



Evaluation of the Scams Prevention and Victim Support Pilot

Interim report by Brightpurpose Limited

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1 EXECUTIVE SUMMARY

1.1 PROGRAMME OVERVIEW

The Scams Prevention and Victim Support programme is a pilot project delivered in partnership between Age UK and Action Fraud, funded by City Bridge Trust. The programme aims to support older people to avoid becoming, or being a repeat victim, of scams and fraudulent activity whilst testing a referral pathway between Age UK and Action Fraud. Support is delivered across three levels and involves group awareness sessions (Level 1), one-to-one awareness sessions (Level 2), and intensive and holistic one-to-one support for older people who have been a victim of a scam (Level 3).

The intended outcomes of the project are:

- ★ at least 75% of those who attend awareness raising sessions will be more aware of scams
- ★ at least 75% of all people surveyed will report feeling more confident as a result of the support
- ★ at least 75% of those supported are more confident to spot and avoid a scam

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

- ★ Age UK Barnet
- ★ Age UK Enfield and Age UK Waltham Forest (working in partnership)
- ★ Age UK Lewisham & Southwark
- ★ Age UK Richmond

Progress to date

Between February and the end of August 2018, the programme had engaged 1,575 older people in group

awareness sessions, 278 in one-to-one awareness sessions and 59 victims of scams in one-to-one support sessions. This exceeds the target set for group awareness sessions for the life of the programme (February 2018 to January 2019), though is behind target for the other two components.

1.2 OUTCOMES FOR OLDER PEOPLE

Findings so far indicate that the intended outcomes for beneficiaries are being achieved, in relation to knowledge, confidence and reporting of scams.

Scams knowledge

Overall, 92% of 556 beneficiaries who completed feedback surveys, reported that the support they received had increased their knowledge about scams and made them more aware of how they could be scammed.

“I definitely know more about scams now and I could tell if someone was trying to scam me”

Spotting and avoiding scams

87% of survey respondents reported feeling more confident that they could spot a scam, with 90% reporting that they were more confident about being able to take action to avoid being scammed.

Reporting Scams

89% of survey respondents reported that they would now be more likely to report a scam. 89% also reported that they now knew how to report a scam, and those we spoke with gave examples of

the organisations to which they would report different types of scams.

Feeling safe

86% reported feeling safer now that they were more aware of all the different types of scams. This was due to their increased confidence in being able to spot and avoid scams.

Other outcomes

Engagement in the scams service also resulted in examples of:

- ★ older people finding out about other Age UK services and support such as benefit checks, handyperson services and regular social groups
- ★ peer to peer support amongst group members at community events
- ★ older people accessing support and services provided by other organisations such as Trading Standards, Citizens Advice and community police

1.3 AGE UK NATIONAL AND ACTION FRAUD

Age UK National's role is as operational delivery lead, with overall responsibility for ensuring successful delivery at a local level. Action Fraud's primary ongoing role is identifying and referring eligible clients to the service.

A critical enabler in making this work is having a robust referral system in place. It is only now, eight months into delivery of the service, that the process is operational and the first set of referrals have come through from Action Fraud. The lack of referrals has negatively impacted the number of Level 3 referrals received by local Age UKs and has been a source of frustration for them.

However, the required systems and processes are now in place, and the

experience of working in partnership has meant that each partner's understanding of the other organisation has grown and developed. This should enable a greater degree of effectiveness in partnership working going forward. The effectiveness of the referral process will be further examined in the final stage of the evaluation.

1.4 KEY LEARNING

There has been much valuable learning generated through the implementation and delivery of the service, including:

- ★ local community engagement and investment in raising awareness of the service is an essential enabler to delivering activities
- ★ local Age UKs have learned a lot about what else is being delivered in this space by other organisations, and how their service offers something different and/or complementary and fits in to the overall landscape
- ★ delivery staff who can respond in the moment, adapt and react to their audience, are essential to delivering outcomes and a positive experience
- ★ the one to one support element of the service provides a valuable opportunity to meet the wider holistic needs of clients
- ★ making time to be available after group sessions provides important opportunities for participants to discuss issues they haven't been comfortable to raise during the group session
- ★ to be successful in delivering positive outcomes for older people, scams awareness support needs to be delivered by knowledgeable and approachable staff who can create an environment that puts people at ease

1.5 PROGRAMME SUCCESSES

As well as the positive outcomes for beneficiaries, there have been other successes, including:

- ★ demonstrating the need and demand for group awareness sessions, with local partners now receiving direct requests from new community groups
- ★ providing the opportunity for local Age UKs to develop new, and strengthen existing, relationships with a range of local organisations and community groups
- ★ helping older people to access other services and support to help meet their wider needs

“I feel safer now, and I know what to do if I’m suspicious. I found it so helpful, it’s a service that should be offered to everyone”

2 INTRODUCTION

Older people, and particularly those who are more vulnerable, are a target for scammers and those undertaking fraudulent activity. Older people do not always 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 poll¹ 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, and mental and physical wellbeing.

Research also suggests that fraud-related crime is vastly under-reported, with the embarrassment of being scammed a significant reason why. Age UK found only 11% of older people targeted by a scam reported it to the police and only 3% reported to Action Fraud². This also means that victims are less likely to proactively seek out support and services which could help them going forward. Furthermore, there are gaps and inconsistencies in the type and level of support that can be provided to victims, and also in services that can prevent others from becoming victims in the first place.

2.1 PROGRAMME AIMS

By working in partnership with Action Fraud and utilising existing local networks, Age UK aims to identify and engage older people who are victims, or potential victims of scams. Local Age

UKs will provide scams awareness sessions and support to people who have been victims of scams, so that older people become more confident in their ability to deal with attempted scams/fraudulent activity. Older people will feel safer, and fewer older people will be victims or repeat victims. The way in which the support is delivered has been split over three levels. These are:

- ★ 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 are considered particularly vulnerable
- ★ Level 3 – One-to-one support for older people that have been a victim of a scam. More than one session can be delivered to cover wider holistic needs

The programme, which is funded by City Bridge Trust, is being 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

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

² Age UK: Applying the brakes; Slowing and stopping fraud against older people March 2018

2.2 THE EVALUATION

The evaluation aims to answer five key questions:

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

At this interim stage, much of the evaluation evidence gathered has been focussed on questions one to four and the learning that has been gained through the setting up and delivery of the service. Data collection to evidence outcomes is ongoing and, at this stage, is focussed on short to medium term outcomes. The learning gained by Age UK and Action Fraud will inform future thinking about partnerships, and the potential to deliver the Scams Prevention and Victim Support service in other parts of the UK.

