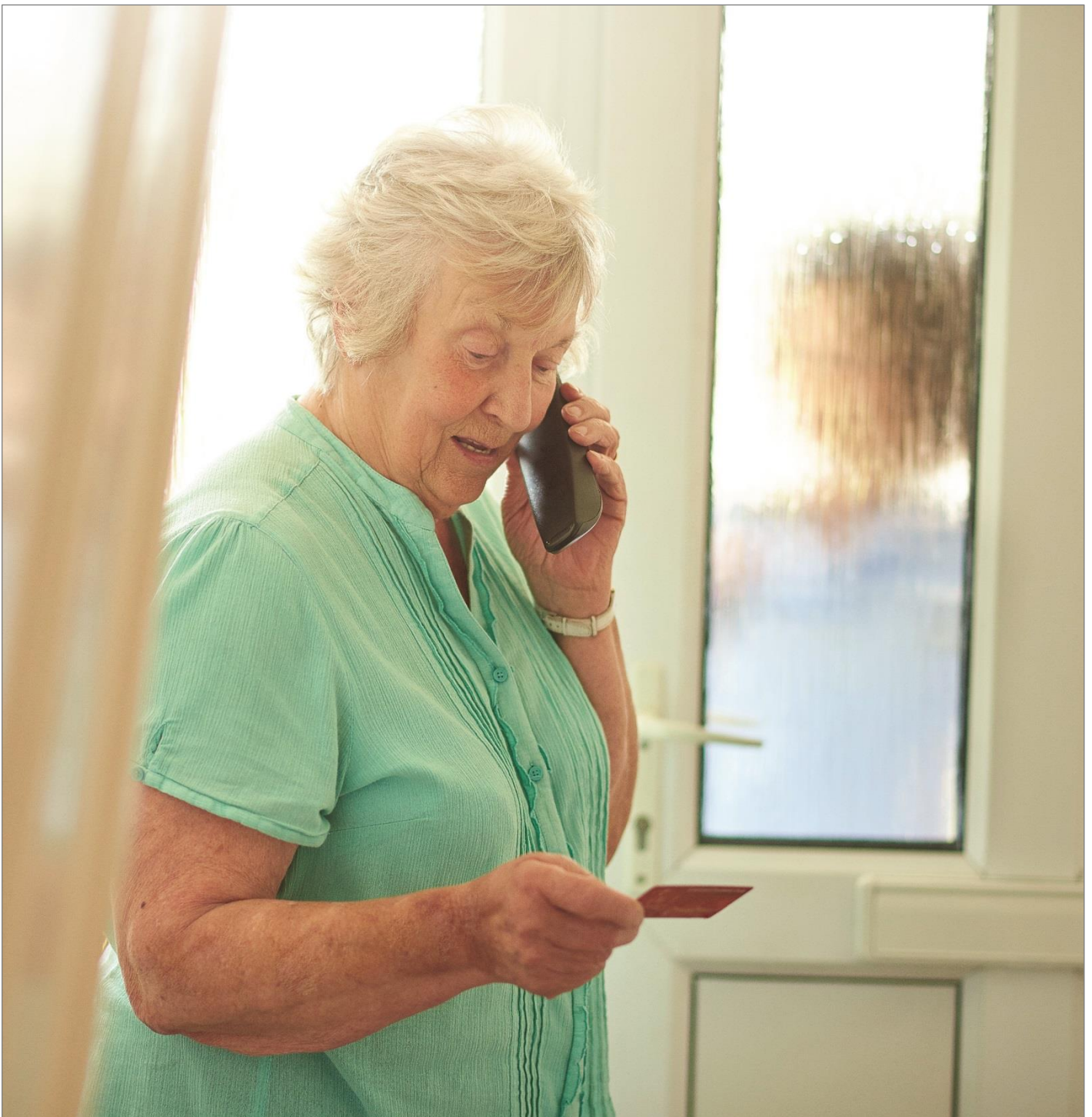


Applying the brakes: Slowing and stopping fraud against older people

March 2018



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About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. We believe in a world where everyone can love later life and we work every day to achieve this.

