

**Briefing**

**Financial Scam Prevention**

**March 2019**

**Member’s Business: S5M-15906**

**Introduction**

Age Scotland welcomes the opportunity to brief MSPs ahead of Maurice Corry’s Member’s Business debate on Financial Scam Prevention.

Anyone can fall for a scam, regardless of their age or health. However, older people can be at a greater risk of falling for a scam. Someone who lives alone and who has limited social contacts may not be able to discuss a letter or a phone call they have received with someone else to work out if it is real or not. Scams can be a particular problem for people with cognitive impairment such as Dementia.

Age Scotland’s freephone helpline provides confidential information and advice to older people who have been approached by a scammer or are looking to be better prepared if they encounter an attempt to defraud them. Information guides about scams, including an advice guides for people living with dementia and carers have been produced and are available for free by calling the helpline on 080012 44 222 or downloaded from the Age Scotland website.

**Top Statistics**

* Research by Age Scotland in 2017 found that 400,000 older people in Scotland were targeted by scammers that year.[[1]](#footnote-1)
* The average loss for scam victims aged 75-79 was £4,500.[[2]](#footnote-2)
* 7 out of 10 people who are targeted by a scam do not tell anyone about it including friends, family or organisation being impersonated.
* Scammers often target people who are isolated and disconnected from their community or others. Age Scotland research has highlighted that 200,000 older people in Scotland go at least half a week without a phone call or visit from anyone. This is the equivalent of at least two people on every street.
* Around 900,000 people in Scotland live alone. This accounts for nearly one third of Scottish households.[[3]](#footnote-3)
* Over the next 20 years there will be a 50% increase in the number of people in Scotland living with dementia, rising to over 120,000[[4]](#footnote-4)

**Recommendations**

The sad reality is that older people are often targeted by criminals because of their perceived vulnerability, especially if they are living alone, have a disability or health condition.

Age Scotland welcomes the work of the Scottish Parliament’s Justice Committee and the Scottish Government’s consultation exploring the introduction of a general aggravator based on perceived vulnerability, as recommended by Lord Bracadale’s independent report on Hate Crime Legislation in Scotland.

Age Scotland believes that the introduction of a general statutory aggravator would give older people confidence to report crimes, such as scams, knowing that they would be taken seriously by the police. It can also act as a deterrent from people committing these crimes in the first place, knowing there is a tough sentence can act as preventative measure.

It is important to note, however, that not all older people are vulnerable, and the language of the any such aggravation should not stigmatise older people as helpless in need of protection, but rather punish those who target older people because of a perceived vulnerability.

**About Age Scotland**

As Scotland’s national charity supporting people over the age of 50, Age Scotland works to improve people’s lives and promote their rights and interests. We aim to help people love later life, whatever their circumstances. We want Scotland to be the best place in the world to grow older.

**Contact the Age Scotland team**

[policycomms@agescotland.org.uk](mailto:policycomms@agescotland.org.uk) | 0333 3232400 | [@agescotland](http://www.twitter.com/agescotland)

1. <https://www.ageuk.org.uk/globalassets/age-scotland/documents/ia---factsheets/dementia/dem-14-scams-and-dementia-carers-guide.pdf> [↑](#footnote-ref-1)
2. <https://www.cas.org.uk/news/scams-awareness-month-scams-which-target-people-over-70> [↑](#footnote-ref-2)
3. <https://www.nrscotland.gov.uk/news/2018/household-numbers-continue-to-rise> [↑](#footnote-ref-3)
4. <http://www.scottishscience.org.uk/sites/default/files/article-attachments/SSAC-%20Reacting%20to%20Report%20Future%20of%20An%20Ageing%20Population.pdf> [↑](#footnote-ref-4)