



Evaluation of the Scams Prevention and Victim Support Pilot

Final report by Brightpurpose Limited

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1 EXECUTIVE SUMMARY

The Scams Prevention and Victim Support pilot, funded by the City Bridge Trust, aimed to increase older people's knowledge and confidence to deal with attempted scams and fraudulent activity. The pilot also aimed to make older people feel safer, and reduce the number of older people becoming victims or repeat victims.

Another key objective was to set up a successful referral pathway for vulnerable callers to Action Fraud's reporting line, who could benefit from Age UK's support.

The programme was piloted in six London boroughs by five local Age UK partners:

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

The local Age UKs provided group and one-to-one scams awareness sessions, and one-to-one support sessions to older people who were at risk of scams and those who had been victims.

Following an initial six-month set-up period from August 2017 to January 2018, the pilot was delivered from February 2018 until January 2019.

IMPACT ON BENEFICIARIES

The programme was very successful at raising awareness of scams and how to report them. It also started a wider conversation about scams

amongst older people in their communities.

The programme was very successful at supporting older people who had been victims of scams, despite difficulties with the Action Fraud referral process.

The pilot delivered 108 awareness raising events and group sessions to 2,421 older people (more than double the programme's target of 1,200).

It also delivered one-to-one support to 615 older people who were either vulnerable or had been scam victims.

After receiving support, beneficiary feedback surveys¹ showed that:

- ★ 86% were more confident to spot a scam
- ★ 89% were more confident to take action to avoid a scam
- ★ 87% felt safer
- ★ 90% were more confident to report a scam

Follow-up surveys² indicated that the improvements in confidence were sustained for six months after the person received support.

The pilot reached older people most in need of support. The vast majority had not received advice or support about scams before. More than one in five had previously been a victim of a scam, and over 60% had a range of vulnerabilities that made them more susceptible to scams.

Some of those who had lost money recovered it with help from their local

¹ 1,102 respondents

² Between 29 and 31 respondents

Age UK, and nine very vulnerable older people were given equipment to block scam calls.

The pilot started a conversation about scams, and beneficiaries continued to talk about what they learned, with friends, family and neighbours. Beneficiaries also reported that they realised falling victim to a scam could happen to anyone, thus reducing the stigma associated with being scammed.

The pilot helped local Age UKs reach older people who were not already known to their services, including harder to reach groups in their communities. This connected people with other support both from their local Age UK and other local services.

TRAINING, SUPPORT AND RESOURCE PROVISION

The training, toolkit and take-home materials have been very useful, especially in combination with the dedicated advisors' personal interaction and facilitation skills. The interactive games and short film, less so.

Age UK national provided specialist training for local Age UKs in partnership with the National Centre for Post-Qualifying Social Work at Bournemouth University (NCPQSW). This was an essential enabler for service delivery. The toolkit, provided by Bournemouth University at the training workshop, was also a useful resource for delivery staff to refer to and draw materials from.

Age UK national awarded £40,000 of funding to each local Age UK pilot, which supported a dedicated advisor role. This specialist role was essential to the pilot's success, combined with the advisors' interpersonal skills, experience and personal qualities.

In addition, Age UK national commissioned the development of a range of dedicated resources, such as leaflets, coasters and stickers. These reinforced messages and acted as a reminder in the home. Some beneficiaries shared them with friends and family too.

Recommendation

Training and take-home resources are critical success factors, and would need to be a part of any future provision.

AGE UK'S PARTNERSHIP WITH ACTION FRAUD

The partnership has not been as successful as anticipated, particularly in relation to the referral process.

Clarifying expectations in advance and formalisation of critical processes for partnership projects would mitigate the risk of similar challenges in future.

The partnership between Age UK and Action Fraud enabled the partners to access funding for the pilot to take place. The two organisations shared a clear strategic vision for the programme, in which Action Fraud would refer scam victims for further support. However, there were significant challenges in establishing and operating an effective referral process, and in the level of priority Action Fraud was able to give to resolving these challenges.

A temporary manual solution to the referral challenge was explored latterly, with promising results.

Recommendations

Age UK should clarify expectations in advance for partnership projects in future, and formalise the critical

processes before commencing project delivery.

The partnership with Action Fraud should be redefined if it is to continue, contingent upon Action Fraud resolving the issues with the referral process.

LOCAL PARTNERSHIPS

Local community organisations have an interest in preventing scams and supporting scam victims. Collaboration offers the opportunity to share expertise and resources, and minimise duplication.

Local Age UKs identified a range of local organisations with potential for joint working, including the Police, Trading Standards, banks and local authorities. Joint working offered mutual benefit, both reputationally and in terms of how much could be achieved. It also enabled local Age UKs to tap into different expertise and resources.

Establishing partnerships and embedding working practices took time, with the full benefits only beginning to be realised toward the end of the pilot.

There is an appetite for future partnership working with Trading Standards, but local variation will need to be understood.

Recommendation

Age UK national should continue to explore a partnership with National Trading Standards.

Any future programme should ensure a minimum delivery period of two years, to give more time for integration of referral pathways and evidence collection. The time required for programme set-up and close down would be additional to this.

COST-EFFECTIVENESS AND SUSTAINABILITY

The programme is relatively inexpensive, and offers a good return on investment in terms of scams awareness and potential prevention. However, local Age UKs have not been able to sustain delivery without additional funding, due to the dedicated resource required.

Every scam avoided saves the public purse £2,175 on average.

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

Recommendation

Replicating similar delivery would probably need a similar level of local funding (£40,000) to the pilot phase.

Centralised funding would also be needed for training, programme management and materials.

2 INTRODUCTION

Older people, and particularly those who are more vulnerable, are more likely to be a target for scammers and fraudsters. Many people, including older people do not have the knowledge or awareness to recognise scams and/or know what action to take to avoid falling victim. Those who do fall victim have a higher chance of being targeted again.

An Age UK poll³ highlighted that 43% of people aged 65 or over have been targeted by scammers. For those who have been victims of scams and fraudulent activity, the negative impact can be wide-ranging, affecting financial and social independence, as well as mental and physical wellbeing.

Research also suggests that fraud-related crime is vastly under-reported, with the embarrassment of being scammed a significant reason for this. Age UK found only 11% of older people targeted by a scam reported it to the Police and only 3% reported it to Action Fraud⁴. This also means that victims are less likely to proactively seek out support and services which could help them to move forward. Furthermore, there are gaps and inconsistencies in the type and level of support that can currently be provided through other organisations.

2.1 PROGRAMME AIMS

The Scams Prevention and Victim Support pilot, funded by the City Bridge Trust, was delivered from February 2018 until January 2019. There was an initial six-month set-up period from August 2017 to January 2018. Local Age UKs

provided scams awareness and support sessions to older people, which aimed to increase their knowledge and confidence to enable them to deal with attempted scams or fraudulent activity. The sessions also aimed to make older people feel safer, and reduce the number of older people becoming victims or repeat victims.

Action Fraud partnership

Action Fraud is the UK's national reporting service for fraud, financially motivated cybercrime and cyber-enabled fraud. The pilot aimed to set up a successful referral pathway for vulnerable callers to Action Fraud's reporting line, who could benefit from Age UK's support.

Local Age UKs also utilised existing local networks to identify and engage older people who had already been a victim of a scam or who were potential victims.

Delivery model

Support was delivered at three different levels. These were:

- ★ Level 1 – Awareness raising sessions for community groups and larger scale multi-organisation events
- ★ Level 2 – One-to-one awareness raising sessions, generally a single session delivered in the homes of older people who were considered particularly vulnerable
- ★ Level 3 – One-to-one support over a number of visits, for older people who had been a victim of a scam

³ Kantar TNS Research Express polling for Age UK, June/July 2017 – sample of 1,367 people aged 65+ in GB

⁴ Age UK: Applying the brakes; Slowing and stopping fraud against older people March 2018

During the project it became clear that the distinction between Level 2 and Level 3 support was blurred, as there were overlaps in the advice and support provided to victims and non-victims; therefore, in this report we frequently refer to one-to-one support rather than distinguishing between Level 2 awareness advice and Level 3 support.

The programme was piloted in six London boroughs by five local Age UK partners:

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

2.2 THE EVALUATION

The evaluation aimed to answer five key questions:

- 1 How successful or otherwise had the partnership between Age UK and Action Fraud been?
- 2 How useful or otherwise had the training materials and resources been to older people?
- 3 How successful or otherwise had the programme been at helping raise awareness of scams to older people and how to report them?
- 4 How successful or otherwise had the programme been at supporting older people who are victims of scams?
- 5 To what extent was the service cost effective and sustainable for each of the local Age UKs?

The first phase of the evaluation was focussed on learning and immediate outcomes for beneficiaries. The final phase, and the contents of this report, focus more, though not exclusively, on longer term outcomes and impact, and on sustainability of the service post-pilot.

2.3 METHODOLOGY

Engagement with local Age UK partners

Telephone and face-to-face interviews were undertaken with five project leads, seven delivery staff and one volunteer across all local Age UKs. These were held during the set-up phase, six months into delivery and just before the close of the pilot.

Beneficiary surveys

We analysed 1,102 feedback surveys, completed by beneficiaries post-intervention, which gathered experience and outcome data. In addition, we collected feedback using follow-up surveys administered online and by telephone. In total we analysed 19 surveys taken at 1-2 months post intervention, 31 from three-month post intervention surveys and 31 six-month surveys.

