# Over Half of People Aged 65 + Have Been Targeted by Fraudsters, as Alarming New Figures by Age UK Show the Extent of Scamming

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A new Age UK survey has found that 53 per cent of older people (aged 65+) believe they've been targeted by fraudsters, and that while many do not respond, of those who do 70 per cent of people of all age groups said that they had personally lost money. The research suggests that a third of older people who responded to a scam may have lost £1,000 or more.[1]

The survey, carried out by Populus on behalf of the Charity, shows the extent of the issue as it is revealed that over half of those over 65 have received some form of communication – a phone call, text, email, post – they believe to have been a scam, with 60 per cent never reporting it. 12 per cent of .participants of all ages also said that a friend or relative had lost money through a scam in the past two years.

These alarming findings come as the Charity publishes a new report highlighting the prevalence of fraud being committed across the UK – Only the tip of the iceberg: fraud against older people. The report aims to show evidence of the occurrence and different types of fraud taking place against older people in particular and to propose ways of preventing and tackling the problem.

With the new pension freedoms coming into force this week, the Charity is warning that people over 55, who will now have access to large pots of pension savings, are likely to be increasingly targeted by fraudsters carrying out a whole range of scams.

The report from Age UK highlights the tactics used by fraudsters, including befriending or 'grooming' potential victims and isolating them from friends and family, the use of seemingly professional documentation and official-looking websites, impersonating a bank or the police and even threats and intimidation.

The Charity also wants to raise awareness of the effects of being a victim of scams, which can have serious consequences for people's physical and mental health, as well as their relationships and finances. Some victims' health deteriorates quickly after a scam and in the worst cases has even resulted in older people losing their independence and needing residential care.

Caroline Abrahams, Charity Director at Age UK said: 'The idea that anyone would target an older person to defraud them is horrible, but unfortunately it happens and we fear the problem is about to get a lot worse since the opportunities for fraudsters are increasing. There are a number of reasons for this, including the rising numbers of older people living with dementia and cognitive decline, and the fact that more older people are going online - the internet is a boon for older people but unfortunately it also opens up new possibilities for fraud.

'Some older people are more vulnerable to fraud because they are frail and alone but it is something that can happen to any of us. In fact, older people who are financially proficient and avid users of the internet are just as likely to be at risk.

'The degree of sophistication used online or over the phone to defraud is frightening, but so too is the brazen approach shown by the perpetrators of more traditional forms of the offence, such as door-steppers who use high-pressure selling tactics. This review should act as a wake-up call since there is more we can and should do to combat the problem. Government and other policymakers need to recognise the big and growing threat to older people that fraud represents and take much more determined action against it.'

Age UK is calling on the Government to set up a National Scams Task Force to bring a renewed focus, building on the good work already happening at central and local government and beyond. The Task Force should make tackling scams a priority and report annually to ensure that progress is made.

Age UK also wants to increase awareness of the crime and the levels of sophistication involved so that people feel equipped to challenge and report a potential scam. The Charity has also created a list of top tips to help older people to spot a fraudster and avoid being scammed.

The tips can be found below and more information can be found on our scams and fraud hub.

**Ends**

Notes to editors

The scams survey by Populus for Age UK, took place between 13 and 15 March, and questioned 1002 GB adults 18+

[1.]Based on the proportion of responses from people aged 65 or over who said they had responded to a scam and had lost £1,000 or more (33%).

**Top tips for avoiding scams**

1. Don't rush into anything
If you think you've been offered a great deal, don't agree to it immediately. A genuine offer is unlikely to require an instant decision. Ask your family and friends what they think or call an advice agency such as Citizens Advice Consumer Service on 03454 04 05 06. For suspected pension scams call The Pensions Advisory Service on 0300 123 1047.

2. Make sure the company is reputable
Before you commit to buying, check the seller. Does the company have a contact number that works and a postal address, and is it a member of a trade association? Financial companies must be authorised by the Financial Conduct Authority (FCA) – you can check at www.fca.org.uk/register or call 0800 111 6768.

3. Know who's on your doorstep
If you answer the door to someone you don't know, ask for an identity card and check it. You could phone the company they represent to check who they are. Think about putting up a notice saying you don't buy on the doorstep. If you're suspicious or the caller won't leave, call 999 and ask for the police. See our free guide Staying safe, which can be downloaded from www.ageuk.org.uk or ordered from the Age UK Advice Line on 0800 169 65 65.

4. Be wise to cold call scams
Ignore unsolicited invitations such as letters, emails or phone calls offering a brilliant investment or saying you've won a lottery. Ignore them and never reply – it shows your details are active which will encourage scammers to contact you again. Contact the Mailing Preference Service on 0845 703 4599 to have your name taken off UK direct mailing lists. Check your email account is set up to filter spam.

5. Be aware of new pension scams
New rules allowing people to access their pension pots from age 55 have brought with them new scams. Be cautious of anyone that claims to know about loopholes, talks about overseas investments or says you can get your money before age 55. The FCA lists current scams at www.fca.gov.uk/scamsmart. Visit the Government's Pension Wise website for free and impartial guidance on your pension options.

6. Report it
Anyone can be taken in by a scam, so don't feel embarrassed or ashamed if it happens to you. If you think you've been scammed, or you've spotted a scam contact Action Fraud on 0300 123 2040 to report it and get help.

See our free guide Avoiding scams or visit our scams page at
www.ageuk.org.uk/money-matters/consumer-advice/scams-advice/

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