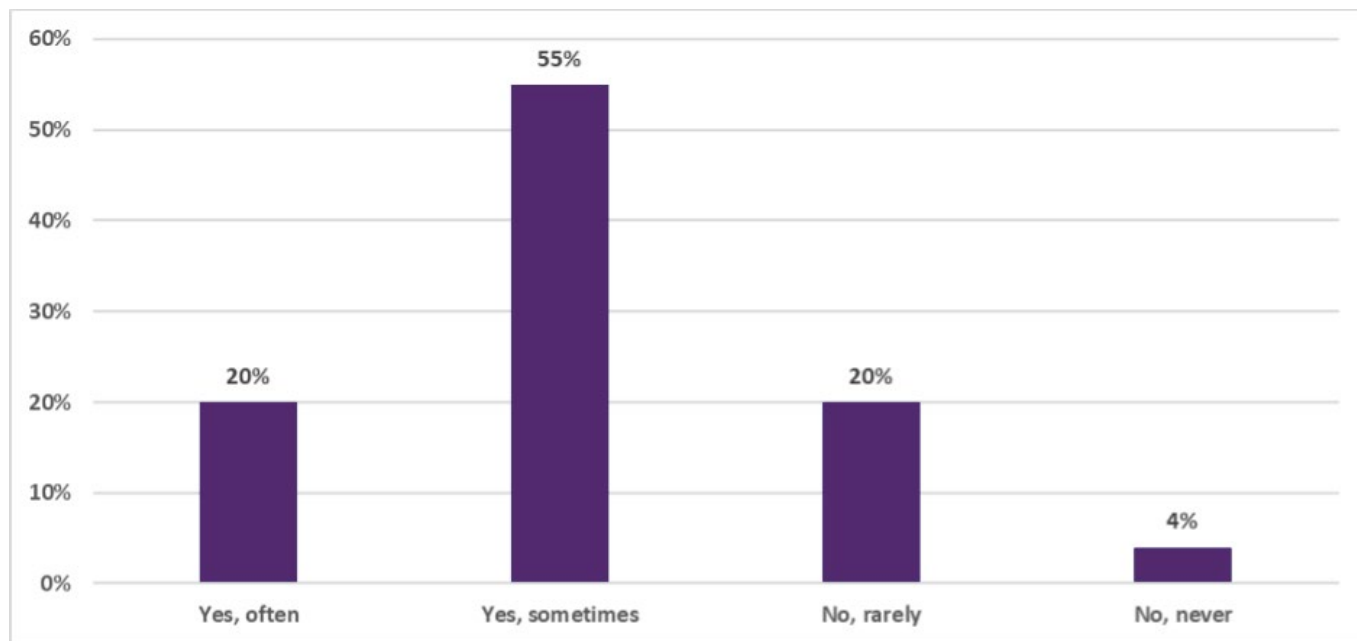
- **Widespread Concern:** Many older people express concern about being scammed, indicating a pervasive awareness of the risk yet a gap in feeling adequately prepared to protect themselves.
- **Reporting Reluctance:** Many victims of scams do not report their experiences, citing reasons such as scepticism about the efficacy of reporting, lack of knowledge on how to report, and feelings of shame and embarrassment.
- **Digital Engagement Risks:** With an increasing number of older people engaging online, there is a rising concern about digital scams. However, this engagement also presents opportunities for delivering scam awareness and prevention information directly to this demographic.

Our analysis paints a stark picture of the reality older people face as they try to protect themselves from increasingly sophisticated fraud tactics. It quantifies how concerned older people are about scams and what impact the fear of fraud has on them. It also helps explain some of the issues victims face, including the effect it has had and why some people choose not to report fraud.

How often do older people worry about scams?

Our polling shows that many older people worry about this issue. We asked, ‘Do you ever worry about being scammed or defrauded?’ and defined that a scam is a fraudulent activity performed by a dishonest individual, group, or company in an attempt to obtain money or something else of value.’ The results from this question can be found in Figure 1.

Figure 1: The percentage of respondents who chose each option when asked, ‘Do you ever worry about being scammed or defrauded?’



Note: A category for ‘don’t know’ was also provided, but less than 1% selected this category. Source: Online survey conducted by Opinium on behalf of Age UK between the 21st of July and the 11th of August 2023 (10,000 UK adults aged 50+). The sample is weighted to be nationally representative of the 50+ UK population.