Telephone interviews and focus groups with beneficiaries

To gain further qualitative insight, we consulted with a total of 89 beneficiaries: 61 through semi-structured interviews, and 28 through four local focus groups. These were carried out at intervals up to six months after the intervention.

A full breakdown of survey responses and interview numbers, by local Age UK and support level, is provided in the data annex.

Interviews with local and national partner organisations

We explored the benefits and opportunities of partnership working at a national and local level. In total we spoke to ten local community partners, including Police and Trading Standards' representatives. We also spoke with the National Trading Standards Scams Team Manager and the Head of Trading

Standards and Community Safety in the London borough of Bromley, who have supported the project from the outset.

Interviews with key stakeholders

We conducted semi-structured interviews with key stakeholders from Age UK national and Action Fraud. These included:

- ★ Age UK Programme Manager
- ★ Age UK Project Manager
- ★ Age UK Project Support Officer
- ★ Director of Action Fraud
- ★ Action Fraud Economic Crime Victim Care Unit (ECVCU) Project Manager
- ★ Action Fraud contact centre Senior Team Manager
- ★ Action Fraud contact centre Supervisor

2.4 LIMITATIONS

Whilst we have considerable quantitative data in relation to outcomes immediately following the intervention, there was inevitable attrition at the data collection points further along the timeline.

Therefore, findings provided based on data collected at three and six months, where sustainability of impact is explored, are more limited in terms of their robustness and reliability.

However, we were reassured that survey responses were reinforced by interviewee feedback.

A lower response rate from Level 2 and particularly Level 3 beneficiaries was noted, making it more difficult to draw as firm conclusions as we can for Level 1 beneficiaries.

2.5 GLOSSARY OF TERMS

There are a number of terms used throughout this document, which are

listed below with explanation of their meaning.

Describing older people who participated in the pilot

- ★ Beneficiary – an older person who received support from the Scams Prevention and Victim Support pilot
- ★ Respondent – a beneficiary who completed an evaluation survey
- ★ Interviewee – a beneficiary who participated in a focus group or semi-structured interview with the evaluation team

Giving a sense of scale to themes emerging from qualitative research (such as interviews and focus groups)

We do not quantify the number of interviewees giving particular responses, but to indicate scale we use the following common terms:

- ★ Most – the majority but not all
- ★ Some – less than half
- ★ A few – a minority (but always more than one)

Describing the organisations involved in the pilot

- ★ Age UK or Age UK national – the national Age UK team managing the pilot
- ★ Local Age UK – the local Age UK which received grant funding to deliver the pilot in a specific borough or area of London
- ★ Local community organisations – other organisations working in the local area, including the Police, local authority, local Trading Standards, community and voluntary sector organisations and banks

3 BENEFICIARY PROFILES AND IMPACT OF THE SERVICE

The Scams Prevention and Victim Support pilot aimed to reach 1,200 older people, carers and relatives through group awareness sessions and events. Together the local Age UK partners reached 2,421 people, which is double the target.

The pilot also aimed to provide one-to-one support to 900 older people who were either vulnerable or had already been a victim of a scam. This proved more difficult, due to challenges with the referral process with Action Fraud, described later in Chapter 5. Despite these challenges, the local Age UKs provided one-to-one support to 615 people.

3.1 BENEFICIARY PROFILES

The pilot mainly reached older people who had not received advice or support about scams before. One in five survey respondents had previously been a victim of a scam.

Everyone can be affected by and respond to a financial scam, but older people are often specifically targeted. People who are socially isolated or lonely are at increased risk, as they have fewer opportunities to discuss their concerns, judgement and finances with others.

Survey data across all levels showed that most respondents were over 66 years old and just over half lived alone. The majority of respondents (70%) were white, 18% were black or black British, 7% were Asian or Asian British.

To be successful, the pilot needed to deliver effective awareness sessions

and support, particularly to those people that needed it most. Monitoring data gathered throughout the programme demonstrates that the one-to-one support provided by local Age UKs did reach those most in need:

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

In addition, advisors reported seeing evidence of material that suggested attempted scams, in almost all the homes they visited to provide one-to-one support.

84% of survey respondents, and 95% of older people who received one-to-one support, had never received advice or support about scams.

19% of respondents reported they would not have known where to get advice about scams, and a further 18% said they would not have looked for advice in relation to scams. In the absence of the Scams Prevention and Support pilot, they may never have received reliable information and advice to help protect themselves.

The following sections describe the difference the pilot made to older people.

3.2 EQUIPPING OLDER PEOPLE TO KEEP THEMSELVES SAFE

As a result of the support, 86% of respondents felt more confident to spot a scam and 89% felt more confident to take action to avoid scams. 87% felt safer.

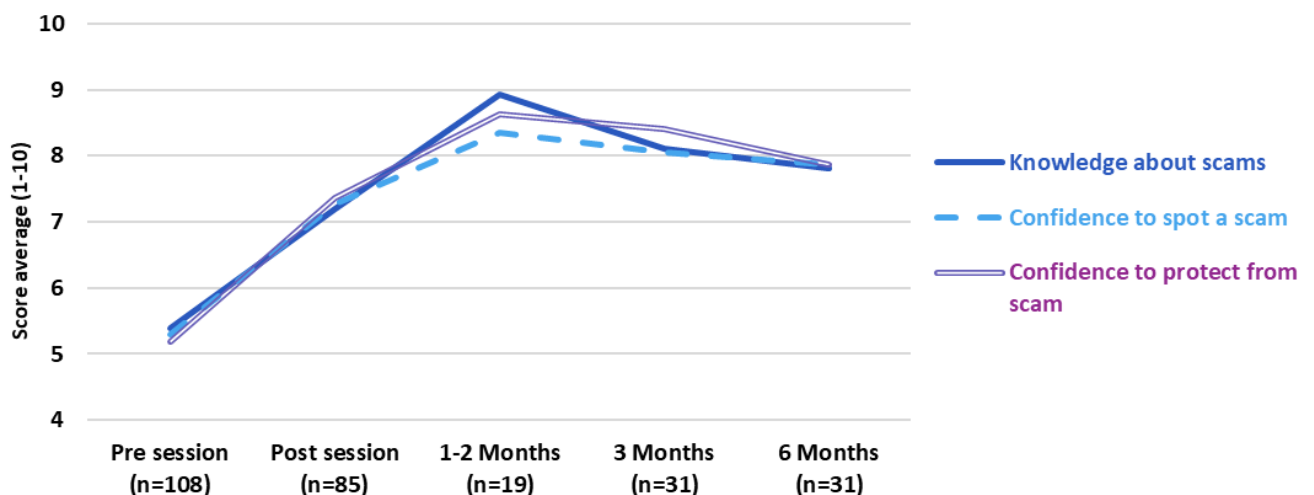
Recognising a scam and taking action

Respondents who attended awareness sessions or received one-to-one support felt more knowledgeable about scams as a result, and more confident that they could spot and avoid a scam in the future. As shown in Figure 1 below, these improved levels of knowledge and confidence were sustained in the weeks and months afterwards. Scores tailed off a little after four to six weeks, which is to be expected. However, the respondents' levels of knowledge and confidence remained above pre-

intervention levels, up to six months later.

Our interviews with beneficiaries supported these results; interviewees were readily able to talk about what they had learned, and what actions they were now taking to protect themselves. This did not relate to recalling details of specific scams, but recognising when something did not ring true and being able to respond to triggers that would make them stop and think. This is a more sustainable change than simply retaining knowledge of specific scams, as scammers continually evolve their methods. In some cases, interviewees had reduced their exposure to potential scams, with tactics such as not answering the phone to unrecognised numbers, and not using online services.

Figure 1 - Beneficiaries were more knowledgeable about scams and more confident to spot and avoid scams



Note: Beneficiaries were asked to score themselves between 1 (low) and 10 (high) on their levels of knowledge and confidence at different intervals before and after receiving the service

Some interviewees challenged us when we called to get their feedback, which was a pleasing and clear demonstration of how they were protecting themselves. A few even declined the call in the end, because they felt unsure who we were.

Other interviewees described practical tactics they used if they were approached. For example, older women living alone stating their husband dealt with such matters when they received a cold call. This not only gave them an 'out' but also implied they were not living alone.

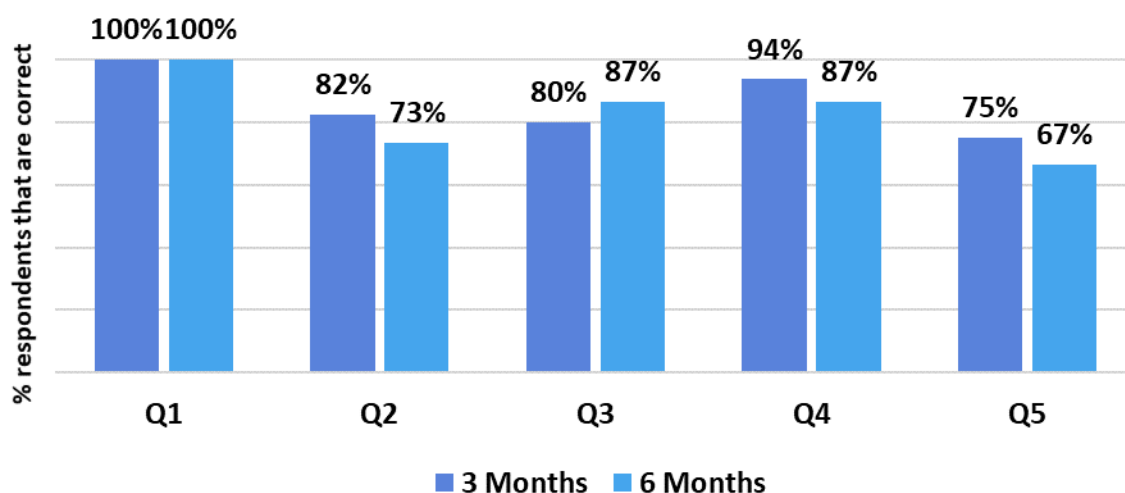
A small number of beneficiaries also completed an online knowledge test three and six months after the

intervention. Figure 2 summarises the scores.