2.3 METHODOLOGY

Engagement with local Age UK partners

Initial telephone interviews were undertaken with project leads to capture early learning from the start-up phase. Face-to-face interviews with the wider team followed once the service had been running for five to six months. In total, we spoke to five local project

leads, seven delivery staff and one volunteer who supports delivery in one of the local Age UK branches.

Beneficiary surveys

We analysed 556 feedback surveys, completed by beneficiaries post intervention, which gathered experience and outcome data. A full breakdown of survey responses by local Age UK partner and support level is provided in the data annex.

Telephone interviews and focus groups with beneficiaries

To gain further qualitative insight, we consulted with a total of 50 beneficiaries. 28 were consulted using semi-structured interviews, and 22 were engaged across three focus groups. A full breakdown of beneficiaries spoken to by local Age UK partner and support level is provided in the data annex.

Interviews with key stakeholders

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

- ★ Age UK Programme Manager
- ★ Age UK Project Manager
- ★ Director of Action Fraud
- ★ Action Fraud Project Manager
- ★ Action Fraud call centre Senior Team Manager
- ★ Action Fraud call centre Supervisor

2.4 LIMITATIONS

Outcome data collected to date only reflects short to medium term outcomes. Follow-up surveys are being issued three and six months after the intervention, where consent has been given. However, very few beneficiaries are at this stage yet. This will increase during the final months of the programme, and data regarding

behavioural change and sustainability of impact will be presented in the final report.

We were unable to achieve the target number of 65-95 beneficiary interviews. This was due to a combination of low numbers of beneficiaries consenting to participate in a telephone interview, and some of those who did consent not responding to the follow-up attempts. However, our analysis of the themes that emerged from the 50 interviews reveals a level of consistency in findings that also aligned with the findings from the beneficiary survey responses. Going forward, a shorter feedback survey has been developed, and this could lead to a higher response rate and potentially more beneficiaries opting in to receive follow-up contact.

The small number of Level 2 and particularly Level 3 beneficiary interviews makes it more difficult to draw firm conclusions from their survey returns and interviews, than we can for Level 1 beneficiaries.

We have not yet consulted with Action Fraud call handlers, to explore the effectiveness and experience of identifying and referring eligible callers into the service. In discussion with Action Fraud, it was highlighted that calls are spread out over a large number of call handlers and, due to the small numbers of referrals made, it was unlikely that any single call handler would be able to provide the necessary insight for the evaluation. Although it was possible to speak to call centre managers, it is essential to speak to front line staff to explore the effectiveness of the referral process from their perspective. We aim to explore this further in the final report, if sufficient numbers of referrals are made by call handlers.

3 EXPERIENCE AND OUTCOMES FOR BENEFICIARIES

3.1 PROFILE OF BENEFICIARIES

Based on a combination of monitoring and survey response data:

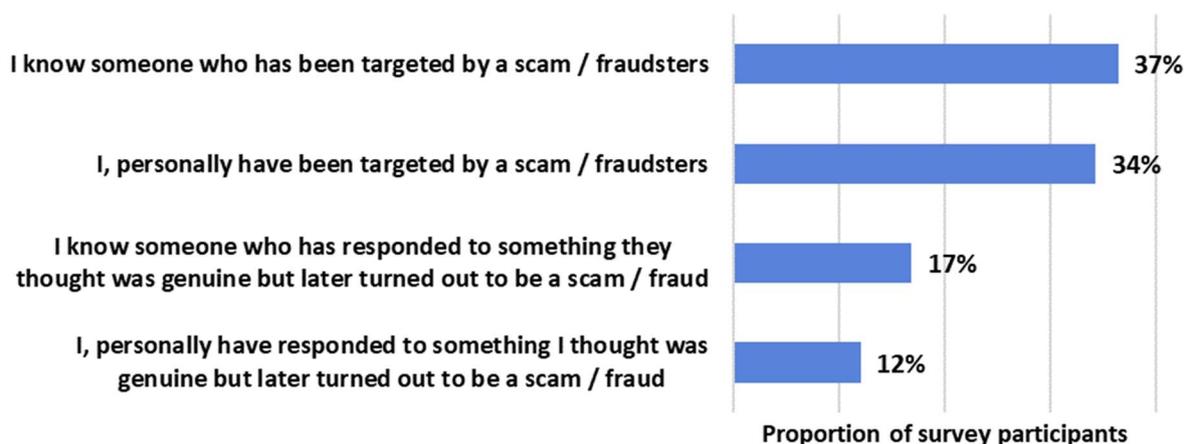
- ★ 71% of beneficiaries were aged between 66 and 85, 17% were aged 65 or under, whilst 12% were 85 or over
- ★ 72% were white, 18% were black or black British, 7% were Asian or Asian British, and 5% reported other ethnic backgrounds
- ★ 71% lived alone
- ★ 72% received Level 1 support
- ★ 20% reported they wouldn't have known where to get advice and a further 16% said they wouldn't have looked for advice in relation to scams

Furthermore, 85% of beneficiaries had not previously received scams support or attended any other kind of scams information events.

3.2 REASONS PEOPLE ENGAGED

Most respondents (71%) reported attending an event or receiving one-to-one support because they wanted to learn more about scams, whilst 20% said it was because they had been a victim of a scam previously. Around a third had first-hand experience of being targeted by scammers.