75% of older people reported that they worry about scams at least some of the time. A fifth (20%) of respondents reported that they often worry about it. This is equivalent to 5.1 million people¹⁵ often worrying about this issue.

Certain groups within the older population were more likely to express concerns about scams. Women (80%) were far more likely to report being worried at least some of the time than men (69%). Older people from ethnic minority backgrounds were also more worried (83%) than those from white ethnic backgrounds (75%).

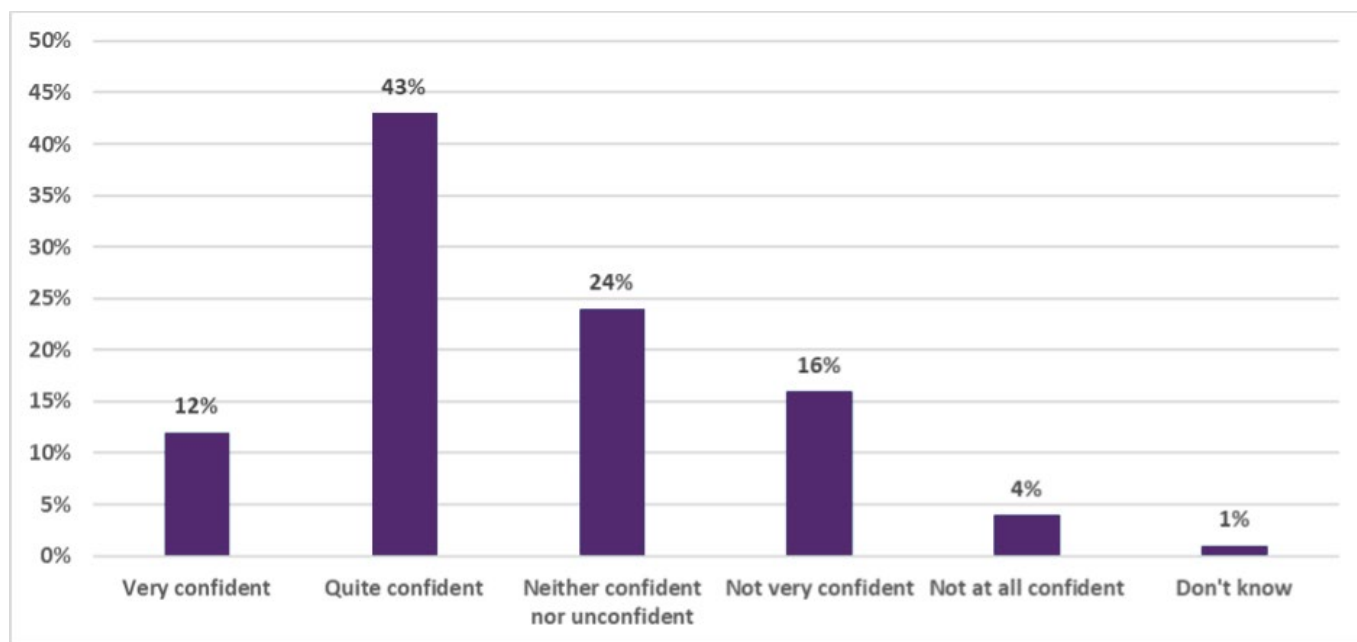
How confident are older people when it comes to reporting fraud?

One of the key concerns of the Scams Prevention and Support Programme has been to empower older people with the information they need to report fraud to the appropriate authorities. Confidence and knowledge about who to report to are key to stopping fraudsters and reassuring victims that something will be done to protect them.

Our survey asked how confident older people were about who they should report to if they were victims.

The results are shown in Figure 2.

Figure 2: The percentage of respondents who chose each option when asked, ‘How confident do you feel about the following: Knowing who to report it to if I were a victim of a scam or fraud?’.



Note: A category for ‘don’t know’ was also provided, but less than 1% selected this category. Source: Online survey conducted by Opinium on behalf of Age UK between the 21st of July and the 11th of August 2023 (10,000 UK adults aged 50+). The sample is weighted to be nationally representative of the 50+ UK population.