Again, we saw respondents making sound decisions about how to avoid scams, with the majority of respondents selecting the appropriate course of action in each of the given scenarios.

Beneficiaries recognised they could still be caught out if they had an 'off day', and very few were 100% confident they would not fall victim. However, our findings suggest older people were much better equipped to recognise and deal with a wide range of scams.

Figure 2 – In the knowledge test, survey respondents demonstrated good understanding of scams and how to avoid them



N=15,17

Notes:

Q1 relates to someone trying to access their laptop remotely

Q2 details an attempted doorstep scam

Q3 is a bogus call pretending to be from the respondent's bank

Q4 is an e-mail from a 'friend' asking for money

Q5 is a genuine text from the respondent's bank about a payment recently made

Correct respondents are those that selected one or more correct responses and no incorrect responses. See data annex for full list of scenarios and answers.

Feeling safer

Interviewees said they felt safer because of their increased knowledge and confidence, and because they had practical things they could do or say to help protect themselves.

“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.”

Beneficiary

3.3 REPORTING SCAMS

As a result of the pilot, 90% of respondents felt more confident to report a scam. However, they were more likely to report scams if they actually lost money. They saw the Police and banks as the first port of call for reporting scams.

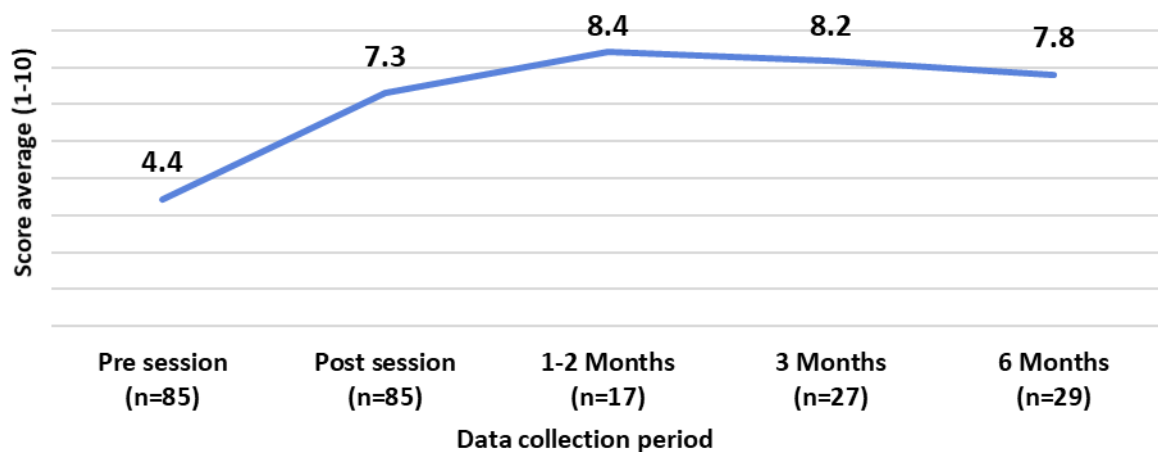
Figure 3 below shows that beneficiaries’ confidence about when and how to report scams also increased, following a similar trend to their confidence in spotting and avoiding scams.

Interviewees revealed they were not always aware of all the agencies to which they could report scams, with most being inclined to report to the police or their bank. Very few were aware of Action Fraud or Trading Standards as organisations that could help, even though we understand these agencies were mentioned during awareness raising sessions.

Interviewees also stated they would only tend to report a scam if they had actually lost money, and in some instances only if they thought there was a chance they could get the money back. Their perception was that, as these crimes are so difficult to solve, it was easier to put it down to experience and move on.

Overall, our findings indicate that a beneficiary, if they were to fall victim, would know how and where to report a scam. However, they still may not do so unless they suffered a loss and thought there was a realistic prospect of recovering their loss.

Figure 3 - Beneficiaries were more confident about how to report a scam



We were heartened that interviewees said the awareness events helped them realise that many people fall victim. This reduced feelings of embarrassment and isolation that may otherwise prevent them reporting a scam.

3.4 SUPPORTING VICTIMS OF SCAMS

People who had previously been victims of a scam got as much, if not more, benefit from the service as non-victims did. Some beneficiaries recovered lost money with help from their local Age UK. Nine very vulnerable older people were given equipment to block scam calls.

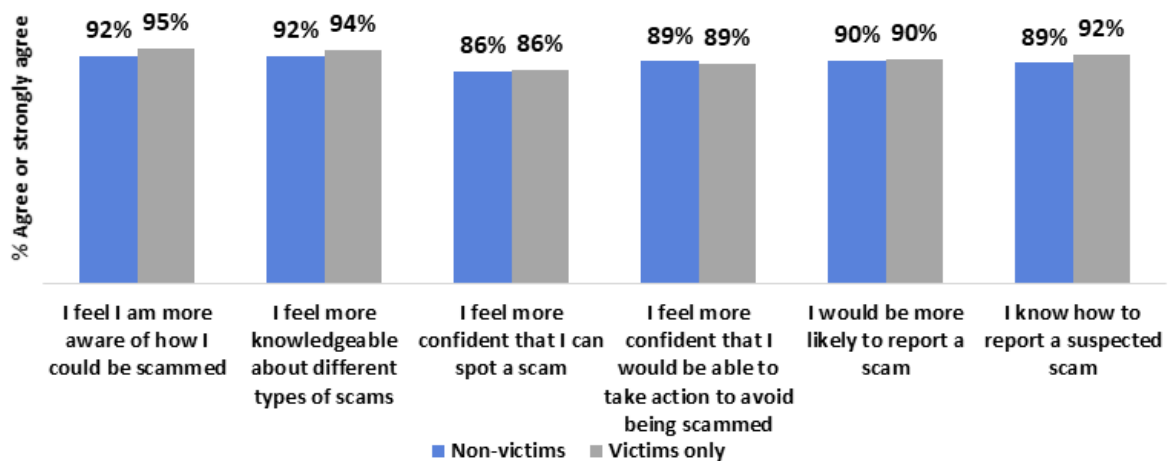
One of the pilot’s core goals was to identify and support older people who had already been scam victims and to prevent them from becoming repeat victims.

Figure 4 shows that this group gained slightly better immediate knowledge and confidence benefits from the awareness and one-to-one support sessions, than those who had not been scam victims.

The number of three and six-month surveys received from victims is statistically too low to assess whether those benefits endured to the same degree. However, we think it is reasonable to assume that, given these older people had very similar immediate outcomes to non-victims, the benefits would sustain in a similar way over time.

This was certainly reflected in our interviews, where previous victims described similar learning and behaviours to non-victims.

Figure 4 – People that had been victims of a scam before had slightly better outcomes than non-victims



⁵N non-victims: 707-746
N victims: 158-165

⁵ The range of responses has resulted from respondents not answering all of the questions. However, even the lowest number of responses is sufficient to provide reliable and robust results.

As already identified, no one is 100% protected from scams, but the pilot led to previous victims feeling better equipped to deal with a potential scam, and probably reduced likelihood of them falling victim again.

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

Beneficiary

Monitoring data indicated that most victims who received one-to-one support had previously lost significant amounts of money. Of the 149 who reported losing money, 79 people (53%) had lost up to £1,000, 50 people (34%) had lost between £1,000 and £10,000 and 20 people (13%) had lost over £10,000. Scams support therefore has the potential to save individuals from significant financial losses.

Support with reporting and loss recovery

Local Age UK delivery staff provided practical support to a small number of victims, helping them report the incident and navigate the processes needed to recover some of their lost money. In some instances, older people have been successful in recovering some of their funds.

Call blocking

trueCall, a manufacturer of telephone call screening and blocking units, donated ten units to be used by local Age UKs involved in the pilot. Nine of the ten units were given to people who

were particularly vulnerable and were experiencing a high volume of nuisance telephone calls, putting them at greater risk of being scammed.

Analysis from the supplier found that, over a two-month period, the nine recipients of the equipment had received 600 nuisance calls between them. This equated to twice the national average of unwanted, and potentially malicious, communications. The equipment was able to block 591 (98%) of those calls. Those who received the call blockers found them to be very effective, and said they had made a big difference to the number of calls they received, and to reducing the distress they experienced as a result.

This was a positive, unexpected outcome of the pilot, and enabled Age UK to generate further value for vulnerable individuals.

3.5 SPREADING THE MESSAGE

Beneficiaries talked about what they learned, with friends, family and neighbours.

Feedback from interviewees indicated that they were sharing what they had learned with others. Some took resources away to share with friends or to display in communal areas. The sessions themselves not only imparted knowledge, but opened up an ongoing conversation with friends and relatives. This is a strong indicator of sustained knowledge and confidence, as the messages are reinforced and shared each time a conversation takes place.

