

Crime and Scams

(England and Wales)

November 2019

Nobody should live in fear of crime. Police, local agencies, banks and other service providers must take action to prevent crimes targeted at older people and improve support for victims and the criminal justice system must be responsive to the needs of an ageing society



“I don’t open the door to anyone now. I always had the doors open in the summer. It’s changed me a lot ... I’m certainly more cautious.” (Older victim of physical abuse, 81)
 Her Majesty’s Inspectorate of Constabulary, 2019

Crime, including fraud and scams, is an important issue affecting many people across society. It can take a multitude of forms, and needs a combination of preventative policies and those aimed at supporting victims and ensuring justice. See also Age UK’s *Adult Safeguarding* and *Domestic Abuse* policy positions.

Fraud and Scams

43 per cent of older people – almost 5 million - believe they have been targeted by fraudsters⁴. Criminals will always look to exploit new opportunities. For example, the proposed removal of free TV licences for the over-75s has already led to older people being targeted by those seeking to exploit any confusion⁵. Fraud is by far

Key statistics

Every 40 Seconds

An older person becomes the victim of fraud¹

7,420

The number of nuisance phone calls and texts made **each minute** in 2017²

2.5x

The increased likelihood that a person defrauded in their home is likely to die or go into residential care within a year³

the biggest volume crime in England and Wales, with 3.8 million offences taking place in the year to March 2019, a 17 per cent increase on the previous reporting period⁶. There is also significant under-reporting, making it difficult to accurately measure its extent. Only 11 per cent of older people targeted reported it to the police and only 3 per cent reported to Action Fraud⁷. Older people and their representatives also need to feel the system set up to protect them is working as it should. Action Fraud has come under some criticism, with the Home Affairs Select Committee concluding that it “has irretrievably lost the confidence of the public, and reasonable expectations from victims are not being met”⁸.

Organised criminal groups which perpetrate fraud often operate beyond the reach of regional and even national police forces. Fraud was considered to be out of scope of the Government’s White Paper consultation on tackling online harms⁹. This would leave users of online services without protection under a proposed duty of care overseen by a new digital regulatory body. Technology and financial service firms should fund awareness raising campaigns aimed at older generations to protect against cybercrime. Regulators and law enforcement agencies must take robust action against firms and public bodies that fail to adequately safeguard customers’ personal data and protect them against fraud.



Nuisance calls, particularly those that target landlines, can make older people anxious and feel pressured into purchases. In 2017, there were 3.9 billion nuisance phone calls and texts, the equivalent of 7,420 a minute¹⁰. The Department of Culture, Media and Sport provided some funding to Trading Standards to install call blocking systems in the homes of those most vulnerable to fraud¹¹ but this was only enough to cover 2,000 units, a fraction of the numbers at risk. Government and regulators must work with the telecoms industry to improve access to call blocking technology and develop solutions which prevent nuisance calls being connected in the first place.

Older people may be specifically targeted for some frauds because of their age and some may be particularly vulnerable due to ill-health, dementia, social isolation and a perception that they may be wealthy. The National Trading Standards Scams Team reports that the average age of a postal scam victim is 74¹². Someone who has been successfully scammed once is often targeted repeatedly being on a list of victims that is shared between scammers. Older people may also be at risk of a greater degree of harm if they do become a victim. Fear of crime and

scams can increase feelings of isolation and decrease community involvement leading to a deterioration in health and wellbeing.

Fraud and financial services

Following reforms in April 2015 which allowed people to access their private pension savings from age 55, there has been a major increase in pension and investment scams. These frauds often target those who have retired or have pension pots to invest significant sums in schemes that have no realistic chance of offering a return. At the start of 2019 a pension cold call ban was introduced, however there are questions about its effectiveness at stopping many scams.

The Contingent Reimbursement Model (CRM) adopted by the majority of banks in 2019, established guidelines to refund more people who have become victims of authorised push payment fraud (where people have been tricked into entering the wrong details for an electronic payment)¹³. Whilst the code is welcome, financial services firms still need to do more to protect their customers from systemic risk. Firms will often have more ability to prevent an older person becoming a victim compared to a vulnerable individual's ability to protect themselves. The Banking Protocol is an initiative between the police, banks and local Trading Standards to support the identification in-branch of those who may be in the process of being defrauded. However, closures of bank branches can reduce opportunities for trained bank staff to spot signs of fraud as well as abuse.

Crime

Crime is a major cause of public concern – 15.5 per cent of people aged 65-74 have a high level of worry about being a victim of crime¹⁴. Although older people are at slightly lower risk of being a victim of crime overall, they are at increased risk of certain types of crime, such as distraction burglary, mugging or certain kinds of scams¹⁵. The criminal justice system needs to respond to the demands of an ageing population and protect those at greater risk.

Greater efforts must be made to protect older people from experiencing crime in the first place. Police and local agencies must ensure that crime prevention advice is tailored to older audiences and establish partnerships with organisations that support older people. Firms should seek to identify older customers who may be at greater risk from fraud and ensure they receive extra support and advice. Local authorities should implement 'no cold calling zones' to stop people being targeted at their doorstep with the knowledge that no reputable trader will approach them there.

Every year, Age UK provides information and advice to thousands of older people about how to protect themselves from fraud.

"Yes, I do feel safer. You realise you're not the only one. Just got to be aware. Not drop your guard and give your details." Older participant in recent Age UK scams awareness and victim support programme.

In 2018 the Government launched a new Victims Strategy, aiming to improve the treatment of victims and their experience of the criminal justice system. However, this has come under criticism, for example for not offering timely support for victims' mental health.¹⁶ Furthermore it does not include any provisions that specifically relate to the needs of older people such as support to help regain confidence and independence after an incident. The police must ensure that appropriate safeguarding referrals are made to the local authority when they come into contact with older victims who are at greater risk due to their personal circumstances.