Figure 1 – Over 70% of survey respondents have either been targeted by a scam themselves or know someone who has
Nearly 3 in 10 people know someone who has responded to a scam or have responded themselves



N=556

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

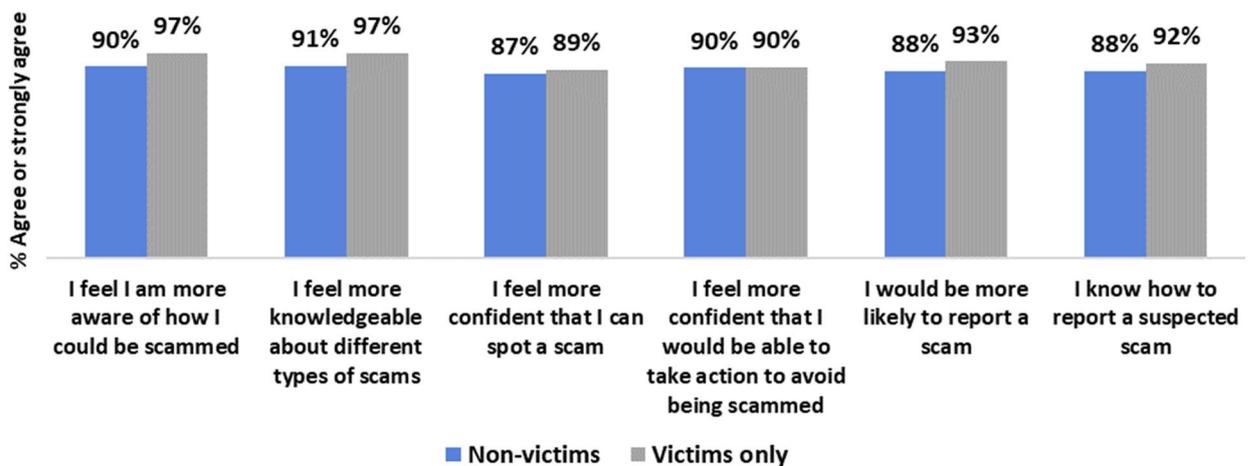
3.3 WHAT DIFFERENCE HAS IT MADE?

The outcome targets which have been set for the project are:

- ★ at least 75% of those who attend the awareness raising sessions will be more aware of scams
- ★ at least 75% of all people surveyed will report feeling more confident as a result of the support
- ★ at least 75% of supported victims of fraud feel more confident to spot and avoid a scam

Figure 2 demonstrates that these targets are being exceeded, with the vast majority of respondents indicating their levels of knowledge and confidence in recognising and dealing with scams had increased as a result of the intervention.

**Figure 2 – Most respondents agree or strongly agree with all outcome statements
Victims show a slightly higher proportion**



In the following sections we draw on the qualitative feedback gathered during interviews with beneficiaries to understand how these outcomes have been achieved.

Scams knowledge

The people we spoke to were asked to rate their level of knowledge about scams before and after the session and the findings were consistent with the survey. Interestingly, a number of interviewees indicated that they thought they knew more than they actually did, and had learned about scams they didn't know existed.

“I hadn't realised just how many different ways you could be scammed. I know much more now”

47% of respondents rated their knowledge of, and about, scams below seven out of ten prior to the intervention. Following the intervention only 8% of respondents rated their knowledge below seven, and only 2% were below five. We interviewed several beneficiaries that reported they had learnt a lot about the different scams that were used, which they didn't know about before the intervention.

Even those that had rated their prior knowledge quite high (seven or above), said they had learned something and felt their knowledge had increased, even if only a little. This might be learning about a new type of scam or a new approach to a type of scam they were already aware of.

A number of interviewees commented that they found the sessions had reassured them that they were as

knowledgeable as they thought and were doing the right things to protect themselves.

Confidence in identifying a scam and dealing with scam attempts

Overall, we heard that people felt they would be able to spot a scam, and that the hints and tips provided during the sessions were helping with this. Most could cite ways in which they would deal with something they felt was a potential scam. This included hanging up the phone or making sure the line was clear before using the phone again, deleting emails from unknown sources, sending people away from their doorsteps or not answering the door. Others referred to safer banking practices, like going into the bank rather than using online banking and/or using ATMs outside.

People did comment that they could still be vulnerable, for example if they had an 'off day', although most felt quite confident that they would spot doorstep scammers and telephone scams. Those we spoke to who were using computers felt that this was an area of particular vulnerability. Quite a number of those we spoke to did not use a computer, partly because they feared it made them vulnerable. We heard that people were surprised about the level of complexity of some scams, the effort that goes into them to make them so believable, and as a result some still felt they could be caught out.

“The lengths that people will go to, and they can be so clever too. It means you could still be caught out”

Reassuringly, most said that if they were unsure about something, they would ask a family member or friend, but they also acknowledged that not everyone has that support in place.

Reporting scams in the future

Feedback from interviews and focus groups provided an insight into the complexities and differences of opinion about what constituted a scam and at what point they would report something. Often, they would delete or disregard an email or telephone scam rather than reporting it. Some stated that they had tried to report incidents to their bank previously and were frustrated at a lack of information about what was being done to address the issue, leaving them to question whether reporting it was worthwhile.

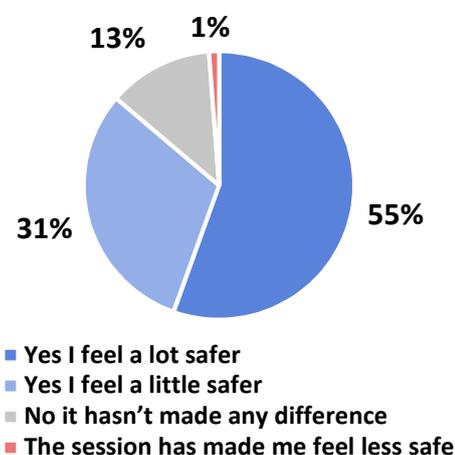
For those that had been impacted financially by a scam, there was greater consistency in terms of reporting. During focus groups, most people said that they would definitely report a scam if they had lost money and they wanted action taken to recover it or see the person caught. Most said they would report to the police and/or the bank where appropriate. Some, though fewer, were aware of the role of Trading Standards in investigating scams or providing support to victims. Very few were aware of Action Fraud, and those that had reported a scam or fraud to them said that it had not been a straightforward process.

3.4 FEELING SAFE

As Figure 3 shows, the majority of survey respondents felt safer as a result of attending a scams awareness or support session. This was echoed in the majority of our interviews, however a few interviewees said they felt more vulnerable now that they knew the lengths to which scammers would go.

This is reflected in a small number of survey responses.

Figure 3 – 86% of survey respondents feel safer



N=494

A number of people commented that, because scams were evolving and changing all the time, a six- or twelve-month refresher session would be beneficial.