More than half (55%) of respondents stated that they felt either very or quite confident about who to report to if they were a victim, while a fifth (20%) said they were not at all or not very confident. A further quarter (24%) said they were neither confident nor unconfident.

It is also important to note that some groups of older people feel less confident that they know who to report to than others. Women were less likely to feel confident about who to report to (52%) than men (58%), and people aged 50-64 (53%) were less likely to feel confident about who to report to than those aged 65+ (57%).

We asked a separate multiple-choice question, ‘If you were a victim of a scam or fraud, who would you tell or report it to?’ Respondents were most likely to say that they would report it to their bank or financial institution (66%), the police (60%), or Action Fraud (48%). 30% said they would report it to friends or family, and 15% said National Trading Standards.

These results suggest that while the majority feel they know who to report to, much work must be done to improve confidence in this area, as it might be misplaced. For example, while 48% said they would report to Action Fraud, this is far higher than what actually gets reported by victims.

What impact does the fear of scams have on people’s behaviour?

Scams and the threat of being defrauded can be a source of severe anxiety and fear for many older people. This can lead to behavioural change and coping strategies, which, in some cases, can lead to social isolation. As part of our polling, we wanted to assess how scams make people afraid of day-to-day activities like answering the phone, going online, or opening their front door.

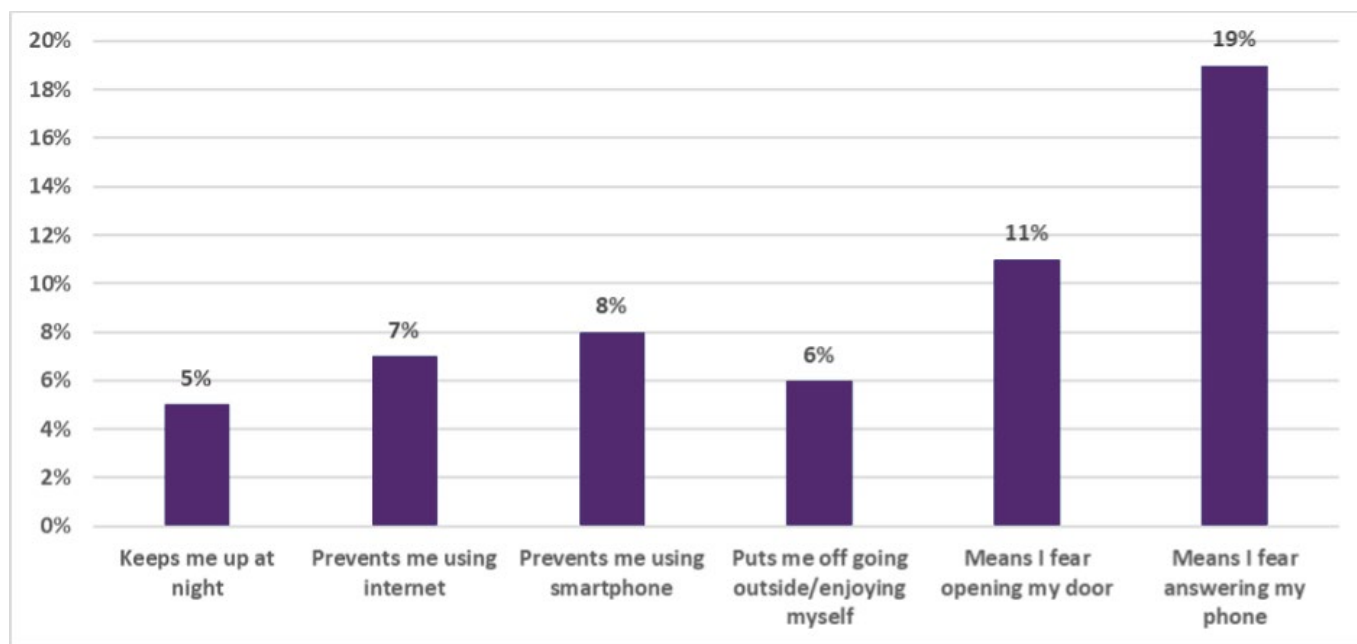
To assess this, we asked respondents, ‘To what extent do you agree or disagree with the following statements?’ and provided a series of options for how the fear of scams had impacted them. The

complete list of statements and answer category options can be found in the appendix¹⁶. The results are presented in Figure 3.