Experience of the Criminal Justice System

Older people may be particularly affected by institutional failure, when agencies tasked with protecting them do not have the resources, training or intent in place to do so. Trading Standards, who have powers to take action against rogue traders and doorstep crime (offences which can particularly affect older people), have had to contend with budget cuts of more than 50 per cent since 2009¹⁷. This has a discernible impact on the number of local officers able to protect the public.



Her Majesty's Inspectorate of Constabulary and Fire and Rescue Services concluded that the police have only a "superficial understanding" of the nature and extent of crimes against older people, which often results in a poorer service to older victims¹⁸. Police and prosecutors require specific policies, training and resources. Victim support services can be inconsistent with older people not always offered the support of intermediaries, or helped to give their best evidence, for example by video-recording their evidence or using hearing loops¹⁹.

Public Policy Proposals

- The Home Office should make fraud a strategic policing priority, ensure police forces have adequate resources, incentives and guidance, and hold them accountable for action.
- The Government should launch an independent review on how to improve the fraud reporting system, which should include the option of replacing Action Fraud.
- Local authority Trading Standards teams should be allocated sufficient funding to carry out their essential functions, including tackling doorstep crime.

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- Providers of online services should have a duty of care to offer protection for individuals against fraud, with the duty supervised and enforced by the new digital regulatory body proposed within the Online Harms White Paper.
- Financial institutions should improve efforts to identify and protect vulnerable customers at risk of fraud. Industry must also find effective ways to warn people how to protect themselves, delay large or unusual payments and 'rescue' and return stolen monies from scammers' accounts.
- The success of the Contingent Reimbursement Model for payment scams must be properly reviewed, and a compulsory code speedily introduced if it is not fully effective with reimbursement funded by the banks.
- The Government and telecoms sector must provide further funding to install call blocking technology in the homes of the most vulnerable.
- All local authorities should establish 'no cold calling zones' to help protect against rogue traders with older people advised to be cautious when answering the door to those they don't know.
- Better links between the NHS, social services, safeguarding boards and the police are needed to ensure older victims of crime are identified, protected and supported.
- The NPCC along with the College of Policing must develop a co-ordinated strategy for how to serve the needs of older victims including improving safeguarding referrals to local authorities. Support for victims should be improved and cover aspects beyond financial loss, for example by involving health, mental health and social care services.

Want to find out more?

Age UK has policy positions on a wide range of issues, covering money matters, health and wellbeing, care and support, housing and communities. There are also some crosscutting themes, such as age equality and human rights, age-friendly government and information and advice.

Further information

You can read our policy positions here;

[www.ageuk.org.uk/our-](http://www.ageuk.org.uk/our-impact/policy-research/policypositions/)

[impact/policy-research/policypositions/](http://www.ageuk.org.uk/our-impact/policy-research/policypositions/)

Individuals can contact us for information or advice here;

www.ageuk.org.uk/informationadvice/ or call us on 0800 169 8787

Other relevant positions: *Adult Safeguarding, Domestic Abuse*

- ¹ <https://www.ageuk.org.uk/latest-press/articles/2019/july/older-person-becomes-fraud-victim-every-40-seconds/>
- ² <https://www.thisismoney.co.uk/money/news/article-5862707/How-block-infuriating-phone-pests.html>
- ³ https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_mar18_applying_the_brakes.pdf
- ⁴ https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_mar18_applying_the_brakes.pdf
- ⁵ <https://www.ageuk.org.uk/latest-press/articles/2019/september/thousands-being-targeted-by-tv-licence-fraudsters/>
- ⁶ <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/yearenddingmarch2019#increase-in-the-volume-of-fraud-offences-in-the-last-year>
- ⁷ https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_mar18_applying_the_brakes.pdf
- ⁸ <https://publications.parliament.uk/pa/cm201719/cmselect/cmhaff/515/51507.htm>
- ⁹ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/793360/Online_Harms_White_Paper.pdf
- ¹⁰ <https://www.thisismoney.co.uk/money/news/article-5862707/How-block-infuriating-phone-pests.html>
- ¹¹ <https://www.gov.uk/government/news/no-escape-for-company-bosses-responsible-for-nuisance-calls>
- ¹² <https://www.tradingstandards.uk/media/documents/policy/research/stand-against-scams-final-9.pdf>
- ¹³ <https://www.lendingstandardsboard.org.uk/contingent-reimbursement-model-code/>
- ¹⁴ <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/publicperceptionsofcrimeinenglandandwales/yearenddingmarch2016>
- ¹⁵ <https://www.justiceinspectorates.gov.uk/hmicfrs/wp-content/uploads/crimes-against-older-people.pdf>
- ¹⁶ See for example, Claire Waxman, London Victims' Commissioner <https://www.independent.co.uk/voices/victims-strategy-uk-compensation-criminal-injuries-scheme-child-abuse-crime-a8531571.html><https://www.independent.co.uk/voices/victims-strategy-uk-compensation-criminal-injuries-scheme-child-abuse-crime-a8531571.html>
- ¹⁷ https://www.huffingtonpost.co.uk/entry/elderly-vulnerable-to-scammers-as-trading-standards-budgets-halved-since-2010_uk_5b7ac255e4b0a5b1febd4f0d?guccounter=1
- ¹⁸ <https://www.justiceinspectorates.gov.uk/hmicfrs/wp-content/uploads/crimes-against-older-people.pdf>
- ¹⁹ <https://www.justiceinspectorates.gov.uk/hmicfrs/wp-content/uploads/crimes-against-older-people.pdf>