3.5 ADDITIONAL/UNPLANNED OUTCOMES FOR CLIENTS SUPPORTED

In addition to scams advice, contact with the service had also resulted in:

- ★ older people finding out about other services, including help with IT/using the internet safely, exercise classes and advice around changing energy supplier or car insurance
- ★ further conversations within groups and the offer of help and advice from other attendees for those without a support network
- ★ 58% (194) of Level 2 and Level 3 beneficiaries receiving additional support through Age UK services
- ★ 33% (112) of Level 2 and Level 3 beneficiaries being referred to external organisations for support to help meet their wider needs

3.6 EXPERIENCE OF THEIR ENGAGEMENT

The overall experience of the events and support sessions has been good, with 95% of respondents rating their experience as good or excellent. Interviewee feedback also supported this, with people commenting that the sessions were well delivered and that the presenters were knowledgeable and approachable. Whilst interviewees couldn't always remember every detail of what had been covered, they felt that the information provided was comprehensive, and they could recall the information that they felt was important to them. People found the sessions useful and informative, and even those that said they already had quite a bit of knowledge still picked up useful information.

“Because of my working background I was already pretty clued up with all this – but even I learnt new things, new twists on old scams. It’s useful to know, helps keep you on your toes”

Delivery staff were able to strike a balance between being professional in their approach, whilst also ensuring an informal, relaxed environment that made people feel comfortable enough to ask questions and share their experiences. Those who attended a session as part of an existing community group activity in particular felt able to share, as they already knew each other. However, it

was also noted that delivery staff made themselves available after the sessions to answer questions on a one-to-one basis and this was valued.

There do appear to have been some issues around being able to hear everything at some of the events, as this was the most commonly cited improvement mentioned in the survey responses. A handful felt there was a bit too much information being presented in the time available. Another suggestion from a focus group was that more attention should be given to pension scams, given the changes in regulations that allow people to withdraw their pension pot to spend or invest as they wish.

The majority of respondents and interviewees would recommend attending a session or receiving support to a friend or family member. We spoke with a few people who were community group leaders, who felt this was a useful service and that other groups should take advantage of the opportunity. Some felt the sessions could be repeated, to help keep messages in the forefront of people's minds and keep them up to date with the latest scams.

4 EXPERIENCE OF SERVICE DELIVERY

4.1 SUMMARY OF PROGRESS TO DATE

Figure 4 sets out the delivery targets for each level of support and actual performance to date.

Figure 4 – Actual delivery to date compared to target delivery

	Actual Feb 18 to Aug 18	Target Feb 18 to Aug 18	Target Feb 18 to Jan 19
Level 1	1,575	750	1,200
Level 2	278	323	600
Level 3	59	161	300

This demonstrates that progress made in terms of Level 1 delivery has been excellent, with total annual targets exceeded for the programme. In terms of Level 2 and Level 3 sessions, actual delivery has fallen short of targets for the current period, with the most significant shortfall seen at Level 3.

4.2 WHAT'S WORKED WELL?

Engagement with community groups and events

Local Age UK partners have made good use of their existing services and client base, and their links to other community organisations. Partners and groups that they already work with recognise the value of raising awareness and so are happy to support and host events. Partners have also 'piggy-backed' onto other organisations' events including those delivered by the police and banks.

Demand for Level 1 support sessions has been strong, and local Age UK

partners are now finding that they are being approached by local groups and organisations to run the sessions. This has included approaches from those representing hard to reach communities. Sobel Jewish Centre (Age UK Barnet), the Asian Seniors Group (Age UK Waltham Forest) and the Afro-Caribbean Elders Association (Age UK Enfield), were provided as examples of this by local Age UK partners.

Approach to delivery

Whilst each of the local Age UKs have developed a core approach, experience has taught them that they have to be flexible. Delivery staff have been able to respond and adapt delivery methods to the situation, needs and experiences of the group or individual. Developing rapport and trust with groups and individuals has been key to being able to discuss sensitive issues and deliver key messages.

The more holistic nature of sessions for Level 2 and Level 3 clients provides the opportunity to identify and address wider needs and issues, including the health and wellbeing aspects of being scammed. This has resulted in 58% (194) of Level 2 and Level 3 beneficiaries being referred to other Age UK services and 33% (112) being referred to external organisations.

Reaching out to those in need of more support

Some attendees at Level 1 events have later received further support on a one-to-one basis. This has often been facilitated by delivery staff staying behind afterwards to give an opportunity for people to discuss something on a one-to-one basis that they perhaps didn't feel comfortable raising as part of the group. Similarly, some Level 2

referrals have converted into Level 3 when a relationship has been established and the person discloses that they have been victim of a scam.

Working with partners

Relationships with key statutory bodies have been mixed, which has influenced the nature of delivery. For example, in Richmond the local police are already active in tackling scams and delivering talks to local community groups. This resulted in a decision by Age UK Richmond to instead focus on organising large scale multi-partner events through partnership working with the police.

Whilst some local Age UK partners developed a strong partnership working with Trading Standards from an early stage, others took time to iron out initial misunderstandings about respective roles and how services could complement each other. In some areas Trading Standards are now providing direct referrals to local Age UKs. Furthermore, partners also provided examples of Trading Standards attending their events and carrying out joint visits. Overall, relationships are positive and seem to be working well.

4.3 WHAT HAVE BEEN THE CHALLENGES?

Finding and maintaining a place in the landscape

As part of the project, local Age UK partners have invested a significant amount of time working with a wide range of local community organisations to ensure awareness and understanding of the service. This includes statutory organisations, community groups /organisations and other service providers. It is important to continually work to keep awareness high and keep the service on the radar of other services and organisations. It has also

been important to help some organisations understand how this service is different to other support provided, for example by Trading Standards, community policing and banks. Working together and communicating effectively with other organisations will be important in helping to ensure that the different support services can align and/or complement each other.

Creating referral pathways and identifying Level 2 and Level 3 clients

Perhaps the most significant challenge to date has been the identification of Level 2 and Level 3 clients. Staff report they are doing all they can in terms of establishing referral routes, working with existing local Age UK services and ensuring a broad range of community-based organisations in their localities are aware of the service. Beyond this, there are no obvious other routes to identifying the target client group, and at present they are supporting all those who are identified and take the service up.