90% of survey respondents⁶ indicated they would recommend the awareness sessions to a friend or family member. Our interviews reinforced this, with some

⁶When asked on a scale of 1-10 how likely is it they would recommend the scams prevention sessions to a friend or family 90% ticked 7 or above.

having encouraged a friend or relative who had been a scam victim to seek support from the local Age UK as a result.

3.6 ADDITIONAL OUTCOMES

The pilot helped local Age UKs reach older people who were not already known to their services, including harder to reach groups in their communities. It also helped them strengthen relationships with other local organisations.

Providing additional support for older people

The pilot offered local Age UKs the opportunity to connect older people with support for other needs. Older people attending scams awareness sessions in turn found out about and engaged with other Age UK services, from activities such as exercise classes and digital education, to practical help from housekeeping and handyperson services. Monitoring data indicates 46% of Level 2 beneficiaries and 84% of those receiving Level 3 support were then given further support through local Age UK services.

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

Scams Prevention Advisor

Referrals were also made to external services. 25% of beneficiaries who received one-to-one support at Level 2 were referred on to other organisations for support. 55% of beneficiaries at Level 3 were also referred to other organisations.

Reaching into the community

Events were more successful than expected, and reached older people, carers and relatives from all communities. Local Age UKs successfully identified and targeted local community groups to deliver awareness sessions, including building relationships with groups they had not worked with before such as Sobel Jewish Centre (Age UK Barnet), the Asian Seniors group (Age UK Waltham Forest) and the Afro-Caribbean Elders Association (Age UK Enfield). Furthermore, they worked with a wide range of local groups to reach different parts of the community. For example:

- ★ afternoon games clubs
- ★ stroke clubs
- ★ sheltered housing
- ★ Jewish Deaf Association
- ★ church groups
- ★ dementia cafés
- ★ residential housing for people with mental health issues

A few interviewees belonged to different community groups, and were keen for the local Age UK to run sessions with their groups to share these lessons more widely. Some interviewees also said they would welcome a repeat session to their group in a few months, to refresh their memories and catch new members. As the pilot progressed, local partners reached a point where groups were approaching them to run sessions, such was the effect of word of mouth.

Working with community partners to reach the vulnerable

Reaching scam victims proved difficult, for a variety of reasons beyond the local Age UKs' control, which impacted upon them reaching their target of 900 victims or vulnerable older people. In total, 615 people received one-to-one support. Of those almost 30% had previously lost money to scammers.

By their very nature, vulnerable older people and those who have been victims of scams can be somewhat 'hidden' from society as they may be isolated with little or no contact with others in the community. Some scam victims may have had support elsewhere, for example from Victim Support, and therefore felt they did not require additional support from Age UK. Other victims simply wanted to forget about being scammed and move on. Furthermore, the anticipated referral source from Action Fraud did not materialise, thereby compounding the challenge of reaching victims. Nevertheless, the local Age UKs made impressive progress in identifying and reaching scam victims.

The local Age UKs worked hard to find and engage the most vulnerable people in their communities who would benefit from scams support. In some instances, group sessions helped them to identify older people who needed more intensive support, for example people staying behind at the end of an event and revealing they were responding to scams or were experiencing difficulties in this area.

Local Age UKs also set up referral pathways with other organisations such as the police and Trading Standards to help identify service users who needed support with scams awareness and prevention. More information can be found in Chapter 6.

Some of these pathways were not fully embedded and generating many referrals by the end of the pilot, but with more time, these pathways may well prove more fruitful.

3.7 IMPACT OF LOCAL VARIATIONS IN DELIVERY ON REACH

Numbers reached by the local Age UKs varied. The reasons behind this are not entirely clear, but having more than one staff member and having staff with local knowledge and experience both appeared to contribute.

Whilst all the local Age UKs provided support using the same model and achieved broadly the same outcomes, there are some variations in the numbers of beneficiaries reached, particularly with Level 1 support.

Geography and population

Whilst there were geographical and population variances across the different pilots, they do not appear to have influenced differences in reach.

Event size

2,421 people attended a total of 108 events or group awareness sessions across all local Age UKs.

The average number of attendees per event varied considerably, from 13 for Age UK Lewisham & Southwark to 120 for Age UK Richmond. The actual numbers varied from 3 to 150 (again Age UK Lewisham and Southwark and Age UK Richmond respectively).

Both local Age UKs reached almost exactly the same number of beneficiaries in total, but Age UK Richmond delivered 3 events compared

to 28 by Age UK Lewisham & Southwark. Age UK Richmond decided to deliver large scale events, rather than tapping into community groups, because the Metropolitan Police were already active in working with local community groups in the borough. Thus, the pre-existing provision of scams support influenced the delivery model, but did not affect overall reach.

but local experience and knowledge probably facilitated effective decision making about how to adapt the model to suit the local context. Having two part-time staff may have offered advantages over a single full-time advisor.

Partnership working between local Age UKs

We cannot say that working in partnership contributed to greater reach. Whilst Age UK Enfield and Age UK Waltham Forest applied as a partnership, in reality they split the grant and worked largely independently. However, as both were relatively smaller local Age UKs, the ability to submit a joint application enabled them to be part of the pilot and reach those in their communities that needed the service.

Staffing resource

There were some differences in staffing arrangements and, although the total resource level was broadly similar in each local Age UK, some split it across two advisors. This may offer some advantage in sharing contacts, ideas and energy, thus enabling greater reach.

This may account for the difference in reach between Age UK Lewisham & Southwark (with a single advisor) and Age UK Enfield and Age UK Waltham Forest (with three advisors across the two boroughs). In addition, some advisors had experience of working in their respective boroughs already, so perhaps had better connections and contacts from which to develop the awareness events.

In summary

In summary, it is hard to identify a unique formula that will maximise reach,

4 HOW DID AGE UK'S SUPPORT MAKE A DIFFERENCE?

This chapter describes the key factors that enabled Age UK to deliver the impact described in Chapter 3. These are core elements of the pilot that our findings indicated would be essential for continued delivery of the service in its current form.

4.1 TRAINING FOR LOCAL PARTNERS

The training was an essential enabler for service delivery.

Scams is a broad topic; there are a multitude of different types of scam, and they are ever-changing as scammers adapt their tactics.

The training provided by the National Centre for Post-Qualifying Social Work at Bournemouth University (NCPQSW) and Age UK national at the start of the pilot equipped local Age UK delivery staff with the knowledge they needed to confidently deliver awareness and support sessions.

The two-day training was perceived by local Age UKs as being a big commitment at the time. However, staff reported that it was essential, as the purpose of delivering this particular type of advice was not to deliver scripted content, but to tailor sessions and respond to questions from a solid knowledge base.

The toolkit, provided by Bournemouth University at the training workshop, was also a useful resource for delivery staff to refer to and draw materials from when

delivering awareness sessions and support.

“The training was pretty intense, a lot to cover, but looking back I wouldn’t have liked to deliver the service without having done it. Even the booklet⁷ has been so helpful, it gives me a bit of structure to delivery”

*Local Age UK
Scams Prevention Advisor*

As well as the training, project delivery staff also needed to invest time in continually updating their knowledge, by learning from community organisations, beneficiaries and the internet.

Our findings indicate that the training was an essential foundation for successful delivery, and would need to be replicated for other local Age UK staff or volunteers in order to deliver the service to the standard achieved by the pilot.

4.2 DEDICATED STAFF MEMBERS

Funding for the role

Funding for a dedicated advisor role was essential to the pilot’s success.

⁷ Age UK’s Avoiding Scams guide

The local Age UKs used most of their funding to appoint dedicated members of staff to deliver the service.

It is difficult to see how the service could have been delivered without this dedicated resource, as the role involved:

- ★ promoting the service
- ★ exploring other service provision in the area, to fill the gaps and avoid duplication
- ★ building relationships with other organisations and potential partners
- ★ developing and embedding referral pathways
- ★ identifying groups and individuals that would benefit
- ★ organising events and arranging appointments
- ★ delivering the awareness sessions and one-to-one support
- ★ fulfilling monitoring requirements

None of the local Age UKs had sufficient capacity to fulfil this role from their existing staff base. Furthermore, it was noted that it may be too much to expect a volunteer to commit the time required for the training and ongoing self-directed learning.

Staff with the right skills and attributes

Staff skills, experience and personal qualities were critical success factors.

Local Age UKs recruited individuals externally or appointed existing staff with the right skills and experience to deliver the service.

The training was important to provide the knowledge base, but staff also needed a range of interpersonal skills to deliver the service effectively, particularly to vulnerable people. Being able to listen and respond was essential,

and delivery staff had to be sensitive and patient, to draw out issues in order to help beneficiaries keep themselves safe. In addition, they needed to adopt a holistic approach, identifying other needs and offering appropriate support, thus delivering a broader range of outcomes.

4.3 RESOURCES

The suite of resources

Age UK national commissioned the development of a range of dedicated resources to support pilot delivery.