Our analysis shows that a fear of scams keeps 5% of our older population up at night, prevents 7% and 8% from using the internet and smartphones, respectively, and puts 6% off going outside and enjoying themselves. An even higher proportion (11%) of people aged 50+ fear opening their doors because of scams, while almost a fifth (19%) fear answering their phones. That's 2.8 million and 4.9 million older people, respectively. Although not captured in Figure 3, a further 21% of respondents said that one of the reasons they are reluctant to do online banking or shop online is the risk of being scammed or defrauded.

The situation is also far worse for certain groups of older people, particularly women and people from ethnic minority backgrounds. 21% of women aged 50+ reported being afraid to answer their phone for fear of scams, compared to 17% of men. While 19% of people from a white ethnic background are afraid of answering their phone because of scams, the figure for people from an ethnic minority background is substantially higher at 32%. People from ethnic minority backgrounds were also almost three times more likely to say they fear opening their door because of scams – 27%, compared with 10% for people from a white ethnic background.

Figure 3: The percentage of respondents who agreed or strongly agreed when asked a series of questions¹⁷ about what impact a fear of scams has on them.



Source: Online survey conducted by Opinium on behalf of Age UK between the 21st of July and the 11th of August 2023 (10,000 UK adults aged 50+). The sample is weighted to be nationally representative of the 50+ UK population.

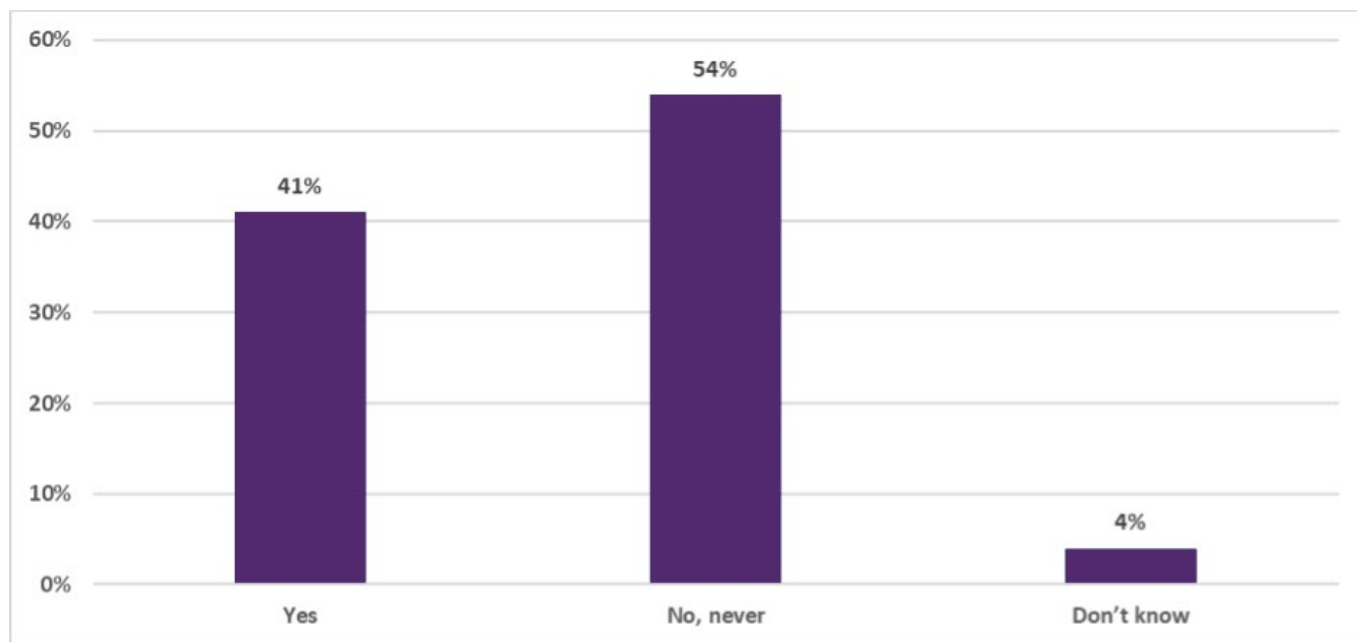
These results clearly show that fraud and its fear impact many older people's ability to go about their day-to-day activities. This only reinforces the importance of addressing the threat posed by scams to support those who might otherwise remain afraid.