Whilst there is often a willingness to work in partnership, the necessary resources are not always available in partner organisations to maximise potential referral pathways. Issues with data protection were also reported as a barrier to sharing information and being able to make referrals. The data sharing issues between Age UK and Action Fraud have also resulted in partners not being able to access this referral scheme until very recently, and numbers remain below target.

Another factor that may be impacting on referrals is that the service relies on people disclosing (or reporting) that they have been a target and/or victim of a scam. We also heard anecdotally that victims sometimes declined support, as it couldn't help them get their money

back. They had learned the hard way and perhaps did not want to revisit the experience again for no tangible outcome.

Amount of support allocated to Level 3 clients

Whilst the original design of the service defined that Level 3 support should include three sessions with the individual, the experience of delivery staff suggests that this is rarely necessary. Clients rarely feel the need for additional support beyond the second session (and often after the first), and delivery staff also feel that they have been able to cover all they need over the course of one or two sessions. The first session is generally delivered over 60-90 minutes though second and third sessions are largely used just to 'check in' with the client to see if they need any further support or advice.

Utilising volunteers

Whilst some partners had plans to use volunteers to assist with delivery, where volunteers have been recruited, they have mostly played a supporting role. They have not received the level of training to deliver scams awareness or support sessions, and particularly for one-to-one support, most partners feel that this is a role that should be performed by a paid member of staff.

Monitoring and evaluation

Delivery staff have reported that the monitoring and evaluation requirements are time consuming and burdensome on themselves and their clients. It has been difficult to ensure that clients complete the evaluation feedback survey, as it is too lengthy and difficult for some clients to complete.

Time

Local Age UKs have found that there are a lot of elements involved in delivering

this service, and it is difficult to do everything required in the time that staff have available, even with volunteer and managerial support. The continual awareness raising, delivering group and one-to-one sessions, alongside the associated monitoring and administration is reported to be challenging.

4.4 ENABLERS AND CRITICAL SUCCESS FACTORS

Good connections

Local Age UKs are well established in their local communities, with good connections to other support services, both voluntary and statutory. This has put them in a good position to raise awareness of their new service and to encourage other organisations to support them. Partners have used this opportunity to consolidate and extend their reach into the local community and, by bringing other organisations into promotional and awareness events, have potentially helped to strengthen community links more widely.

Internal support and buy-in

The local Age UKs that already deliver other community-based services have made the most of the opportunity to tap into those client groups. They have found other staff and volunteers in their organisation to be highly receptive to the service, recognising the potential benefits and value. This has resulted in opportunities to deliver group sessions, as well as identification of referrals for those requiring one-to-one support. Many Level 2 and Level 3 clients have been identified via existing Age UK services.

Having the right staff

Having the right people to deliver the service has been crucial to the success of the service. Scams can be a

sensitive subject area, particularly for those who have direct experience. Those delivering the service need to be able to quickly make people feel at ease to share experiences as part of a group, and also to develop trust and rapport that makes people feel comfortable when speaking on a one-to-one basis. They have to strike a balance between professionalism that reassures clients that they know their subject matter, but at the same time create an informal relaxed environment.

4.5 KEY LEARNING

The key learning to date is largely aligned to the reported enablers and success factors. These are summarised below:

Promoting awareness

Ensuring the service remains on the radar of all potential referral organisations and services is key. The initial groundwork to raise awareness is important, but it is an ongoing process and therefore requires a significant and sustained investment of time.

Learning about other scams prevention/support activity

Local Age UKs' involvement in delivering a scams service has also increased their own awareness of the other organisations and services that are also operating in this space.

Flexibility and adaptability

Being able to react to the specific audience and situation is essential to maintain engagement and make sure key messages are landing with attendees.

Meeting wider needs

The person-centred approach to delivering Level 2 and Level 3 support has provided good opportunities to help meet the wider holistic needs of the clients with whom they are engaging.

Being available

Delivery staff making themselves available for a while after delivering group sessions provides an important opportunity for members of the group to approach them, to discuss an experience or ask questions that they were not comfortable doing as part of the group. This has led to instances where a need for Level 2 or Level 3 support is identified for an individual.

“It 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”

5 PARTNERSHIP WORKING WITH ACTION FRAUD

5.1 RATIONALE AND INCEPTION OF THE PARTNERSHIP WITH ACTION FRAUD

The partnership for the Scams Prevention and Victim Support programme was initiated by Action Fraud. Action Fraud had identified a number of older victims of fraud whom they believed could benefit from additional support from a charity. Action Fraud approached Age UK National as a possible provider of this further support, and Age UK recognised the potential value of the service to their target client group, so the two organisations met to discuss how they could potentially work together to meet this need. This led to a successful bid being submitted to City Bridge Trust for the proposed Scams Prevention and Victim Support programme.

The partnership has a shared ambition for the programme, which is to prevent older people from being scammed, support those that have fallen victim and help to reduce repeat victims.

5.2 DESIGN OF THE SERVICE

The design of the Scams Prevention and Victim Support programme was led by Age UK National. This involved understanding what the area of need was in terms of prevention and support, based on existing research and evidence. There was also a period of consultation with local Age UK partners, to understand their experiences and existing services aligned to this area of work.

This led to the development of the service model, which aims to deliver

group and one-to-one prevention activity, alongside support to those that had already fallen victim to a scam. The model was presented to, and accepted by, Action Fraud.

Partnership roles

Both organisations report having a clear view on their respective roles and responsibilities. However, in exploring this with both parties, feedback suggests there have been mismatched expectations in terms of role delivery, and the emphasis and importance given to the programme by each partner.

Age UK National's role is as operational delivery lead, responsible for creating the processes and systems to ensure a robust referral mechanism, as well as having overall responsibility to ensure the service is delivered successfully at a local level. Age UK National has two staff dedicated to managing the project part time, alongside other projects.

The primary ongoing role of Action Fraud is a referral partner, committed to supporting the identification and referral of clients that would be in need of support particularly at Level 3. In addition, during the start-up phase they offered their expertise in scams prevention, through the provision of materials/resources and supporting training for local Age UK staff that would be delivering the service. Action Fraud has some dedicated resource from their in-house project manager, alongside managing other projects. Initially this was 2.5 days per week but has more recently reduced to approximately 1.5 days per week.