In addition to the training and the toolkit, Age UK national worked with Bournemouth University (NCPQSW) to produce a range of resources to help project staff deliver scams awareness and support. These included:

- ★ interactive games to assist learning: 'Scams and Ladders' and quiz cards
- ★ cyber scams coasters
- ★ 'no cold calling' door stickers

Age UK also commissioned the development of a short film highlighting the risks of doorstep scams, and drew on existing materials to complement these new resources, including:

- ★ templates for posters and press releases
- ★ the Age UK *Avoiding Scams* information guide
- ★ Take 5's phone scams reminder sticker

Delivery staff feedback

Delivery staff gave the resources to beneficiaries to reinforce messages and act as a reminder. They also

found and used a variety of resources from other organisations.

In addition to the toolkit acting as an ongoing resource, local Age UKs also used the *Avoiding Scams* guide to structure their group sessions and one-to-one sessions.

They did not use the interactive games and short film as frequently as may have been hoped, due to time, space and – in the case of the film – technology constraints.

The film was used at 14% of group events and in 24% of the one-to-one sessions. Some delivery staff felt that using the film in a one-to-one session interrupted the flow of conversation. If they did not have their own laptop or tablet, they felt it inappropriate to show it using a beneficiary's laptop. Feedback from delivery staff suggests that the scenarios presented in the video, and the language used, were overly simplistic and felt a little patronising.

Local Age UKs found it useful to leave materials with beneficiaries, such as the coasters and door stickers, to help reinforce messages and act as an aide memoire. They also supplemented these with other information, such as recent local scams, and materials from other organisations.

Local Age UKs noted that Age UK materials are not available in other languages, which they felt was a disadvantage when they were trying to reach all sectors of their community.

They also reported that other good quality resources, some of which are also available in other languages, are available from organisations such as the Metropolitan Police, banks and Trading Standards. Rather than duplicating effort, sharing materials may be a more

effective way of providing the range of information required.

Whilst local Age UKs found it beneficial to have information guides available to them free of charge from Age UK national, some delivery staff also commented that printed materials would go out of date over time. However, Age UK national confirmed that materials are updated regularly and would continue to be updated and made available beyond the pilot period.

Beneficiary feedback

Beneficiaries found the Age UK Avoiding Scams guide especially useful, and shared this and other resources with friends and family.

We received limited beneficiary feedback about the film, as many could not remember if they had seen it or not. However, one interviewee commented:

“They provided a few examples and the video. I thought, a door to door salesman delivering and getting the money from this lady... it's very scary... Teaches you to be very careful.”

Beneficiary

Some remembered other films (such as examples from the Metropolitan Police, which were sometimes shown at events) and remarked on television adverts as being good ways of keeping scams in mind.

Interviewees liked the Age UK *Avoiding Scams* guide as a useful point of reference.

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

Beneficiary

The guides, along with the stickers and coasters, were widely distributed at events and group sessions, with some attendees taking multiple packs to share with friends and family. 97% of those receiving a one-to-one session also received these resources.

Figure 5 shows that beneficiaries were still finding the resources useful at three and six months, but some were less able to remember receiving them after six months.

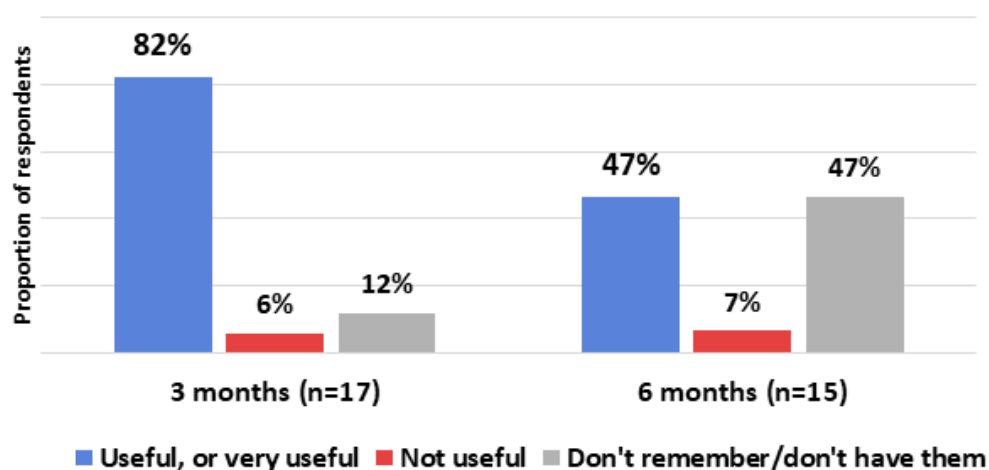
Interviewees commonly mentioned using the door stickers, and some thought the number of cold callers had reduced since displaying them.

The Take 5 phone stickers and cyber scam coasters were less frequently cited, but we did hear from some interviewees that they were effective.

“I keep it [the coaster] on the table and look at it at breakfast. It reminds me every day to stay on guard.”

Beneficiary

Figure 5 – Most respondents found the reminder resources (door stickers/ Avoiding Scams guide/scams coaster, etc) provided by Age UK useful



5 THE PARTNERSHIP BETWEEN AGE UK AND ACTION FRAUD

The partnership between Age UK and Action Fraud was initiated as a result of Action Fraud's desire to explore how more support could be provided to vulnerable older victims of scams. Action Fraud sought partnership specifically with Age UK because of their trusted position and engagement with older people.

Action Fraud identified a funding opportunity through the City Bridge Trust, and approached Age UK to work in partnership to develop an application.

The partners' distinct roles and responsibilities were as follows:

- ★ Age UK national: to design the pilot and provide operational delivery through local Age UKs in the pilot London boroughs
- ★ Action Fraud: to identify and refer older scam victims who lived in the pilot boroughs and consented to be contacted by Age UK

Both organisations were involved in the design and sign-off of the programme's awareness resources.

5.1 SHARED VISION AND GOALS

Age UK and Action Fraud shared a clear strategic vision for the programme.

However, challenges arose with operationalising that vision. These are explored further below.

5.2 CHALLENGES

There were significant challenges in turning the vision into a practical

reality, especially in establishing and operating an effective referral process, and the level of priority Action Fraud was able to give to resolving these challenges.

Defining the referral process

Throughout the funding application and pilot development process, Action Fraud reported that it would be possible to set up a referral process for scam victims from the pilot boroughs who had previously reported incidents to Action Fraud. Unfortunately, this was not successful.

As the set-up phase continued, it became apparent that establishing a referral process would not be as straightforward as initially anticipated. It appears that the Action Fraud team had committed to providing victim referrals without gaining the necessary understanding of the limitations of their organisational systems and processes, and how these might impact on creating a referral system. This led to unexpected barriers during the set-up phase, creating concerns about meeting deadlines for the start of delivery and for the ensuing potential for reputational risk, thus placing stress on the partnership.

Data sharing

It took much longer than anticipated to finalise the data sharing agreement between Action Fraud and Age UK and, despite the six-month design and development phase, it was not in place in time for the local Age UKs to begin delivery in February 2018. In fact, it was not signed until August 2018, which meant that Action Fraud could not refer victims to the local Age UKs during the

first six months of the twelve-month delivery period.

The General Data Protection Regulation (GDPR) came into force during the programme, causing additional complexities, as both organisations were in the midst of introducing new data protection processes and learning about the real-world implications of the regulation. Action Fraud and Age UK were not unique in experiencing these challenges, but it does appear to have affected this partnership disproportionately, compared to other programmes we have evaluated during the same period. This may be attributable to one of the partners being part of the Police, where data protection processes are more complex due to the nature of the data held.

Resourcing and prioritisation

As the operational delivery lead, Age UK national had a team of three working on the programme, each dedicating approximately half of their working week to it. The original bid also included funding for dedicated staffing within Action Fraud. However, after the bid was approved, Action Fraud discovered that it was not able to receive grant funding. A proportion of this funding was returned, with the remainder being reallocated (with the funder's agreement) to Age UK for development of resources and additional activities.

Action Fraud's core team for the programme was the Director of Action Fraud and the project manager from the Economic Crime Victim Care Unit (ECVCU) based in London. Whilst both staff members were committed and gave time to the programme, Action Fraud did not have ring-fenced resource dedicated to it; both team members were balancing their work on the programme with numerous other priorities. This affected the speed with which they could respond

to information requests, and the amount of time they could devote to attending meetings and resolving issues. It also led to an impression that Action Fraud did not give the same priority to the programme as Age UK did, and that they were not able to treat issues with sufficient urgency. This had a compounding effect on all the other challenges experienced in the development and delivery of the programme.

Despite these challenges, both organisations reported a positive working relationship and a lot of goodwill towards the programme, and an appetite to work together in future in some form, provided the challenges with referral routes can be resolved.

Organisational cultures

Most partnerships experience some challenges with differences in organisational structure and culture, but in this case they appear to have been pronounced. The coming together of a large public sector organisation with a national charity brought mismatches in working style and culture.

Age UK has a very strong culture of robust project management and operational delivery of KPIs. This contrasted sharply with Action Fraud's approach to the programme, which was more top-level, with limited visibility of operational processes and less focussed on the numbers. The increased involvement of the Action Fraud project manager latterly created more of a match in focus between the two organisations.

Referrals from Action Fraud

Throughout the programme, Action Fraud was positive in its intention to refer eligible scam victims to local Age UKs. However, the practicalities of making that happen were problematic.

Once the agreement was in place, the number of referrals was low, with only 21 referrals being received between January and August 2018, and only nine of those going on to receive support. These figures were well below the anticipated numbers predicted by Action Fraud's initial scoping which informed the selection of pilot boroughs.