How many older people have been scam victims?

As part of this evaluation, we wanted to quantify the proportion of older people who have been victims of scams. This not only allows us to understand victimisation rates among the older population better but also ensures we have a large enough sample of victims to explore their experiences of reporting and seeking support.

In the survey, we asked, ‘Have you ever been a victim of a scam or fraud?’ We also restated the definition: ‘A scam is a fraudulent activity performed by a dishonest individual, group, or company in an attempt to obtain money or something else of value.’ We provided options for those who had been scammed based on how recently it occurred¹⁸. The results can be found in Figure 4.

Figure 4: The percentage of respondents who said ‘yes’, ‘no’, or ‘don’t know’ when asked, ‘Have you ever been a victim of a scam or fraud?’



Source: Online survey conducted by Opinium on behalf of Age UK between the 21st of July and the 11th of August 2023 (10,000 UK adults aged 50+). The sample is weighted to be nationally representative of the 50+ UK population.

41% of those aged 50+ reported being scam victims¹⁹, equivalent to 10.5 million people. Many also reported this occurring relatively recently, with 14% saying that they had been a victim in the 12 months leading up to our survey in summer 2023—equivalent to 3.6 million older people.

By far, the most common type of scam amongst victims was online shopping scams, which are described as payments to a scammer selling non-existent or fake goods online. Almost a quarter (24%) of victims reported being victimised by this type of scam, with a further 10% saying they had experienced an impersonation scam or identity theft.

Certain groups of older people were also more likely to have been victims of fraud. A higher proportion of people from ethnic minority backgrounds had been victimised (56%) than people from a white ethnic background (40%). People aged 50-64 were also more likely to be victims (43%) than people aged 65+ (38%).

What does the data tell us about older scam victims?

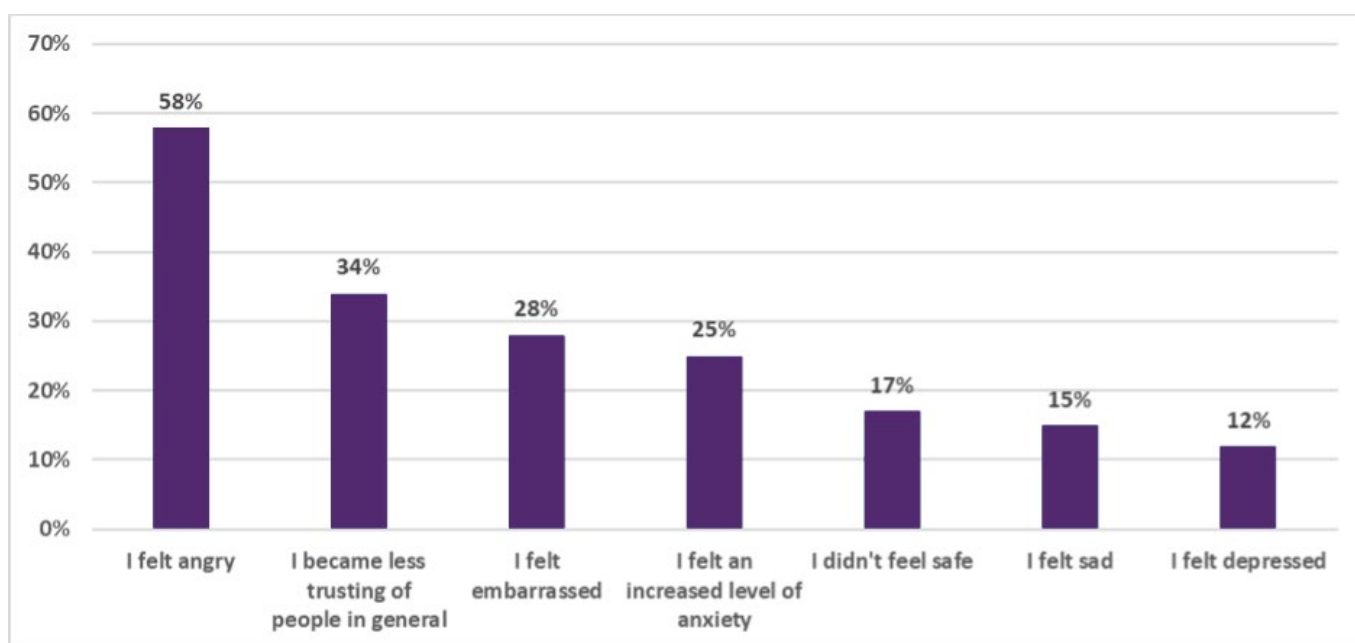
While most older victims had been victimised once, more than a quarter (26%) had faced multiple scams. Of the 4,091 respondents who said they had been victims of a scam or fraud, 72% had been victimised once, 18% twice, 4% three times, and 4% four or more times. 3% said they were not sure how many times. 49% of victims reported that they did recover the money lost, with 22% saying they did not – but it is essential to remember that not all scams result in a direct financial detriment, with 28% saying this question was not applicable because the fraud did not result in any monetary loss.