5.3 HOW THE PARTNERSHIP HAS WORKED

Developing the referral process and data sharing

The development of the referral process has taken a lot longer than originally expected. On reflection, a longer lead time prior to the initial delivery of the service would have been beneficial. Whilst Action Fraud have referral processes in place with other organisations and services, feedback from Action Fraud suggests that the process developed for this service is more complex, due to it having more eligibility criteria than other services they refer into. Although the service is open to anyone over the age of 55 in the target boroughs, call centre staff are required to ask additional questions about the vulnerability of the client to ensure they receive the appropriate level of support. Action Fraud leadership also cited the introduction of the EU General Data Protection Regulation (GDPR) during the implementation period as further complicating the agreement of data sharing processes.

Age UK have led on, and invested a significant amount of time and resource, in developing the referral process and ensuring that it was compliant with data protection legislation, and ensuring the necessary data sharing agreements were in place. Feedback from Age UK suggests that a greater degree of communication from Action Fraud, about internal barriers and challenges they faced during the development and implementation of the referral process, would have been beneficial.

It is only now, eight months into the delivery of the service that the required process and system for sharing referral data has been agreed and the first batch of referrals has been received from Action Fraud. However, the quantity

and frequency of referrals following the first batch is yet to be evidenced.

A flow chart setting out the referral process is included at appendix 1.

Equipping call handler staff to make referrals

All 150 Action Fraud call centre staff have been trained to assess callers against Age UK's vulnerability criteria (detailed in appendix 2) and to record the client's details on the referral spreadsheet that is shared with Age UK National (where the caller has consented to receive additional support from Age UK). Call centre staff also receive regular refresher training along with any newly recruited staff members. The service is highlighted during staff briefings and compliance is checked as part of their quality assurance processes.

Referrals received

The finalisation of the referral process and data sharing agreement has impeded the ability to share referral data. However, during the period in which the process was being agreed and implemented, the call centre continued to offer the service to qualifying callers and kept a log of the details. Age UK reported that since the start of the programme in January 2018, Action Fraud has identified 36 people over the age of 55 who were victims of scams and could benefit from the service in the pilot areas. Of those, 22 consented to be contacted by local Age UKs for support. For various reasons, 14 declined to take part. A total of 9 people were ultimately supported following referrals from Action Fraud.

Data supplied directly by the Action Fraud call centre suggests that 71 referrals have been made. However, there was an initial issue with the call centre offering the service to callers from

outside the pilot boroughs. This accounts for the discrepancy in numbers reported by Age UK and that reported by Action Fraud.

Going forward

The experience of working in partnership has meant that each partner's understanding of the other organisation has grown and developed.

The partnership is at a point where the systems and processes required to facilitate effective referrals are in place and the expectation is that any remaining glitches affecting partnership working can be resolved. Furthermore, the lower than expected rate of referrals is something that is currently being explored.

6 TRAINING MATERIALS AND RESOURCES

6.1 RESOURCES PROVIDED

Age UK National worked in partnership with The National Centre for Post-Qualifying Social Work at Bournemouth University (NCPQSW) to produce a range of resources that advisers could use to develop and deliver their scams awareness and support packages. These included:

- ★ a two-day workshop with supporting Scams Prevention and Victim Support toolkit, which includes information about specific types of scams, the impact of victimisation and the laws and regulations
- ★ interactive games to assist learning, 'Scams and Ladders' and quiz cards
- ★ cyber scams coasters and 'no cold calling' door stickers

Age UK have drawn on expertise from other partners and used existing Age UK resources to complement the suite of resources listed above. This included:

- ★ developing a short film highlighting the risks of doorstep scams
- ★ creating templates for posters and press releases
- ★ distributing the Age UK *Avoiding Scams* information guide
- ★ distributing Take 5's phone scams reminder sticker

6.1 STAFF TRAINING

Overall the training was well received and covered most of what was required to help staff deliver the sessions. Feedback after the session indicated advisers felt they were well prepared to deliver the support and awareness sessions. The input from Bournemouth University (NCPQSW) was well received

and attendees commented positively about the resources. Some felt that, as they had prior experience working in the community, some of the topics covered were less relevant to them, but as with all such training it's important to cover the basics.

“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 booklet has been so helpful, it gives me a bit of structure to delivery”

One adviser was recruited after the training workshop and they felt that this put them at a disadvantage, as they had to do quite a lot of self-directed learning. However, Age UK visited the local site shortly after to deliver a bespoke one-to-one half-day training session for the advisor.

6.2 USAGE OF THE TOOLKIT AND RESOURCES

Partners have found the resources useful. The toolkit has provided much of the underpinning material for both the group and one-to-one sessions. Whilst there is always a need to do a bit of tailoring for the locality, having templates for posters and flyers has saved time. There were some initial delays getting resources out to local Age UK partners,

but it was agreed Age UK National have been responsive and supportive. The quiz cards and Scams and Ladders games have been used infrequently, with programme monitoring data showing that the games have been used during only eight events. Feedback suggests that these resources haven't lent themselves to the format of the events (e.g. large scale and/or unsuitable venues) or one-to-one support sessions delivered. Given limited time in group sessions, staff have focused on delivering information through a combination of presentation and discussion. However, delivery staff did report that the Scams and Ladders board game was used in group sessions where there was opportunity to do so.

The short film produced has also had limited exposure. Figure 5 demonstrates the usage across the programme.

Figure 5 - Awareness raising film – number of people reached

Level	No. of people that have seen the video
Level 1	370
Level 2	86
Level 3	53
Total	509

Not all partners have the technology to access the film out of the office, and some venues did not have the required equipment. This has impacted on the opportunities to show the video. When asked, very few of the interviewees had any recollection of seeing the film. Some staff felt it was a little patronising and felt that, where they had shown it, it hadn't been well received.

93% of survey respondents said they were provided with a resource pack, and staff felt the information and stickers were well received. Figure 6 sets out the number of resource packs distributed.

Figure 6 – Number of resource packs distributed

	Reminder resources/resource packs handed out
Level 1	1,307
Level 2	93
Level 3	71
Total	1,471

The resource pack generally includes:

- ★ Age UK's *Avoiding Scams* information guide
- ★ inward and outward facing 'no cold calling' door stickers
- ★ Take 5's phone scams reminder sticker
- ★ cyber scams coaster

The number of resource packs distributed across Level 2 and Level 3 exceeds the number of beneficiaries that have been supported. We heard from several beneficiaries, across all levels of support, that they had requested more than one pack so that they could share them with friends and family.