The third-party contact centre handling calls to Action Fraud reported that all staff had received training on the programme and knew to offer a referral to eligible callers, and that staff coaching reinforced the need to refer where appropriate. However, the contact centre contract was not closely managed by Action Fraud, so there was no way of knowing the extent to which this was reinforced. Referral numbers remained low, and no clear reason was found despite Age UK asking Action Fraud to investigate further. Anecdotal feedback suggests that the call handlers were not offering the service to all eligible callers.

Action Fraud changed their contact centre supplier in October 2018. In November, the Action Fraud team reported to Age UK that they had discovered that the contract for the new supplier did not include referrals to the Scams programme, and therefore no referrals had been made since the end of September. The third-party supplier quoted a prohibitively high price for adding referrals to their service level agreement, and therefore no more referrals would be made in future.

Action Fraud states that the potential change of supplier was mentioned to

Age UK at the beginning of the programme, but Age UK state that the implications for referrals to the programme were never explained. Indeed, it appears that the Action Fraud team were not aware of the implications for referrals either, until after the change had happened.

5.3 SUCCESSES

A temporary manual solution to the referral challenge was explored latterly, with promising results. The partnership between Age UK and Action Fraud enabled the partners to access funding for the pilot to take place.

Workaround for referrals

Towards the end of the programme, the Economic Crime Victim Care Unit⁸ (ECVCU) in London explored a manual system for generating referrals. Out of 26,538 Action Fraud reports initiated nationally in December 2018, they identified 176 people as eligible for support through the project⁹. The London ECVCU advisors saw the benefit of the programme to vulnerable older people, and volunteered to contact the 176 victims by telephone, to offer them a referral to their local Age UK for the Scams Prevention and Victim Support service.

Of the 80 people they were able to contact^{10,11}, 31 consented to the service and 49 declined. This was a pragmatic solution, and if it had been implemented earlier it may have improved the number of victims that the programme supported.

⁸ The ECVCU sits within the City of London Police and is a small, specialised team that addresses a particular gap in service provision to victims of economic crime, particularly fraud, and it specifically deals with those who report through Action Fraud.

⁹ Aged over 55 and living within the local Age UK pilot boroughs.

¹⁰ All were contacted on three separate occasions. This is in line with good practice.

¹¹ Outgoing calls from ECVCU appear as 'withheld' or 'private number' on caller displays, which may have affected pick-up rate.

However, the sustainability of the solution in the longer-term or if the programme is scaled up, would need to be considered carefully. This was a short trial with victims who had reported to Action Fraud very recently (December 2018). They were called back within a month of reporting to Action Fraud, when the incident was fresh in their minds. Ordinarily, the ECVCU works on a backlog of about 3-5 months, by which time the person may have had support from elsewhere or no longer wish to receive support. If this approach was to be used in the future, consideration would need to be given to whether it would be possible to contact victims sooner, on a regular and larger-scale basis.

Furthermore, the calls were undertaken by advisors who volunteered to fit the calls in alongside their existing workload, on a one-off basis. It would be important to establish whether the ECVCU advisors have capacity to do this on a continuing basis and potentially at a larger scale.

Accessing funding

The partnership succeeded in accessing funding that would not have been available to Action Fraud alone and may not have been available to Age UK national without Action Fraud as their partner, given the City Bridge Trust's interest in exploring a partnership between policing and the third sector.

Influence

Action Fraud's involvement helped to raise the profile of the programme through their contact with police forces and policymakers. This offers potential opportunities to scale up the programme to other areas, where resource permits. However, there are substantial practical challenges that still need to be resolved before exploring those opportunities

further. To do so prematurely would pose a significant reputational risk to Age UK as the main deliverer.

6 BUILDING LOCAL RELATIONSHIPS

A critical factor in the success of the pilot was the relationships local Age UKs developed with other local community organisations. We explore below the development of those relationships and the value they generated.

6.1 DEVELOPING RELATIONSHIPS

Local Age UKs identified local organisations with the greatest potential for joint working.

Delivery staff began by identifying potential organisations to approach, building on colleagues' intelligence and contacts. Following initial contact with potential partner organisations, local Age UK scams advisors focussed their efforts on developing relationships with those which presented the best opportunities for joint working, knowledge sharing or establishing referral pathways.

"I received an e-mail when they were just starting and was keen to explore how we could work together"

Representative from a local bank branch

Community partners varied from pilot to pilot, but relationships were most commonly established with:

- ★ community policing
- ★ Trading Standards
- ★ local authorities
- ★ banks

These organisations were already active to some degree in scams prevention. Early scoping, to understand the activity that was already being delivered, enabled local Age UKs to develop partnerships which maximised the value of both partners' resource and minimised duplication.

Local Age UKs continued to develop new relationships throughout the pilot period, as delivery staff became aware of other organisations and services operating in the local area. They also invested time in maintaining existing relationships.

6.2 THE VALUE OF LOCAL RELATIONSHIPS

Joint working offered mutual benefit, both reputationally and in terms of how much could be achieved. It also enabled local Age UKs to tap into different expertise and resources.

Credibility and extended reach

Delivering alongside a community organisation, such as local Police, added credibility to the Local Age UKs' service.

Delivery staff stated that it gave their knowledge and expertise credibility to the audience. They also thought that working alongside other organisations helped enhance Age UK's reputation.

Local community organisations also felt that working with their local Age UK enhanced their organisation's reputation, as they were being seen to work alongside a well-known and well-regarded charity. They were also able to access groups that they would not otherwise have reached.

“It’s good for us to be seen working alongside community organisations”

Community police officer

Sharing knowledge, intelligence and materials

Local partners brought different knowledge, expertise and materials. For example:

- ★ banks – literature and expertise in online scams
- ★ Trading Standards – in-depth knowledge of doorstep and telephone scams
- ★ Metropolitan Police – materials, including short films portraying different types of scam and downloadable information leaflets in different languages

Tapping into this expertise helped delivery staff develop their own knowledge, and offer a wider range of resources to participants.

Local Trading Standards, the police and other community organisations also provided intelligence about current scams taking place locally, which delivery staff could then highlight during the awareness sessions and through their website.

Alignment with local partner priorities

“It was easy to see how it fit with what we are trying to achieve as a team and for our service users”

Representative from a local authority social care team

The Scams Prevention and Victim Support pilot aligned strongly with other community organisations’ priorities, in either scams prevention, victim support or both, as illustrated by the following case study.

Aligning with local partner priorities

Barnet Council’s Adult and Communities Wellbeing service recognised how well the service aligned with their work. Working across social care, health and public health, their priorities include supporting independence and mental and physical wellbeing, which they recognise can be negatively impacted by scams and fraudulent activity.

They invited Age UK Barnet to present to the team and agreed to promote the service. Both organisations committed to attending each other’s awareness events.

It has been a wholly positive experience for the local authority team, and they especially highlighted Age UK Barnet’s clarity of information, speed of response to referrals and the high quality of the service overall.

Maximising resource and filling gaps in provision

By working with local partners, local Age UKs have helped to increase the resource and activity focussed on scams prevention and victim support in their areas. At one end of the spectrum, this has involved bringing community organisations into events or sessions they would not otherwise have attended. At the other end, as the following case study illustrates, it enabled a partner organisation to commit more resource to this area of work.

Maximising resource¹²

Prevention is a key role of the neighbourhood policing team, but scams is just one of many areas within their prevention remit. Therefore, there was a limit to the prevention activity they could offer, and it was not solely focussed on older people.

Partnership working with community organisations is encouraged in community policing. The opportunity to work with the local Age UK on scams prevention enabled a local officer to get permission to dedicate more of their time to scams prevention activity.

As well as co-delivering group sessions, the officer and local Age UK staff each shared their presentations and resources so they each could cover the other's content and distribute resources when delivering separately.

Partners reported that the Scams Prevention and Victim Support pilot was filling a local gap. Each local area had some activity in place already, but they reported it was not enough to meet the need that exists. Therefore, the additional group activity being carried out by local Age UKs was seen to be an important addition in extending the reach of scams prevention and support. Furthermore, the provision of one-to-one support through the service was seen as a particular strength as this is not commonly available through other organisations or services.

6.3 EMBEDDING LOCAL RELATIONSHIPS

Establishing partnerships and embedding working practices takes time, with the full benefits only

beginning to be realised toward the end of the pilot.

Successful delivery of the project required effective awareness raising to ensure the needs of the service were properly understood and identifying opportunities for partnership working. Local Age UKs and community organisations acknowledged that it takes time to really embed working practices and referral pathways, and that that this was only really starting to happen in the latter stages of the pilot.

Local partners all expressed disappointment that their local pilot was not continuing, as it had become a valued service, meeting a continuing need.

“It’s disappointing that the pilot is finishing, it’s filling a gap. There’s more we could do.”

Representative from a local Trading Standards

6.4 RELATIONSHIP WITH TRADING STANDARDS

There is an appetite for future partnership working with Trading Standards, but local variation will need to be understood.

Age UK national had ongoing discussions with National Trading Standards during the pilot, to explore the potential for future partnership working. Whilst there was mixed success in terms of the extent and closeness of partnership working at a local level in each of the pilot areas, there was an

¹² This case study does not detail the specific Local Age UK or community policing area to provide anonymity for the consultee as per their request.

appetite to continue to explore opportunities.