78% of victims did report the fraud, with women (81%) being more likely to report it than men (76%). Of those who did report²⁰, the vast majority did so via their bank or financial institution (69%), with comparatively few reporting to Action Fraud (20%) or the police (19%). Only 8% reported it to their friends or family.

We also wanted to understand why some people did not report the incident. In our survey, we asked the multiple-choice question to those who had been victims but did not report, ‘Why did you decide not to report the scam or fraud?’. 43% of this group said it was because they did not think it would make a difference, 35% did not know how to report it, 17% felt ashamed or embarrassed, and 18% for another unspecified reason. 5% said they did not know why they didn’t report.

To gauge the effect being a fraud victim had on respondents, we also asked victims to explain how being scammed had impacted them via a multiple-choice question. Figure 5 shows the most commonly cited answers to this question.

Figure 5: The percentage of victims who selected each of the options below when asked, ‘What impact did your experience of being a scam victim have on you?’ This is not an exhaustive list of questions and represents the most common answers.



Multiple-choice. Note: The base for this chart is 4,091 respondents aged 50+ who said they had been scam victims. Source: Online survey conducted by Opinium on behalf of Age UK between the 21st of July and the 11th of August 2023 (10,000 UK adults aged 50+). The sample is weighted to be nationally representative of the 50+ UK population.

Most victims reported feeling angry (58%), while around a third (34%) said they had become less trusting of people in general. A quarter (25%) said that they felt an increased level of anxiety, and 17% said they did not feel safe.

There is a strong stigma attached to being victimised by fraudsters. Our results from victims reinforce this point, as 28% said they felt embarrassed because of their experience of being scammed.

The polling results highlight the critical need for targeted scam awareness and prevention initiatives, emphasising the importance of accessible reporting mechanisms and the potential for leveraging digital platforms to reach and educate older people.

Age UK believes these findings paint a stark picture of older people's ability to identify and access reporting mechanisms. The process (having to report possibly traumatic situations time after time to different organisations) is time-consuming, and the nature of the conversations can lead to feelings of shame and embarrassment. To strengthen the reporting mechanism, there needs to be stronger data sharing between the new national reporting service for fraud, law enforcement, and the private and public sectors to tackle fraud more effectively. Some view GDPR as an impediment to effective data sharing between and within public and private sector companies and law enforcement in pursuing fraud prevention. The ICO's guidance on GDPR allows for the processing of personal data where necessary for the purposes of 'legitimate interests'. ICO guidance states that fraud prevention constitutes or should be regarded as a legitimate interest. So, the barriers to information appear to be cultural rather than a result of legislative or regulatory impediments. Therefore, we believe there should be a regulatory requirement for organisations where older people can report fraud to cooperate with law enforcement investigations. This will minimise the so-called 'reporting gap' by allowing fraud victims to report once, minimise reporting attrition, and give politicians and policymakers the most comprehensive picture of fraud victimisation, allowing response to be based on an understanding of the situation.

Implications for politicians, policymakers, regulators, and businesses.

The financial and emotional cost to the millions of older people who experience scams and fraud is immeasurable. This section draws from all the insights to propose actionable steps for politicians, policymakers, and businesses to prevent fraud from happening in the first place, as well as support victims.