6.3 USEFULNESS OF RESOURCES

Staff felt it was useful for service users to have the *Avoiding Scams* information guide to refer back to and the stickers to act as reminders.

Most of the 50 interviewees did recall receiving the resources, and those that did cited Age UK's *Avoiding Scams* information guide as being most useful. Whilst the older person may not have read it cover to cover, they had it in a safe place to refer to. Use of stickers seemed to be fairly inconsistent, with some not remembering and some choosing not to apply them. The long-term usefulness of resources has yet to be evidenced, though this will be explored in the next phase of the evaluation.

7 EMERGING CONCLUSIONS AND EARLY RECOMMENDATIONS

7.1 DEMAND-DRIVEN VS TARGET-DRIVEN

There has already been a significant amount of time and effort invested to raise awareness of what the service can provide, and work continues to ensure it remains on the radar of potential referral organisations. The demand for group sessions is evident, based on the full project targets at Level 1 already being achieved and feedback from local Age UKs that, as word of mouth spreads, they are being approached to deliver group sessions to new community groups. Local Age UKs are continuing to deliver Level 2 and Level 3 sessions whenever the opportunities arise, responding to the referrals they receive. Feedback suggests that they continue to explore all avenues in their pursuit to identify clients that need and want this more in-depth level of support.

The perceived expectation of the requirement to meet their contracted targets is now driving the focus of the service, rather than responding to the need. Local Age UKs have confirmed that, going forward, prioritisation will shift toward the identification of clients eligible and in need of Level 2 and Level 3 support. Given that the feedback suggests that all potential referral and identification routes have been, and continue to be, pursued, it does raise the question of whether neglecting the existing demand for Level 1 delivery will do anything to increase that of Level 2 and Level 3.

We would recommend that consideration is given to relaxing the targets to enable local Age UKs to focus

on responding to demand at whatever level of delivery it exists.

Since submission of the first draft of this report, Age UK National has communicated with partners to clarify the position regarding targets for each level of support, and partners are responding to demand.

7.2 PERSON-CENTRED SUPPORT

One of the most significant lessons learned by delivery staff is that those receiving Level 3 support often do not want or need three sessions of support. The most critical aspect of this service is that it is person-centred and responds to what an individual needs and wants, whether that is achieved in a single session or more. Whilst the provision of three sessions was issued as guidance by Age UK National, local Age UK partners understood it to be a requirement. This placed unnecessary pressure on delivery staff and potentially led to unwarranted and unwanted contact with beneficiaries. We would recommend that for the remainder of the programme this position is clarified. The emphasis for delivery of Level 3 support should be on ensuring that the service is tailored to meet an individual's needs over the number of sessions required to do so.

7.3 SUSTAINABILITY

The route to sustainability of this service beyond the funding period is not clear at this stage. There are a number of different considerations regarding sustainability, and we discuss these below.

Additional funding

Feedback from local Age UK partners strongly suggests that to continue to deliver the service model as it stands, and with the delivery resource at current levels, would require additional funding. Broadly speaking the main options for this are:

- 1 Identify opportunities to apply for funding from grant giving organisations such as Trusts and Foundations
- 2 Identify opportunities to receive funding/sponsorship from corporates, for example through corporate social responsibility departments
- 3 Explore whether there are opportunities to have the service funded through statutory organisations

Embedding in existing services

Local Age UKs could explore what parts of the scams model/service could be embedded in other services that they currently provide. However, as there is variation in the nature and extent of existing services across the different local Age UK partners, it is likely that the aspects of the scams service that could be embedded will also vary. This approach also raises potential issues, in that once a service model is changed, does it still deliver the same outcomes, to the same extent?

Embedding it in other services also has implications in terms of staff education and training. Those staff working in the existing services will need to be upskilled in order to deliver the aspects of the scams service. Furthermore, because the nature of scams changes, ongoing education is likely to be required.

Group sessions only

Feedback from local Age UK partners suggests that the one-to-one support aspect of the scams service is not something that could reasonably be delivered through a volunteer resource. However, it is possible that volunteers could be trained to deliver the group sessions. The evidence gathered to date demonstrates that group sessions deliver strong outcomes (in the short term) and that demand for the service exists.

Sustainability of impact

At this stage in the evaluation the evidence strongly demonstrates that, in the short term, it generates the intended outcomes related to scams awareness and knowledge, confidence in spotting and avoiding scams and reporting scams. However, what is not clear at this stage is the extent to which these outcomes are sustained in the longer term. This will be pivotal in informing decisions about sustainability. For example, if outcomes are not sustained in the longer term, is the investment in the service justified? Does the service model need adapting to generate sustained outcomes?

As it stands, the evidence isn't available yet to robustly conclude whether there is actually a need, and demand for Age UK or other organisations to deliver the support provided at Level 3. Whether Level 3 is included in future scalability of the model would need to be considered.

Until the extent to which outcomes are sustained and Age UK's role in this area is understood, it is difficult to make any conclusive recommendations about service sustainability and what that may look like. This will be explored further in the final report.

7.4 PARTNERSHIP

There are two separate components to consider in relation to partnerships. The first is partnership working at the local level and the second, the partnership working of Age UK National.

Local partnerships and maximising local assets

Partnerships at a local level, across statutory and community organisations, have been a contributing factor to the success of the programme to date. It is therefore important that the activity that supports this is continued.

However, being active in the area of scams awareness and prevention has highlighted the activity being delivered by other organisations in relation to this topic. Whilst there will likely be different focusses, methods, types of activity and target client groups, there is an opportunity at a local level to ensure all those involved are working together to maximise resource and complement the activities of each other. We would suggest exploring the role that local Age UKs can have in convening and initiating this.

Age UK National and Action Fraud

There have been challenges experienced in the partnership between Age UK National and Action Fraud, which have impacted on the introduction of the referral process. This, in turn, has impacted on beneficiary numbers, particularly at Level 3 support.

The priority for both organisations going forward must be to ensure that the partnership, and referral pathway, works as effectively as possible for the remainder of the programme. The lower than expected rate of referrals is currently being explored.

