NEARLY FIVE MILLION OLDER PEOPLE TARGETED BY SCAMMERS And single people more likely to be duped into responding than married counterparts

More than two-fifths (43%) of older people – that's almost FIVE million people aged 65+ $^{[i]}$ – believe they have been targeted by scammers, according to new research for the Charity Age UK. $^{[ii]}$ Of those targeted, just over a tenth (12%) have responded to a scam $^{[iii]}$ – with over a quarter (27%) of single older people responding compared to just under a tenth (9%) of their married counterparts.

The findings – published to coincide with the week-long focus on older people as part of Scams Awareness Month^[iv] – reveal further differences in how people respond to scams according to marital status. Of those who had previously been targeted by scammers, 16% of single older people paid them money, compared to just 6% of those who were married.^[v] And just over a fifth (22%) of those who are single provided personal information compared to just 2% of those who are married.

As well as marital status, age seems to play a key role, with the findings showing that slightly more people in the 75+ age group pay up or give personal or financial information to the scammers.^[vi]

Worryingly the findings show that two-thirds (64%) of those targeted by scammers didn't report it to an official channel^[vii], with well over a third (36%) only confiding in friends and family, and more than a fifth (22%) admitting they didn't tell anyone at all because they felt too embarrassed. Of those who did officially report the scam however, the vast majority reported having a positive experience.

Age UK is warning that, although anyone can be scammed, the fact that many older people live alone and/ or with cognitive impairment leaves them more at risk of being targeted.^[viii] And in addition to the serious financial losses – some people lose their life savings – the evidence shows that being scammed can seriously affect quality of life and wellbeing. Older

people can experience embarrassment, shame, depression, social isolation and a decline in physical health, with some people even losing their independence and becoming more in need of care.

Caroline Abrahams, Charity Director at Age UK, said: "Scams can have a devastating emotional and financial impact on older victims, seriously damaging their quality of life and wellbeing. That anyone would target an older person to defraud them is abhorrent yet it happens all too often.

"Everyone has the right to feel comfortable, safe and secure at home, yet there are an increasing number of sophisticated scams designed to cheat people of their money, empty their bank account or steal their identity. We are urging all older people, and their friends and families, to be vigilant and get up to speed on how to avoid scams. If there is any doubt about the authenticity of an offer or piece of correspondence, do not respond and report it to the authorities immediately."

Age UK offers free information and advice for anyone who is worried about being scammed, including free guides *Avoiding scams, Staying safe* and *Internet security* among others. To order free copies or for details of other Age UK guides, including information and advice needed, people can call Age UK Advice on Freephone 0800 169 65 65, visit <u>www.ageuk.org.uk</u> or contact their local Age UK.

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^[i] Actual number (extrapolated): 4,945,000

 ⁽ⁱⁱⁱ⁾ Kantar TNS Research Express polling for Age UK, June/ July 2017 – sample of 1,367 people aged 65+ in GB
⁽ⁱⁱⁱ⁾ Actual number (extrapolated): 593,400

^[iv] Scams Awareness Month runs throughout the month of July and is organised by Citizens Advice and Trading Standards Services. For further information please visit: <u>https://www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/scams-awareness-month/scams-awareness-month/</u>

^[v] Or living as married. Please note, those who are widowed, divorced or separated are categorised separately and generally came out in between married and single.

^[vi] Compared to 7% of the overall 65+ sample who responded. 9% of those aged 75+ paid money compared to 5% of 65-74 year olds. 6% of those aged 75+ gave personal information compared to 4% of 65-74 year olds.

^[vii] An official channel is classed as in this survey as any of the following: a relevant company e.g. bank, Sky, credit card company etc., the police, trading standards/ the council, Action Fraud, Citizens' Advice, Age UK/ local older people's group, Post Office, other relevant person/ organisation.

^[viii] This goes some way to explain why 85% of victims of doorstep crime are 65 or older and the average age of a postal scam victim is 75. In fact since January 2014, 85% of new victims of scams have been aged 65+ and of those, 62% live alone and 33% had experienced a recent bereavement. Source: Trading Standards