Each local Trading Standards' autonomy, and differing resource levels and priorities, influenced the extent to which working relationships had been formed in each of the areas that the pilot was being delivered. In those areas where closer working relationships were formed there were examples of joint delivery of group sessions, sharing of knowledge and information, and the establishment of referral pathways into each service. In areas where Trading Standards had more limited capacity and resource, which affected the extent to which joint working could take place, they valued the service highly. This was because it expanded provision of prevention and support activity that would be difficult to achieve solely using their own resources.

The local autonomy of Trading Standards, and the differing levels of resource and priority, makes it difficult to identify particular areas or regions where the opportunity for partnering is greatest. This highlights the need for detailed scoping and local dialogue to take place at the earliest opportunity, to explore what is possible and where the best opportunities exist.

7 SUSTAINABILITY

Local Age UKs could not continue delivering a Scams Prevention and Victim Support service in its current form without further funding.

Each local Age UK was taking a different approach to the future, ranging from seeking funding at a level which would enable a full service to continue through to one local Age UK stopping delivery completely. They all considered various options, such as using volunteers to deliver the service, but reached the conclusion that dedicated staffing, and therefore continued funding, was required.

Those that were applying for further funding recognised that this would not necessarily provide a sustainable long-term solution, and indeed may only be sufficient to fund a few one-off events.

Some delivery staff had transferred into other local Age UK services, thereby at least retaining the knowledge locally. Others in areas with no funding had either already left or were about to at the time of writing this report.

7.1 ADAPTING THE SERVICE

Future delivery would provide group sessions and a streamlined one-to-one support offer, not differentiated between Levels 2 and 3.

If they continued delivery, local Age UKs reported that they would prefer to operate a simplified model comprising group sessions and one-to-one support for those that needed it. They would no longer make the distinction between victims and non-victims.

Most saw the group awareness sessions as the priority, as this would enable

them to reach the most people with limited resources. Dedicated staff resource would be required to ensure that one-to-one support would be proactive through the establishment of referral pathways and the work involved in maintaining relationships with organisations where referral pathways are established.

7.2 STAFFING THE SERVICE

Local Age UKs are considering whether other staff and volunteers could offer some level of scams prevention and awareness activity, but are concerned about the risks if they lack the necessary knowledge.

Staff

Local Age UKs had considered whether it was feasible to spread the knowledge across more local Age UK staff, for example through Information and Advice services. At best, they thought this would be an add-on, rather than being able to offer a full service similar to the pilot. They had also considered training staff to deliver group sessions, but were concerned that without the depth of knowledge sitting behind them they may not be able to respond to questions well, and could lose credibility.

Volunteers

Local Age UKs stated that it would not be appropriate for volunteers to deliver this service, in terms of the time commitments for both training and actual delivery. They particularly highlighted that support in the home can involve additional work beyond the visit itself, such as writing letters, referrals and follow up with local authority teams. They were also concerned that volunteer turnover would mean they would have to

repeatedly find and train appropriate volunteers.

One local Age UK planned to upskill volunteers in the Information and Advice service, but just to a basic level, to enable them to signpost people to appropriate further support elsewhere.

If the service was to continue with a dedicated staff member, local Age UKs did see the benefit in involving volunteers more, for instance with administration and supporting events.

Local community partnerships

Local Age UKs felt that community partnerships would also be important in delivering a sustainable service. As well as providing access to beneficiaries, community organisations brought additional resources (staff and materials) that could be shared. By working together as a team, the service delivery would benefit from increased flexibility and resilience.

7.3 SUPPORT FROM AGE UK NATIONAL

Local Age UKs would continue to rely on Age UK national to provide training and materials.

Local Age UKs still had some materials left, but in the long-term they would be reliant on Age UK national for supplying materials such as the *Avoiding Scams* guide, door stickers and coasters.

In addition, they would need Age UK national to provide the training centrally on a rolling basis, to account for staff turnover and to spread the service to other local Age UKs.

8 COST-EFFECTIVENESS

To determine the cost-effectiveness of the project, we calculated the costs of delivery and then the average cost per beneficiary. This helps us understand whether some local Age UKs were able to deliver more with their resources than others, and also helps to model potential costs for delivery at a larger scale or in different communities. We have also calculated an estimated cost of a scam to both the public purse and the individual.

The evaluation was designed to examine cost-effectiveness, rather than cost-benefit. To go further we would need to know the actual number of scams avoided as a result of the programme. However, we are able to offer a narrative on the likely benefits and consequences of the programme, which would allow a potential funder or commissioner to make judgements on the value of the intervention. We address these in section 8.2.

8.1 COST-EFFECTIVENESS

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

The overall cost of the programme was £324,954 including both centralised and local Age UK costs (each local Age UK pilot received a grant of £40,000). With this funding, the programme provided support to 3,036 beneficiaries, of which we estimate that 3,006 were unique individuals¹³.

Overall the average cost per beneficiary was £53.61 (excluding centralised costs). Figure 6 shows a full breakdown of costs.

The actual cost will of course vary per person, bearing in mind that Level 1 interventions generally take less time per beneficiary than those at Levels 2 and 3. However, the cost data provided was not sufficiently detailed to assess difference in costs per level.

Figure 6 – Actual number of reported beneficiaries by level across partners

Pilot	Delivery cost	Beneficiaries	Estimated unique beneficiaries	Cost per unique beneficiary
Barnet	£40,150	745	730	£55.00
Enfield & Waltham Forest	£41,190	1,266	1,261	£32.66
Lewisham & Southwark	£39,814	494	487	£81.75
Richmond	£40,000	531	528	£75.76
Total	£161,154	3,036	3,006	£53.61

¹³ A small number of recipients of Level 2 or 3 support had participated in a group session previously, but we do not have data to enable us to accurately identify those individuals. We arrived at our estimate of unique beneficiaries by removing the Level 2 and 3 beneficiaries who stated they had previously received scams support of some kind.

We can also see that there is significant variation between pilots. The main difference contributing to the variation is the number of Level 1 beneficiaries. Age UK Enfield in partnership with Age UK Waltham Forest and Age UK Barnet each delivered Level 1 support to more beneficiaries, whereas numbers of Level 2 and 3 interventions were broadly similar for each pilot site.

Central costs included a combination of ongoing costs (programme management, training, supply of materials) and start-up costs (insight gathering, development and production of materials, evaluation). If Age UK were to continue delivery in a similar way, ongoing centralised costs would need to be budgeted for.

8.2 BENEFITS AND CONSEQUENCES

Every scam avoided saves the public purse £2,175.

86% of respondents reported being more confident to spot a scam after receiving the service, and 89% being more confident to take avoiding action if targeted. It is not unreasonable, therefore, to assume that some would avoid being scammed if targeted in future.

The cost of scams

The Home Office Economic and Social Costs of Crime¹⁴ publication provides calculations for the costs of different kinds of crime. Fraud is the closest

category to scams in their calculations, and we therefore used these as a basis to calculate the cost of a scam. We separated the costs to the public purse from the costs to the victim, as there is specific data available about the financial cost to scam victims from National Trading Standards. We therefore used this, rather than the Home Office figure. We know from the monitoring data that some victims supported by the pilot had lost significantly more money (in excess of £10,000), but we do not have the actual figures for each victim. We have therefore used National Trading Standards averages, accepting they may be conservative figures for this target audience.

We also added in the cost of social care as a result of scams, from recent calculations by trueCall¹⁵, as they highlighted this as missing from the Home Office figures. Their calculation appears to be robust and conservative. We therefore arrived at the following estimate of the average cost of a scam on an older person:

Cost to the public purse:	
Anticipatory/prevention ¹⁶	£220
Police and criminal justice ¹⁷	£200
Health services ¹⁸	£70
Social care costs ¹⁹	£1,685
Total	£2,175
Cost to the victim:	
Average amount lost ²⁰	£1,862
Overall cost	£4,037

¹⁴ The economic and social costs of crime, second edition. Research report 99. Home Office. 2018.

¹⁵ trueCall review: The economic and social cost of scams (draft). 2019. (NB focussed on telephone scams).

¹⁶ The economic and social costs of crime, second edition. Research report 99. Home Office. 2018.

¹⁷ *ibid*

¹⁸ *ibid*

¹⁹ trueCall review: The economic and social cost of scams (draft). 2019. (NB focussed on telephone scams)

²⁰ Estimate from National Trading Standards Scams Team

We can see that the cost to the public purse outweighs the cost to the victim, which supports the case for inexpensive preventative action.

Potential savings

34% of beneficiaries had been targeted by a scam in the past, and 19% of beneficiaries had been victims of scams in the past. This accounts for 1,022 being targeted by scammers and 571 of them becoming a victim.

If those 571 victims had been supported before they were targeted, and then some of them did avoid being scammed as a result of being better equipped, we can assume this resulted in a saving to the public purse. Whilst 89% said they were now more confident to avoid a scam, we cannot know for sure how many would have avoided being scammed. We have therefore calculated the potential savings to the public purse, based on a range of different proportions of the 571 victims avoiding being scammed again in the future:

5%	£60,600
10%	£123,975
15%	£184,875
20%	£247,950

8.3 COST OF FUTURE DELIVERY

Replicating similar delivery would probably need a similar level of local funding (£40,000) to the pilot phase. Centralised funding would also be needed for training, programme management and materials.