7.5 OUTCOMES FOR OLDER PEOPLE AND PROGRAMME SUCCESSES

Our findings thus far indicate that the intended outcomes are being achieved for participants. Beneficiaries report increased knowledge of scams, increased confidence in spotting and avoiding scams, and the knowledge and confidence to report scams. The next stage of the evaluation will have a key focus on the extent to which these outcomes are sustained by clients in the longer term.

The overall experience of the service is also positive, and feedback regarding delivery staff is highly complimentary.

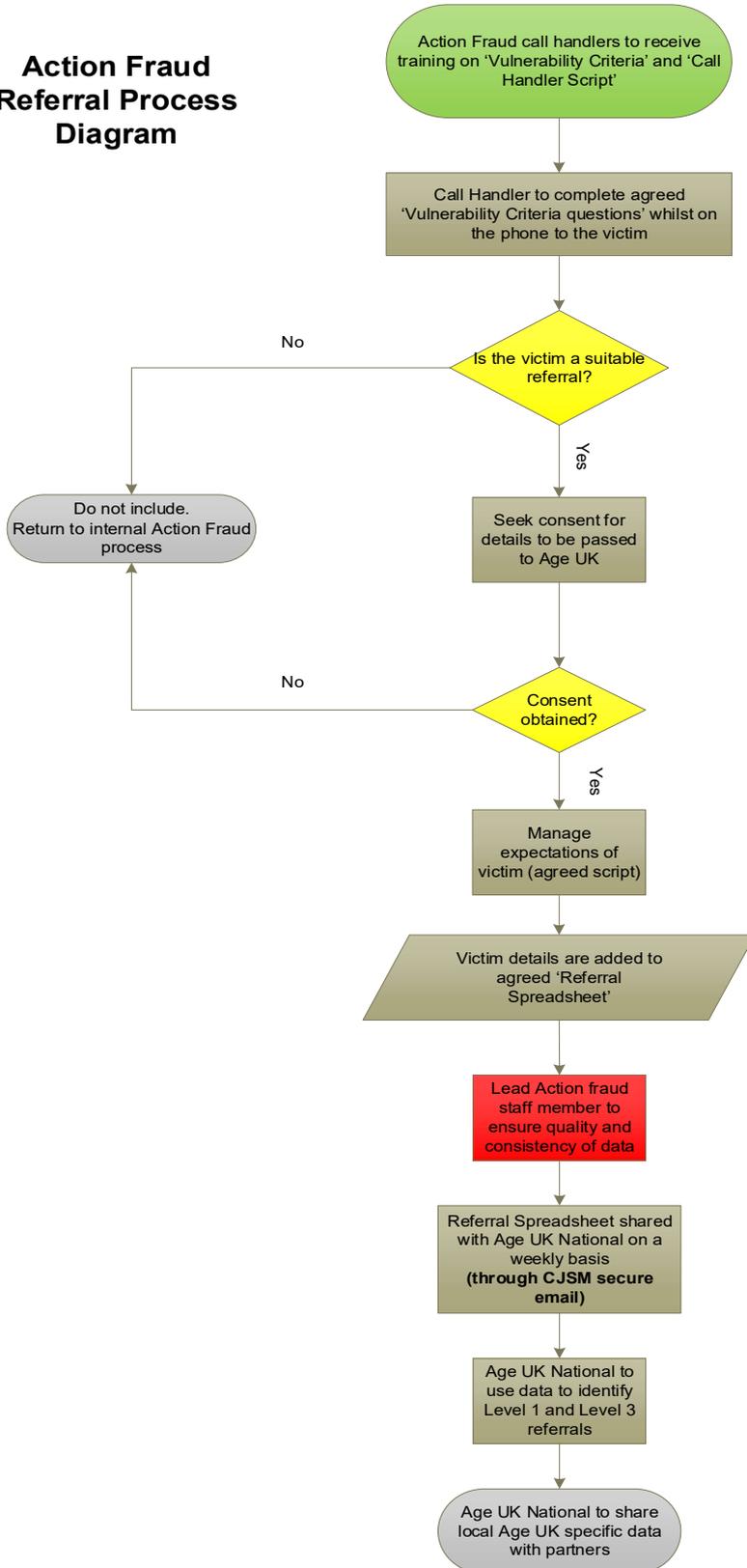
Furthermore, there is a clear demand for the group awareness sessions, demonstrated by the full year programme targets being achieved at this stage. Organisations and groups are now proactively approaching local Age UKs which also demonstrates the demand for this type of intervention.

Another key success of this programme has been the learning and insight generated in relation to how services of this nature are implemented and delivered and fit into the wider support landscape.

The programme has also provided local Age UKs with the opportunity to establish new partnerships and relationships, as well as strengthen existing ones.

APPENDIX 1 – ACTION FRAUD REFERRAL PROCESS DIAGRAM

Action Fraud Referral Process Diagram



APPENDIX 2 – VULNERABILITY CRITERIA

Level 1 Referral	Level 2 Referral	Level 3 Referral
<p>They meet one or more for the following:</p> <ul style="list-style-type: none"> live alone recently bereaved limited support (isolated or few people) health issues (disabilities, mental health or illness) which do not impact their mobility / ability to attend an event friends, families and people working in organisations that have regular contact with vulnerable older people 	<p>They have health issues (mobility issues that limit their ability to attend an event)</p> <p>AND</p> <p>They meet one or more of the following:</p> <ul style="list-style-type: none"> live alone recently bereaved limited support (isolated or few people) they have sent money in relation to a scam once 	<p>They meet two or more for the following:</p> <ul style="list-style-type: none"> live alone recently bereaved limited support (isolated or few people) health issues (disabilities, mental health or illness) <p>AND</p> <p>They have sent money twice or more</p>

1. Who do they live with?

- ★ Alone
- ★ With a partner
- ★ With family
- ★ With other

2. Are they recently bereaved?

- ★ Yes
- ★ No
- ★ Prefer not to say

3. Do they have any support?

(Friends/family/professional)

- ★ No, the victim is isolated from people who can offer support
- ★ No, the victim has a few people to draw on for support
- ★ Yes, the victim has a close network of people to support them

4. Do they have any health issues that limit their day to day life?

(disabilities, mental health or illness)

- ★ Yes
- ★ No
- ★ Prefer not to say

Specify condition:

5. How many times have they sent money?

- ★ Never
- ★ Once
- ★ Twice or more