For Politicians and Policymakers

Our research suggests barriers to reporting include the general understanding of the reporting mechanism, which requires reporting a potentially traumatic incident multiple times to different organisations. Moreover, unsurprisingly, there is a lack of knowledge about the national reporting service for fraud, Action Fraud, which has had long-standing accusations of providing poor communication to victims and police forces and taking too long to handle requests – which may have had a role to play in the lack of faith in authorities as well as feelings of embarrassment and shame. We agree with other findings that Action Fraud is not fit for purpose. As such, Age UK recommends:

- The next government should commit to improving public understanding of who to report fraud to and publicising the complex nature of fraud to shift focus away from its perception as a victimless crime.
- As fraud reporting is a crucial source of knowledge about the threat of fraud, particularly for law enforcement, the next government needs to ensure that all organisations whose customers report fraud are made to report that fraud to Action Fraud's replacement.
- The new Action Fraud system should be accessible to older people and easy to use so that fraud victims have confidence that the police will take fraud reports seriously and act appropriately.
- To provide leadership and accountability, the next government should appoint a minister of economic crime to coordinate work across all relevant agencies to prevent fraud.

For Regulators

Another barrier to reporting is the difficulty of the reimbursement processes. Our data has shown that 49% of victims were reimbursed for the fraud they most recently experienced, but 29% were not. Failing to be reimbursed or not being fully reimbursed can add to the cumulative negative impact felt because of the crime²¹, with victims often not 'bothering' to report the crime the next time they are victimised and suffering in silence. In October, payment service providers (PSPs) will be required to reimburse Authorised Push Payment²² scam victims. All in-scope PSPs will be able to apply an excess of up to £100 to a claim; however, they may choose to apply a lower excess or none at all. When splitting liability on a mandated 50:50 basis between the sending and the receiving PSP, the liability split must be calculated assuming that a £100 claim excess has been applied (even where the sending PSP chooses not to apply it). Age UK believes the excess if applied, will do more harm than good. Therefore, we recommend:

- The Payment Systems Regulator must continuously review its policy on mandatory reimbursement and be prepared to change the level of the excess if, as a result of the policy, fraudsters focus on

lower-value fraud and/or victims are deterred from reporting on lower-value frauds (below the £100 excess).

For Businesses

Although the PSPs are the last link in the fraud chain, they cannot be expected to foot the fraud bill. The government has relied mainly on voluntary action from businesses to identify weaknesses in their systems and processes and help reduce the opportunity for fraudsters to exploit them. It recently published a voluntary Online Fraud Charter²³. However, voluntary approaches thus far have caused inconsistencies in outcomes for fraud victims. As a result, we recommend:

- The next Government should immediately impose a mandatory levy on tech companies to compensate victims of online-enabled scams.
- All companies involved in the fraud chain, including banks, telecommunications, social media, and big tech companies, should be consulted collectively to design a sustainable reimbursement system where responsibility is shared across all companies that fraudsters utilise to facilitate fraud.

Local Support Networks

While efforts are being made to protect and support fraud victims, support pathways remain unclear, and provision gaps exist. This leads to losing trust between victims and the systems in place. Our findings indicate that local hubs are best placed to identify victims and ensure they get the support they need from those best placed to provide it. Therefore, we recommend:

- There must be better links between health and social care services, safeguarding boards, and the police to ensure successful identification, protection, and support for older victims.
- National and local authority Trading Standards teams should be allocated sufficient funding for their essential functions, including tackling doorstep crime.
- All businesses in the fraud chain need to consider their customers' capacities and circumstances when reporting fraud, ensuring that victims are proactively treated with empathy and compassion and appropriately signposted to relevant services they need, such as the National Economic Crime Victim Care Unit.

Law Enforcement and Economic Crime Reform

In its Fraud Strategy, the government committed to setting up a new National Fraud Squad (NFS) dedicated to pursuing the most sophisticated and harmful fraudsters, with over 400 new specialist investigators, and prioritising tackling fraud for police forces in England and Wales. However, the 400 new officers do not boost resource allocation above the current 1% of police resources allocated to fraud. We're very concerned about the chronic underfunding of the policing effort against fraud, and we recommend that:

- The next government unlocks suspect criminal funds for a sustainable resourcing model to fund economic crime reform that empowers police to act and prosecute fraud.