We help more than 7m people every year, providing companionship, advice and support for older people who need it most.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Tavis House, 1–6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID203854 03/18

Summary

- More than two-fifths (43%) of older people – almost 5 million people aged 65 and over – believe they have been targeted by scammers.
- Fraud can destroy people's life savings, health and independence.
- While it is important to tackle online fraud, a lot of fraud still takes place over the phone, on the doorstep or by post. The Government and other agencies should keep investing in ways to tackle these non-digital frauds.
- Consumers lack protection from sophisticated frauds where fraudsters trick them into authorising transactions. To incentivise better security systems, banks should face greater liability for money lost this way and should be accountable to Government and consumers for progress.
- Older people often tell us that they think it is their bank's responsibility to protect them from fraud – even more so for vulnerable customers – and want to be given more protections, including delays and warnings.
- Trading Standards services have a key role to play in tackling fraud but have suffered severe cuts to resources. As a result, there has been a 50 per cent fall in Trading Standards spending in the last seven years. Services now spend an average £1.87 – less than the price of a latte – per head every year. If the Government wants to make tackling fraud a real priority it must ensure Trading Standards services have the resources they need.
- Too often adult safeguarding is a victim of the ongoing crisis in social care. The Government must make sure local authorities have the resources they need to meet their duties under the Care Act.
- Adult social care services, Trading Standards services, police forces and other local agencies need to work in partnership to tackle fraud.
- The Home Office should make fraud a strategic policing priority and ensure police forces have adequate resources, incentives and guidance, and hold them accountable for action.
- Action to tackle pension and investment fraud has been far too slow. The Government should urgently introduce a pension cold call ban, default consumers into pension guidance and strengthen pension providers' ability to prevent fraud.

 5 million targeted

Almost 5 million older people (65+) believe they have been targeted by scammers.

1. Introduction: fraud is a challenge we face as a society

How big a crime is fraud?

More than two-fifths (43%) of older people – that’s almost 5 million people aged 65+ – believe they have been targeted by scammers.¹ You are 5 times more likely to be a victim of fraud than domestic burglary, and nearly a third (31%) of all crime is fraud.²

People of all ages, education and wealth are victims of fraud. However, older people are over-represented as victims of particular types of fraud, including pension and investment fraud, postal scams, doorstep scams and telephone scams.

For example, the average age of victims of mass marketing postal fraud is 75.³ This includes lottery and prize scams, and clairvoyant scams (see case study 1). Often, victims are at home alone all day, craving any opportunity for contact or interaction with the outside world.

Case study 1

Postal scams

A caller* to Age UK’s information and advice line said his mother had spent more than £150k on postal scams, including competitions and lotteries.

She does have mental capacity and thinks she will win one of these competitions.

He has tried to discuss this with her but she won’t listen.

(*Names, gender and other details in case studies may have been changed to protect anonymity.)

Another example is how fraudsters target people aged 55+ with investment scams, as this is the stage in life when a person’s wealth is usually at its peak (see case study 2). Such scams have grown since the 2015 pension freedoms, and victims lose a massive £32,000 on average.⁴

 **£32,000 average loss**
In 2016, victims of investment fraud lost
£32,000 on average.

Investment fraud

A caller to Age UK's information and advice line said she was worried about her uncle. He was showing signs of dementia and losing some short-term memory.

He had given nearly all his life savings – around £100k – to a bogus wine company. Despite her presenting evidence to him that it is a scam, he says the people are friendly.

He was forgetting to pay bills and his debts were mounting up.

The banking industry has decent protections and compensation in place for victims of fraud where the fraudster acts without the victim's involvement. However, Age UK is increasingly concerned about fraud where fraudsters trick the victims into making a payment or giving out their personal or financial information. New statistics show that more than £100m was lost to these scams in the first half of 2017.⁵

While fraud ruins the lives of people of all ages, our ageing population means there is a growing number of older people who face certain risk factors. For example, by 2050 the number of people living with dementia is projected to more than double to 2 million.⁶ In future, banks will have more older customers to serve, local authorities will have more older people in the community to support, and police will have more to protect. It is in all our interests to step up to the challenge of tackling fraud.

