

Home Office Seminar Questions Protecting Older People from the Effects of Crime

Which countries are leading the way in protecting vulnerable older people?

Richard Powley & Phil Mawhinney, Age UK - "England, Scotland & Wales have produced progressive law, guidance (esp. Making Safeguarding Personal) and regulatory structures. There are bits of good practice in New Zealand (Age Concern, a charitable organisation delivers 19 of their 24 specialist elder abuse and neglect prevention services), Canada (provisions that require the courts to consider evidence that the offence had a significant effect on the victim due to their age) and some American States (The California Penal Code creates a number of elder abuse offences that can be prosecuted as a felony or misdemeanour, with penalties of up to four years' imprisonment on conviction). But in most countries the abuse of older adults is addressed through provisions in general criminal laws and laws governing property rights and mental health, rather than specific adult safeguarding legislation. One thing is clear across the globe - it takes very committed, passionate citizens to create change – it does not often happen organically. Ensuring that the views and voices of those in vulnerable circumstances is central to this is vital."

How do we change the outlook of the general population so we no longer think in terms of us (young) and them (old)? Is this important?

Richard Powley & Phil Mawhinney, Age UK - "It is important not to generalise about older (or indeed, younger) people. Negative stereotypes contribute to negative outcomes among older people. Age UK works to combat stereotypes and promote a positive view of ageing – see Age UK's [Love Later Life video](#)."

Frances Wilson and Neil Masters, National Trading Standards - "It is important to recognise that the lives of 'young' and 'old' people will be very different and therefore their needs will be different. These different groups will be targeted in different ways by criminals and so safeguarding and community protection approaches will need to be different. Friends Against Scams highlights that anyone can be scammed no matter what their age."

Many older people are lonely, how can we mobilise communities more effectively to support them?

Richard Powley & Phil Mawhinney, Age UK - "Combatting loneliness is one of Age UK's key objectives. 3.6 million older people in the UK live alone, of whom over 2 million are aged 75+. Loneliness can be as harmful for our health as smoking 15 cigarettes a day. Age UK has run the '[No one should have no-one' campaign](#) to raise awareness of the issue. We are part of the [Jo Cox Commission on Loneliness](#), which has three main calls of the Government:

- **National leadership** - A UK wide strategy for loneliness across all ages.
- **Measuring progress** - A national indicator on loneliness across all ages.
- **Catalysing action** - A fund to help scale up and spread promising approaches to tackling loneliness.

Read more in the [commission report](#)."

Frances Wilson and Neil Masters, National Trading Standards - "If people are isolated they may be hard to reach directly so it is important to build relationships with the people that do have a link with them. Work with groups that engage with these people such as Neighbourhood Watch, Adult Social Care, Meals on Wheels, utility companies etc."

Richard Powley & Phil Mawhinney, Age UK - "Not all older people are online, so this should include an element on non-internet communication. Banks, GP surgeries, post delivery staff,

care providers and others agencies that have regular contact with isolated people have a key role.”

DCC Ian Pilling, NPCC lead - “In line with the Target Operating Model the police are seeking to work more closely with local organisations and partners to provide an improved response to loneliness. By developing multi-agency hubs, any incidents whereby the police come into contact with the elderly will be reviewed at source and an assessment will be undertaken in terms of how that individual may be helped in the short and longer term. This may involve police intervention, or it may involve sign-posting and actively referring people to local services, charities and groups which tackle loneliness and social isolation. The police will work closely with AGE UK and other organisations to raise awareness of this social issue, supporting high profile events and also local initiatives which educate and involve the public.”

Frances Wilson and Neil Masters, National Trading Standards - “There need to be a change in society to get people talking to their neighbours and knocking on doors so that we can identify these older lonely people. This is something that can’t be done overnight. There appears to be a lack of awareness of the issue of lonely older people. NTS Scams Team hopes that people who sign up to be Friends Against Scams will take what they have learnt about the potential vulnerability of isolated older people and turn that knowledge into action by speaking to their neighbours about scams and how best to protect themselves from scams.”

Barriers to a collaborative approach i.e. intelligence/information sharing platforms, how do we overcome this nationally?