Implementing these recommendations will require a concerted effort from all parties involved, from government bodies and regulators to private sector entities and community organisations. By adopting a collaborative, empathetic, and innovative approach, we can significantly mitigate the impact of scams and fraud affecting older people, safeguarding their financial and overall well-being.

Conclusion

The Age UK Scams Prevention and Support Programme embarked on an ambitious mission to empower older people against the ever-increasing threat of scams and fraud. Thanks to Lloyds Banking Group, this initiative has made significant strides in enhancing awareness, knowledge, and resilience among one of the most at-risk segments of our society to financial scams. Through varied approaches, including one-to-one advice sessions, awareness talks, and comprehensive resources, the programme has not only met but, in many instances, exceeded its objectives.

The programme's achievements are manifold, with thousands of older people across England and Wales now better equipped to recognise, report, and resist scams. The evident increase in confidence and proactive behaviours among participants is a testament to the programme's effectiveness. Moreover, the initiative's success in fostering a culture of vigilance and mutual support within communities amplifies its impact beyond the directly engaged individuals.

The innovative delivery methods of the programme, particularly the adaptation to digital platforms during the COVID-19 pandemic, have demonstrated the potential for scalability and the importance of flexibility in responding to unforeseen challenges. Furthermore, the engagement of local Age UK branches has ensured that the programme's benefits are deeply rooted in community contexts, ensuring relevance and accessibility.

However, the journey was challenging. The programme's experiences have highlighted the complexity of scam prevention and the multi-faceted nature of scams. The reluctance among older people to report scams, due in part to stigma or scepticism about reporting outcomes, underscores the need for ongoing efforts to simplify reporting processes and destigmatise victimhood.

Lessons learned from the programme delivery emphasise the critical importance of continuous staff training, the potential of technology to enhance reach and impact, and the necessity of tailoring Anti-anti-fraud interventions to meet individuals' diverse needs. These insights form a valuable knowledge base for refining and expanding future scam prevention initiatives.

The programme's findings and experiences offer critical recommendations for policymakers, stakeholders, and businesses. There is a clear imperative to strengthen legal frameworks to address the evolving landscape of scams and fraud better, enhance support and reporting mechanisms, and promote widespread education and awareness campaigns. Moreover, fostering partnerships and collaborations at all levels—from local communities to national bodies—will be crucial in building a comprehensive and cohesive response to the threat of fraud.

The Path Ahead

The Age UK Scams Prevention and Support Programme is a beacon of hope and a model for future initiatives to protect populations from scams. The programme's achievements illuminate the potential for meaningful impact when efforts are grounded in understanding, compassion, and collaboration. As we move forward, we need to carry forward the lessons learned, and the momentum gained, recommitting to the vital work of safeguarding the well-being and financial security of older people against the scourge of fraud. Together, we can build a safer, more resilient society for all.

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- 17 The questions were asked 'To what extent do you agree or disagree with the following statements?' with the following questions asked: 'The fear of being a victim of a scam keeps me up at night'; 'The fear of being scammed prevents me from using the internet'; 'The fear of being scammed prevents me from using a smart phone'; 'The fear of being scammed puts me off going outside and enjoying myself'; 'I fear opening my door because of scams'; 'I fear answering my phone because of scams'. The answer categories consisted of 'strongly agree', 'agree', 'neither agree nor disagree', 'disagree', 'strongly disagree', 'don't know'.
- 18 The options provided were; 'Yes, in the last six months', 'yes, in the last year', 'yes, in the last five years', 'yes, more than five years ago', 'no, never', 'don't know', 'prefer not to say'. We then grouped everyone who said yes into one category.

19 Online survey conducted by Opinium on behalf of Age UK between the 21st of July and the 11th of August 2023 (10,000 UK adults aged 50+). Sample is weighted to be nationally representative of the 50+ UK population.

20 This was a multiple-choice question comprised of a sub-sample of 3,205 respondents who said they were victims of fraud and reported it.

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22 If a criminal trick you into transferring money to them, it's known as an authorised push payment (APP) scam. It differs from other types of fraud, where criminals get access to accounts and steal money without the account holder's knowledge.

23 Online Fraud Charter: The Online Fraud Charter is a voluntary agreement between the government and the technology sector to reduce fraud on their platforms and services.

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If you wish to know more about the approach to the evaluation, supporting data and resources, please get in touch via the following email: policy@ageuk.org.uk

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