 **75 average age**
The average age of victims of mass marketing postal fraud is 75.

This report

This report aims to –

1. Set out our vision of a safer future through recommendations for banks, police forces, local authorities and the Government.
2. Share Age UK's insight into older people's views and experiences of fraud, including on what can put them at risk, and how banks should protect them.

This report is based on the experiences of older people and their families that we see through our services, workshops we conducted with older people and recent polling evidence commissioned by Age UK.

2. Older people and fraud

What are the risk factors for older people?

Some older people are especially at risk, either because fraudsters target them or because their circumstances make them vulnerable – they may be bereaved, lonely, isolated, living with dementia or other cognitive impairment or otherwise lacking support. For example, of those older people targeted by fraudsters, over a quarter (27%) of single people responded to the scam, compared to just under a tenth (9%) of their married counterparts.⁷

Many of the case studies in this report illustrate these risks, including the difficulties facing relatives of victims who strongly suspect fraud but cannot convince them that it is happening (see case study 3).

Case study 3

Intervening to protect a loved one

A caller to Age UK's information and advice line was worried about her mother, who was in her 80s.

She had been receiving phone calls from people selling time shares and had spent more than £5k.

The caller was worried because her mother was giving out financial and personal information on the phone, despite her warning her repeatedly not to do so. Her mother was forgetting these warnings and continuing to put herself at risk.

What are the financial and health impacts of fraud?

The impacts of fraud can be shattering. Some older people lose their life savings, which they worked decades for and were meant to provide for their retirement. Even relatively small losses can be devastating to the victim. In our polling, around 1 in 8 of those who lost money (13%) lost more than £1,000, while a quarter (23%) lost less than £100.⁸

In the case of older people in vulnerable circumstances, the impacts can go beyond money, affecting their physical and mental health too. This can even mean that someone who was living at home independently is no longer able to (see case study 4).

On top of the personal harm caused, this increases demand on under-pressure public services like the NHS and social care. People defrauded in their own homes are 2.5 times more likely either to die or go into residential care within a year.⁹

Case study 4

Impacts on health and independence

An Age UK service user raised concerns about his neighbour, an older woman who lived alone and was the victim of a doorstep scammer.

She had vascular dementia and needed help with washing, dressing, preparing food, etc. But after being scammed she wouldn't open the door to anyone, leaving her to struggle to look after herself.

She deteriorated to such a degree that another neighbour became concerned, and called an ambulance.

She then spent over a month in hospital and is now in a care home.

Recent interviews we carried out with people who had been scammed or targeted show that fear of further fraud incidents can cause people to disengage from technology. This can exacerbate isolation and work against people being able to live independently at home. One person said –

I'm frustrated. I unplugged my telephone because of all these nuisance calls. And I rarely go on the computer now. I used to enjoy that.¹⁰

How much fraud occurs online?

Older people are affected by fraud occurring both online and offline. Age UK sees cases of older people scammed through online dating fraud and computer repair scams, for example (case study 5). Research by Citizens Advice suggests that while older people do experience online fraud, scams experienced by people aged 65+ are more likely to occur through phone calls and less likely to occur by email or online, compared to younger people.¹¹

Case study 5

Online dating fraud

A caller to Age UK's information and advice line raised concerns about his mother, who lived in France and was living with dementia.

She had been scammed through an online dating agency and lost more than £10k.

The caller had tried to raise the issue but his mother denied there was a problem.

He wanted her to return to the UK but she didn't want to despite being very isolated.

While internet use among older people is growing, a majority (59%) of people aged 75+ are still not online. Those over 75s who do use the internet are less likely to bank, make transactions and shop online.¹² They are also less confident in knowing how to manage access to their personal data online and less likely to use security features beyond anti-virus packages and passwords.¹³

We welcome recent attention on online/cyber fraud, such as the Public Accounts Committee inquiry.¹⁴ However, banks, the police, the Government and other agencies should not overlook offline fraud, such as doorstep and phone scams, which are still all too common. Indeed, approaching half of fraud incidents (44%) are not 'cyber-related'.¹⁵ Further, efforts to educate consumers should include strategies to reach people who are not online. This is becoming more difficult as bank branches continue to close.