We are not able to assess accurately whether £40,000 was the right amount of grant funding for the pilot, as each pilot received the same amount and therefore there is no comparator. However, during our fieldwork, the local Age UKs did not report finding the

amount too little or needing to top it up from local funds. We note that the pilots did need a lot of developmental work to establish and maintain local relationships and referral routes, and this would not have been possible on a smaller budget. We also note that costs would vary around the country, and that these pilots were all based in London, which tends to have the highest costs amongst UK locations.

9 CONCLUSIONS AND RECOMMENDATIONS

9.1 HOW SUCCESSFUL OR OTHERWISE HAS THE PROGRAMME BEEN AT HELPING RAISE AWARENESS OF SCAMS AND HOW TO REPORT THEM?

The programme was very successful at raising awareness of scams and how to report them. It also started a wider conversation about scams amongst older people in their communities.

It reached more than double the target number of older people for scams awareness sessions, and exceeded its outcome targets of 75% being aware of scams and feeling more confident to spot and avoid scams (86-94% achieved).

There are strong indications that beneficiaries retained the important knowledge about how to spot and avoid scams for the longer term. Importantly, they described behavioural integration of the learning, such as stopping and reflecting when something 'just did not ring true' and having practical tactics in place to protect themselves. This is more powerful than simply retaining knowledge of specific scam techniques, as it prepares people to adapt and deal with any scam that they might encounter.

Notably, the programme seems to have also helped stimulate an ongoing conversation between older people about scams, which not only helps with retention of learning, but also the sharing of tips, tricks and local intelligence. Groups continued to talk about scams after their sessions, and some participants shared their learning and resources with friends, family and

neighbours. Furthermore, the pilot appears to have reduced stigma around being scammed, which has the potential to encourage greater reporting of scams, should people fall victim in the future.

9.2 HOW SUCCESSFUL OR OTHERWISE HAS THE PROGRAMME BEEN AT SUPPORTING OLDER PEOPLE WHO ARE VICTIMS OF SCAMS?

The programme was very successful at supporting older people who had been victims of scams, despite difficulties with the referral process.

The pilot did not reach its original target of supporting 300 victims. However, Local Age UKs responded proactively to the lack of referrals from Action Fraud by seeking other ways to find and support scams victims. These included:

- ★ identifying victims who attended the awareness sessions
- ★ working with local community organisations to identify service users who had been scams victims
- ★ working with other local Age UK services to identify service users who have been scams victims

This led to local Age UKs reaching 103 victims. Given the unexpected absence of the main source of victim referrals, we conclude this was a notable success.

The programme exceeded its outcome targets for victims, with victims experiencing the same or better immediate outcomes as non-victims. Our findings also suggest that these confidence outcomes will endure in the longer term. We therefore conclude that the programme was also successful in

supporting victims of scams, and that there is a strong likelihood that they will be better equipped to avoid being scammed in future.

9.3 HOW USEFUL OR OTHERWISE HAVE THE TRAINING MATERIALS AND RESOURCES BEEN?

The training, toolkit and take-home materials have been very useful, especially in combination with personal interaction and facilitation skills. The interactive games and short film, less so.

The training and associated toolkit provided by Bournemouth University (NCPQSW) has been fundamental to the success of the programme, supported by delivery staff continuing their self-directed learning thereafter. The training provided a deep and comprehensive knowledge base that enabled delivery staff to respond confidently to the questions that arose, and to tailor delivery to meet specific groups' needs.

Coasters, door stickers and the *Avoiding Scams* guides were also useful, both from the delivery staff and beneficiaries' perspectives as they provided timely reminders in the home. Materials in other languages would also be useful, to help reach other parts of the community. However, delivery staff have utilised the Metropolitan Police's suite of materials available in multiple languages, and report these to be of good quality and in line with the programme's messages.

The short film and the interactive games were used less, due to time space and technology constraints. Some delivery staff were less convinced of their usefulness compared to the other materials.

Our findings indicate that personal interaction and high-quality facilitation have been the critical success factors for delivering awareness sessions and one-to-one support. This has been enabled by the quality and depth of the training, and supported by simple take-home materials.

9.4 HOW SUCCESSFUL OR OTHERWISE HAS THE PARTNERSHIP BETWEEN AGE UK AND ACTION FRAUD BEEN?

The partnership has not been as successful as anticipated, particularly in relation to the referral process.

Clarifying expectations in advance and formalisation of critical processes for partnership projects would mitigate the risk of similar challenges in future.

Action Fraud's role was primarily as a referral partner. Due to the various challenges with the referral process, we must conclude that it was not effective.

The partnership has brought other benefits, in terms of raising the profile of the programme and accessing the funding, and these are not insignificant.

Most of the challenges have resulted from not having clarity about the detailed operational processes that would underpin Action Fraud's referral process, and there is important learning about having concrete, detailed operational procedures in place before beginning delivery. Given the impact of their absence on a critical aspect of service delivery, we recommend that programmes should not be allowed to proceed to delivery until detailed operational processes are in place.

The absence of dedicated staff resource within Action Fraud also contributed to the challenges in the partnership. Issues were not investigated, discussed and resolved in a timely fashion, and this led to slower than desired progress and to frustration amongst the Age UK national team and local Age UKs.

Some of the frustrations may have been alleviated by a different partnership structure, with Action Fraud being a referral partner to Age UK with agreed terms and conditions. The chosen structure of an equal partnership, despite an unequal division of resource and priority, caused delays and frustrations. This was compounded by a lack of agreed terms of engagement between the partners. Agreeing the terms under which a partnership will work not only gives both partners a structure for how they each contribute and how to resolve issues, it also forces both partners to discuss and specify ways of working before the programme or project commences. This provides a solid foundation for working together productively.

Recommendation

Age UK should clarify expectations in advance of partnership projects in future, and formalise the critical processes before commencing project delivery.

This should include:

- ★ agree the staff resource involved from each partner:
 - the individual roles
 - the amount of time allocated
- ★ investigate each partners' operational processes, including:
 - data sharing protocols and legal requirements
 - the existence, suitability and continuity of the specific

processes and systems that partners will use to deliver their part of the programme

- ★ determine the most appropriate partnership structure to reflect the balance of each partners' workload and contribution to the programme
- ★ agree detailed terms of engagement for the partnership, to govern each partners' contribution and how the partnership will be managed
- ★ do not proceed to delivery without:
 - Memorandum of Understanding in place, which includes operational processes and procedures that have been fully tested
 - data sharing agreement in place

9.5 TO WHAT EXTENT IS THE SERVICE COST EFFECTIVE AND SUSTAINABLE FOR EACH OF THE LOCAL PARTNERS?

The programme is relatively inexpensive, and offers good outcomes in terms of scams awareness and potential prevention.

Local Age UKs have not been able to sustain delivery without additional funding, due to the dedicated resource required.

The intervention costs an average of £53.61 per person, and the outcomes were not only achieved but sustained. Those outcomes potentially offer significant financial savings for both older people and the public purse, and the avoidance of considerable distress for older people, in the longer term.

Different local Age UKs have been able to reach different numbers of older people with the same financial resource over the pilot period (a £40,000 grant). This appears to have been due to

different local circumstances. A longer delivery period would allow further exploration of the reasons behind the variation.

The local Age UKs involved in the pilot were not able to find a way to sustain the programme without additional funding, as the scale of the service, and the need for ongoing partnership development, required dedicated resource. A year-long pilot is not sufficient time to demonstrate the full range of benefits, which might enable development of a commissioning business case. Nor is it long enough to fully explore how to embed aspects of the programme into other service offerings.

Recommendation

Any future programme should ensure a minimum delivery period of two years, to give more time for integration and evidence collection. The time required for programme set up and shut down should be additional to this.

Based on our experience of evaluating other pilots, and the length of time it takes to embed new delivery, we recommend a delivery period of two years. This does not include the set up and lead in time required to establish the programme, nor the shutdown period at the end. This would enable Age UK to continue building the outcomes evidence base, and to explore funding routes and alternative models of delivery. It would also provide the time to undertake a cost-benefit analysis, focussed on savings. We would also recommend that local Age UKs are requested to set out their plans for sustainability beyond the funding period in their applications.

9.6 WHAT WERE THE BENEFITS AND OPPORTUNITIES OF WORKING WITH LOCAL AND NATIONAL PARTNERS?

Other organisations have an interest in preventing scams and supporting victims. Collaboration offers the opportunity to share expertise and resources, and minimise duplication.

The prevention of scams is such an important issue that most local Age UKs in the pilot found local partners with coinciding interests, and in some cases delivery too. Partnership working took time to develop, but brought a number of benefits:

- ★ sharing intelligence about local scams and communities being targeted
- ★ sharing materials and promoting each other's services
- ★ sharing delivery, which enhanced credibility and reputation for both parties
- ★ creating referral pathways into each other's services
- ★ teaming up, to be able to do more with the same resources
- ★ in one case, leveraging more time to work on scams thus increasing the overall resource available across the partnership

The national partnership at the heart of this pilot has experienced significant challenges.

There are clearly potential benefits from working with national organisations with coinciding interests, provided the right infrastructure and agreements are in place to enable all partners to make their contribution. Age UK national is also exploring the potential for collaborative working with National Trading Standards, which may be of benefit in the future.

Recommendations

Age UK national should continue to explore partnership with National Trading Standards.

This would maximise resources, minimise duplication and could increase referrals.

The partnership with Action Fraud should be redefined if it is to continue, contingent upon Action Fraud resolving the issues with the referral process.

The terms of the partnership should be renegotiated to become a referral partnership.