

# Policy Position Paper

## Crime and scams (England and Wales)

April 2016

**Nobody should live in fear of crime. Police, Government and industry should take action to prevent crimes targeted at older people, including scams, and support victims.**

### Key issues

Crime is a major cause of public concern – one in ten people aged 75+ have a high level of worry about burglary and violent crime. Although older people are at slightly lower risk of being a victim of crime overall, they are at increased risk of certain types of crime, such as distraction burglary or mugging, and scams. And while people of all ages are affected by scams, including those who are financially sophisticated, older people are at particular risk of certain types of scam, including doorstep crime, mail scams, account takeover (or ‘vishing’) and pension and investment scams. Some older people may be especially vulnerable, for example because they live alone, are socially isolated or live with dementia or other cognitive impairment.

The Trading Standards National Scams Team reports that the average age of postal scam victims is 74, showing that scammers target older people in vulnerable circumstances. Someone who has been successfully scammed once is often targeted repeatedly and put on ‘suckers lists’ which are shared between scammers.

Scams impact people’s health. For example, a study into the impact of doorstep crime on older victims by Greater Manchester Police<sup>1</sup> showed that their health declines faster than non-victims of a similar age. Some evidence suggests victims may be more likely to require social care services they didn’t previously need.

Following the private pension reforms in April 2015 allowing people to access their pension savings from age 55, there have been widespread concerns of an increase in pension and investment scams. The City of London Police estimate that savers lost £9m to pension scams between April and August 2015 – twice as much as in the same period in 2014.<sup>2</sup> The Government has recognised this risk and established Pension Wise, a free guidance service to provide support to people accessing their

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<sup>1</sup> [http://www.gmp.police.uk/content/section.html?readform&s=8034084491\\_78D82780257961003E0749](http://www.gmp.police.uk/content/section.html?readform&s=8034084491_78D82780257961003E0749)

<sup>2</sup> <http://www.pensionfundsonline.co.uk/content/pension-funds-insider/blog/beware-pension-scams-are-on-the-increase/1980>

pension pots. The Work and Pensions Select Committee has called on the Government to do more to protect people.

While under-reporting makes it difficult to accurately measure the extent of scams – the OFT has estimated that fewer than five per cent of victims report scams, with embarrassment a major reason – the ONS in 2015 trialled ‘fraud and cybercrime’ statistics. There were an estimated 5.1 million incidents of fraud – including fraud carried out in person, online, by mail or phone – with 3.8 million adult victims in England and Wales in the 12 months prior to interview.<sup>3</sup> More broadly, this suggests that crime is changing rather than simply falling.

Local authority Trading Standards services, which enforce the law in relation to doorstep crime and rogue trading, are being reduced due to ongoing cuts to local government budgets. A 2015 Government-commissioned report showed that ‘most’ departments operate with around half the staff they had five years prior.<sup>4</sup> The Government pledged £3.5 million in the 2015 Budget to tackle nuisance and scam calls. However, it is unclear how this money is being spent.

More positively, the Home Office set up a Joint Fraud Taskforce in February 2015 and Age UK is contributing to the ‘victims and vulnerabilities’ strand. The Taskforce brings together financial institutions, government, law enforcement and the voluntary sector, to better understand the problem and develop solutions. The Financial Services Vulnerability Taskforce has also made recommendations for financial institutions to better support ‘vulnerable consumers’, including the need to tackle scams.

It is not just crime itself that is an issue for older people; fear of crime can increase feelings of isolation and decrease community involvement. One survey showed that nearly one in three (31 per cent) people aged 65+ worry about being affected by crime.<sup>5</sup> Evidence suggests that older people living in deprived, high-crime areas experience much higher levels of victimisation and crime-related anxiety.<sup>6</sup> Older people’s experiences and views do not adequately inform crime reduction. They need to be able to set the direction of crime reduction activities at all levels, as volunteers, employees and committee members.

### **Public policy proposals**

- There is a need for clearer leadership and co-ordination in tackling scams. The Joint Fraud Taskforce is a welcome development but must lead to strong, concerted action, with clear lines of accountability.
- The Taskforce should build evidence of the health impacts on victims, including the additional costs on the state, e.g. NHS, social care, pension credit.
- Call blocking technology is a key way of preventing phone scams like vishing. The Government should clarify how it is spending the £3.5 million earmarked to tackling nuisance and scam calls in the 2015 Budget.
- Support for victims should be improved and cover aspects beyond financial loss, for example by involving health and social care services.

<sup>3</sup> <http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/ons/rel/crime-stats/crime-statistics/year-ending-june-2015/sty-fraud.html>

<sup>4</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/420218/bis-15-139-the-impact-of-local-authority-trading-standards-in-challenging-times-r2.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/420218/bis-15-139-the-impact-of-local-authority-trading-standards-in-challenging-times-r2.pdf)

<sup>5</sup> *Understanding Society*, 2012/13

<sup>6</sup> *Older People in Deprived Neighbourhoods: Social exclusion and quality of life in older age*, Keele University and University of Wolverhampton

- Local authority Trading Standards teams should be allocated sufficient funding to carry out their essential functions, including tackling doorstep crime.
- Local authorities should retain access to the communications data needed by Trading Standards teams to investigate rogue traders (currently debated in the Investigatory Powers Bill).
- Financial institutions should improve efforts to identify customers at risk, find effective ways to warn people how to protect themselves, delay large or unusual payments and ‘rescue’ and return stolen monies from scammers’ accounts.
- Financial institutions should agree minimum standards of care for scam victims, including referrals to supportive organisations.
- Postal, telephony and internet service providers should work with their regulators and financial institutions to improve protection against scams.
- Police and Crime Commissioners should engage with older people and older people’s forums and ensure their concerns about crime are addressed. They should prioritise scams targeted at vulnerable groups and develop action plans.
- Neighbourhood Police teams should have a specific remit to engage with older people and encourage their participation in determining crime reduction priorities.
- Local crime reduction interventions should link with agencies working with older people, and with schemes such as Neighbourhood Watch in which a significant minority of older people already participate. The Home Office should resource public awareness campaigns, particularly those jointly spearheaded by public and third sector partners, which can be a highly effective way of getting across key safety messages to large numbers of people at low cost.

*See also policy position papers on Safeguarding.*

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