What support is there for victims?

Only a minority of fraud victims report their experience. Among people aged 65+, a full two-thirds (64%) targeted by fraudsters didn't report it to an official channel such as Action Fraud, the police, a bank or local authority.¹⁶ A third (36%) of those targeted confided in friends and family, and more than a fifth (22%) admitted they didn't tell anyone at all because they felt too embarrassed. Of the minority who do report, support is inconsistent across the country.

Age UK is piloting a scams prevention and victim support programme (Box 1).

Box 1

Age UK programme of scams prevention and victim support

Age UK supports older people affected by scams, and their families, in a number of ways.

We provide a range of information and advice through our helpline, website and handy guides, such as our *Avoiding Scams* guide.¹⁷

Some local Age UKs provide services to support older people who have been scammed, or are at risk of being scammed.¹⁸

We want to expand this work and have won funding from City Bridge Trust to pilot a new scam prevention and victim support service. Working in partnership with Action Fraud, a number of local Age UKs in London will –

- Raise awareness of scams among older people and their friends and family.
- Give one-to-one support to older people who are vulnerable and at risk of scams, empowering them to feel safer and more confident.
- Provide specialist one-to-one support sessions for older victims, helping them address the financial, health and social impacts.

3. Stronger action needed from banks

Why do banks have a key role to play?

Banks have a unique and central role to play in protecting their customers from fraud. They can: educate and warn customers; spot and challenge suspicious payments and patterns; deny scammers access to a bank account and spot accounts being used by scammers; and support customers who become victims.

While current legislation makes banks liable for fraud that has not been authorised by the customer, they are not liable for fraud where the fraudster has manipulated someone into authorising a payment. Which? has highlighted this issue through its 2016 super-complaint on authorised push payment scams.¹⁹ Age UK believes banks need a clear incentive to prevent fraud, which must include liability for losses in certain circumstances.

While it's encouraging that the Payment Systems Regulator and UK Finance are developing a model of 'contingent reimbursement' for scam victims where a bank has not done enough to protect them, how successful this will be will depend on what the standards are that the bank must meet and what the expectations are on customers.

We also welcome other positive industry developments, including Confirmation of Payee, best practice standards for banks responding to a scam report, the Banking Protocol and the new British Standards Institute code of practice on fraud.²⁰ However, each has its limitations and they will take time to bring results.

That is why Age UK is calling on all banks to take immediate and strong action to prevent scams – especially protections that do not depend on customers' ability to detect scams – to complement longer-term efforts to help consumers to protect themselves.

What do older people expect of their bank?

We held workshops with older people to hear their experiences of scams and opinions on the role banks should play in protecting their customers. We presented a number of real life, anonymised scam case studies, getting their views on what the customers and bank should have done to prevent it. The workshops provide valuable qualitative insight into older people's views and was kindly supported by the Nationwide Building Society.

Some participants felt it is their bank's responsibility to protect their money, including from fraud.

'I would say it's the bank's responsibility [to stop scams] because they're using your money and it's therefore their responsibility, and also they're [doing] transfers, cards, all the rest and it's not as secure as they say it is.'

Some felt banks should have an even higher responsibility to protect customers in vulnerable circumstances. This includes people living with dementia or other cognitive impairments, experiencing ill health, and being socially isolated or lonely (case study 6).

'What about people who have mental illnesses, where they don't know what's happening to them? They can be scammed so easily... So, the bank should have the responsibility.'

'It's sad but a lot of older people have no-one to talk about the situation. If they had someone they could go to, to say "This is what I've just been told", then maybe it wouldn't happen, but if someone lives on their own and they are phoned [by the scammer], that throws you, for a start, to get a call like that.

So, if they had someone they could, I don't know, maybe a phone number or something, someone they could speak to, then maybe it would stop a little bit of it.'

Case study 6

Customer vulnerability

Ms T was in her 80s when she was defrauded of more than £100k by investment fraudsters.

At the time of the fraud, she was living with a serious health condition and taking medication, which affected her cognitive skills.

Her relatives contacted Age UK to discuss her case. They feel her bank – who she had banked with in branch for forty years – failed her.

It should have spotted her uncharacteristic behaviour, including her agitation, and inconsistent reasons given for the payments, and flagged the highly unusual large payment instructions as suspicious.

Further, some participants' views on who should be liable for money lost to a scam shifted when it came to customers in vulnerable circumstances; they felt that banks should be held liable where customers are less able to protect themselves.

Some participants liked the idea that their bank should query and delay large or unusual payments, and for customers being able to specify a payment threshold (£X) above which the bank should provide additional security.

'I would have expected [the bank to have] some kind of time block. You know, if it was a large amount of money I would definitely expect something like a 24-hour delay.'

'Do you think you could have an arrangement with your bank where if there's any amount over £200 being transferred they should question it? I don't know if there is.'

Some did not think a delay would in and of itself enhance protection, suggesting it would need to be accompanied by the bank checking the payment with the customer, highlighting scam risks, investigating the payee or seeing if the customer is a previous scam victim.

Some participants wanted to be able to nominate a trusted third party who their bank would notify when they authorise a large or unusual payment. That person would not have power to stop the payment but could raise concerns with the customer. However, there were concerns about privacy.

'If you go into a branch, if you can find one, and you say "Look, I'm getting a bit dodderly and I now want any transaction that I make to go past my daughter or whoever as a second opinion", I think that's what they should do and if they don't do that then it becomes their responsibility.'

'They give you a hundred quid if you put the wife on the bank account! But nowhere on that form does it say "If you feel vulnerable is there somebody we can contact?" And I think that's one of the things they could put on that.'

Some people felt banks do not provide enough support to customers who lose money in a scam, that they have a duty to support their customers, and that there is too much inconsistency in support between banks.²¹

'The banks are not doing you a favour by holding your money, you're doing them a favour because they're lending your money out and they're getting interest on it, so they should be responsible for providing some kind of support.'

Having reviewed a range of banks' anti-fraud awareness messages, participants felt banks need to use materials that are age-friendly, i.e. accessible, relevant and practical.

'I like this [message] but could the writing be bigger because anyone with partial sight, they can't see, it's too small lettering, they can't read that.'

'I didn't like this one because an older person might look and think "Well, I don't have a [smartphone] like that so this can't apply to me", whereas it should be all phones.'

'Yeah, I don't have a phone like that either, I've got an old-fashioned one.'

Applying the brakes: better use of friction in payments

At a time of growing concern about fraud, Age UK believes speed of payments should not be banks' or customers' only concern. **We believe additional friction during large or unusual payments – 'applying the brakes' – would improve scam prevention.** By friction, we mean a pause, 'cooling off' period or window in which customers can reconsider a payment while in a 'cold' emotional state.

Research shows fraudsters deliberately arouse emotions such as panic or anxiety to pressure victims into making decisions in a 'hot state'. In FCA research on investment fraud, 'Half of over 55s surveyed agree you need to act quickly to get a good deal, an attitude exploited by fraudsters who offer time-limited deals.'²² A recent academic paper recommended that 'Educating consumers to postpone financial decisions until they are in calm emotional states may protect against this common persuasion tactic.'²³

Banks must find effective ways to identify customers at risk as well as suspicious payments and receiving accounts, and introduce friction, coupled with effective warnings. They should give customers options to make payments in safer, slower ways, as well as in the fastest and most convenient ways. This is vital to preventing scams happening in the first place. The Joint Fraud Taskforce is exploring these options, but banks need to act swiftly to implement any changes.

Banks must find ways to identify customers at risk, as well as suspicious payments and receiving accounts, and introduce friction with effective warnings

What does Age UK want to see from banks?

Financial institutions should –

1. Radically improve security systems to prevent fraud, including better identification of customers at risk and suspicious transactions.²⁴
2. Bear a greater level of liability for losses where the customer has been misled into authorising a payment, to incentivise greater security.²⁵
3. Conduct stronger due diligence to stop fraudsters opening bank accounts or using them to commit fraud.
4. Provide extra protection to customers in vulnerable circumstances, including those living with dementia or other health conditions, those who are bereaved, and previous victims.
5. More specifically, they should give customers effective mid-payment warnings and a time window to reconsider large or unusual payments. The Joint Fraud Taskforce should explore these options with banks.
6. Give customers more options to choose extra protection, such as for payments over a specified threshold.
7. Ensure victims are supported to deal with the financial and emotional impacts of fraud, including by signposting to other organisations.
8. Raise awareness of fraud to customers in an effective way, ensuring information is understandable and practical and reaches people who are not online.
9. Ensure all customers have access to secure and accessible banking that meets their needs; branch closures must not result in pressure to adopt online banking which people may feel unwilling or unconfident about using.

4. Stronger action needed from police

How good is the police response to fraud?

Aside from banks, other agencies have a key role in tackling fraud. Police forces can do more to raise awareness in the community, pursue fraudsters and support victims. They are particularly key to tackling certain fraud types, including doorstep scams.

The Public Accounts Committee (PAC) highlighted the inconsistency of police responses to fraud across the country.²⁶ An older fraud victim in one part of the country may receive good support, while someone in another area may be left without any help to recover and protect themselves in future.

Low reporting rates are another challenge. In our polling, one in ten (11%) older people targeted by a scam reported it to the police, with less than one in twenty (3%) reporting to Action Fraud. The main reasons for not reporting were 'I didn't see the point' (74%) and 'I didn't know who to report it to' (13%).²⁷

We welcome the recent focus the Home Office has given to older people and fraud, including through the Older People's Action Plan. The Home Office should ensure police forces tackle fraud effectively, particularly fraud against people in vulnerable circumstances. We want every Police and Crime Commissioner (PCC) to make protecting vulnerable people from fraud a priority and to build on good practice (see Box 2). We will be writing to every PCC asking them to do this.

Box 2

Operation Signature in Sussex

Operation Signature is Sussex Police's campaign to tackle fraud.²⁸

It involves raising awareness in the community, helping people take steps to protect themselves and equipping banks and other professionals in contact with older people to spot the signs that someone may be a victim.

It also involves practical work with victims to prevent further losses. This includes mail re-direction, offering advice on call blocking devices, contacting family to suggest Power of Attorney, and referring them to other support services.

This work reflects Sussex PCC's Police and Crime Plan,²⁹ which says –

'Many crimes remain "hidden" and under-reported such as domestic abuse, serious sexual offences, child and elder exploitation, anti-social behaviour, hate crimes and fraud.

I will seek to increase the reporting of these under-reported crimes to ensure vulnerable victims identified can be fully supported and the offenders brought to justice.'

The Joint Fraud Taskforce (JFT), which co-ordinates strategic action between the banking industry, law enforcement, government and other sectors, has made progress.ⁱ We support the PAC calls for the JFT to make meaningful progress and be held accountable. We are worried that repeat low-value offences slip under the radar, even though they can have a serious impact on individuals.

What does Age UK want to see from the police and Home Office?

1. The Home Office should make fraud a strategic policing priority. It should ensure police forces have adequate resources, incentives and guidance, and hold forces accountable for their performance.
2. All police forces should recognise the scale of fraud and the harm it causes victims, and improve their response.
3. All Police and Crime Commissioners should make protecting vulnerable people from fraud a priority, recognising that the harm may be significant even if the financial loss is relatively low.
4. The HMICFRS should inspect police forces' response to fraud, including an assessment of how well forces are doing in relation to fraud affecting vulnerable people.
5. We support the PAC recommendation for the Home Office to ensure the Joint Fraud Taskforce has a clear role, makes strong and timely recommendations to banks, police and other sectors, and is accountable for progress.
6. The Home Office should hold financial institutions accountable for progress in tackling fraud, requiring them to report to the Government, and make some information available to the public, on their performance.

ⁱ Age UK is a member of the Victims and Susceptibility work strand of the JFT.

5. Stronger local partnership working

What local agencies can tackle fraud?

Many fraud victims fall through the gaps between agencies, remaining unspotted and unsupported in their community. Older people told us they want to feel their local community is facing the challenge of fraud together.

Local authorities have a duty under the Care Act to lead a multi-agency local adult safeguarding system that seeks to prevent abuse, including fraud as a form of financial abuse, and stop it quickly when it happens. We need much more effective partnership working to do this. That means adult social care and Trading Standards teams working together with local police forces, fire and rescue services, the voluntary sector and other agencies. No one agency can do it by itself.

We are concerned this partnership working is not happening in enough places, although there are some examples of good practice, such as the West Yorkshire Financial Exploitation and Abuse Team, where these teams work closely together to raise awareness in the community, protect people from fraud, support victims and prosecute fraudsters.³⁰

What does Age UK want to see from local authorities and other agencies?

1. Key local agencies – adult social care, Trading Standards, police and the voluntary sector – need to work in partnership more effectively to tackle fraud.
2. Safeguarding Adults Boards or Health and Wellbeing Boards should consider fraud in their strategic planning, and drive better partnership working. This should include assessment of local fraud risk, developing an action plan, and reporting on actions taken.
3. All agencies need to find solutions to barriers to partnership working, which include an overly risk-averse approach to data sharing and a lack of support available for people whose needs do not meet safeguarding thresholds.

6. Stronger government action

What role does the Government have?

Local authorities have a vital role in supporting and protecting fraud victims. They have responsibilities (through their Care Act and Trading Standards duties) to keep vulnerable adults safe from financial abuse, and important powers to take enforcement action against fraudsters.

However, the ongoing resource squeeze is damaging their ability to act. The National Audit Office (NAO) reported a 56 per cent reduction in Trading Standards officers between 2009 and 2016 – some services are down to just one qualified officer.³¹ Recent analysis highlights a 50 per cent fall in Trading Standards spending in the last seven years.³² In some areas, this fall has been higher than 60 per cent.³³ This means services, on average, now spend £1.87 – less than the price of a latte – per head every year.³⁴ Some have stopped tackling doorstep crimes or providing consumer advice.

More broadly, local authorities' overall income fell by 25 per cent in real terms between 2010/11 and 2015/16,³⁵ while the Care Quality Commission has reported that 81 per cent of councils reduced their spending on adult social care over the same period.³⁶ We are hugely concerned that local authorities' ability to provide care and support to vulnerable fraud victims is yet another victim of the crisis in care.

Northamptonshire County Council has now decided to stop all new non-statutory spending, adding to our worry that councils won't be able to carry out the preventive work that is needed to help older people who might be vulnerable to fraud and scams. The fact that other councils are expressing doubt about their capacity to fulfil their statutory responsibilities deepens our concerns.³⁷

Central Government must ensure that local authorities have enough resources to meet their safeguarding duties under the Care Act and other legal duties.

While it is impossible to stop fraud altogether, the Government needs to be alert to the potential for fraud arising from policy change, such as the recently introduced Open Banking initiative. For example, reforms to private pensions ('freedom and choice') have been followed by a significant increase in pension fraud. Raising public awareness of pension and investment fraud is important but not enough by itself. The Government should promptly bring policy changes to enable pension providers to better prevent fraud taking place.

The Government also has a key role in co-ordinating different agencies, such as financial institutions and law enforcement, through the Joint Fraud Taskforce, and to track the scale of fraud and demonstrate progress made in tackling it.

What does Age UK want to see from the Government?

1. The Government must ensure Trading Standards services have enough resources to keep vulnerable adults safe and take enforcement action against rogue traders. It should consider additional sources of funding, such as fines or a levy on businesses.
2. We fear local authorities have insufficient resources to discharge their safeguarding duties under the Care Act. The Government must ensure they have enough resources to do so, otherwise the legislation is meaningless.
3. The Government should quickly implement planned legislation to ban pensions cold calling, and widen the ban to cover calls relating to any kind of investment. It should monitor the impact of the ban and strengthen it if it is not protecting consumers.
4. We support the Work and Pensions Committee call for the Government to default consumers into receiving free and impartial guidance through the Pension Wise service.
5. The Government has to go beyond educating consumers; it should promptly enact plans to strengthen pension providers' ability to stop pension transfers going ahead when they suspect fraud.
6. The Government should re-introduce the annual national fraud indicator to monitor the scale of fraud and track progress in tackling it.

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