Frances Wilson and Neil Masters, National Trading Standards - “Improve understanding of the rules around data sharing and intelligence sharing, many organisations do not understand that they can share a lot of information with other organisations if it is in the subject’s best interests. As GDPR comes into play ensure everyone in your organisation is data protection literate so that they know what they can and can’t do. NTS Scams Team is creating a myth buster document around data as part of their work with the JFT and this will be available once completed.”

There may be a role for the ICO to give clarity and ‘comfort’ to agencies to enable more intelligence sharing.

How can we get financial abuse of the elderly to be recognised as the massive problem that it is, and increase resources to deal with it?

Richard Powley & Phil Mawhinney, Age UK - “When the whole spectrum of financial abuse, including fraud/scams, is considered there is no doubt that it is a growing problem. There have been many good awareness raising campaigns, but they have tended to be short term and, in order to build a national anti-financial abuse ‘brand’ it takes constant, coordinated messaging. Having said that, local partnerships can have a massive impact.”

Frances Wilson and Neil Masters, National Trading Standards - “Encourage people to report the abuse, the higher the reporting is the more difficult it will be to ignore as an issue. Campaign for your local MP or PCC to take action on the financial abuse of older people. They could do this by coming a SCAMBassador as part of Friends Against Scams.”

What organisations make up the Joint Fraud Taskforce?

Richard Powley & Phil Mawhinney, Age UK - "Age UK sits on the Victims & Susceptibility work strand of the JFT. More information on member organisations is available [online](#)."

What can the police/ bank do if the older person denies that he is being scammed and is upset he can't get 'his own' money?

Richard Powley & Phil Mawhinney, Age UK - "This is a key challenge and there is no easy answer. The Banking Protocol – whereby bank staff suspecting that a customer in branch is being defrauded can call for a police officer to come to the branch – appears to show that having a police officer highlight the risk can be effective in convincing (older) people it is a fraud. While banks argue they have to proceed with a risky payment if the customer insists, there may be more they can do, such as giving accurate and specific fraud warnings, delaying the paying to allow them to change their mind, or making clear they will be liable if it is a fraud."

DCC Ian Pilling, NPCC lead - "The police attend under the Banking Protocol to make a safeguarding assessment and if the older person denies being a victim we will make contact with family and conduct a home visit to ensure that all appropriate safeguarding measures are in place. Ultimately if the older person insists on withdrawing their money they are entitled to do so."

Scams evolve quickly, and can be very sophisticated, what is the best way to keep up to date on new threats?

Frances Wilson and Neil Masters, National Trading Standards - "Follow your local trading standards service on twitter and see if they produce a newsletter. Follow Friends Against Scams on twitter as we share information about scams there. Although the wording of scams change it is important to remember that the scam itself will remain consistent- either being asked for money by someone you don't know or being offered an opportunity that is too good to be true."

Richard Powley & Phil Mawhinney, Age UK - "Read the latest fraud highlighted by Action Fraud: <https://www.actionfraud.police.uk/news>."

There seems to be lots of organisations offering advice to protect older people against fraud etc. Is there one organisation that we should signpost public to?

Richard Powley & Phil Mawhinney, Age UK - "The Age UK Information and Advice service."

What support network is there for carers who are family members?

Newcastle Institute for Ageing - "Carers UK offer expert advice, information and support (<https://www.carersuk.org/>). There are also a number of free online courses available for carers. In Newcastle, we have developed an online course for carers of dementia sufferers "Dementia Care: Staying Connected and Living Well: A course for carers, to help you stay connected to loved ones, manage stress at home and defuse difficult situations." This course is free and is available online at <https://www.futurelearn.com/courses/dementia-care>."

Does National Trading Standards make use of websites which gather telephone numbers of scammers? Could we make better use of crowd sourcing here?

Frances Wilson and Neil Masters, National Trading Standards - "The telephone numbers used to scam people change too frequently for these website to be much use. A number may be used by one person for three weeks and they then move on to using a different number to help them avoid detection. The best action to take is to report the number either

to OFCOM or Action Fraud. The best place to report nuisance calls to is ICO
<https://ico.org.uk/concerns/nuisance-calls-and-messages/spam-texts-and-nuisance-calls/>
The best place to report scam calls in Action Fraud
https://www.actionfraud.police.uk/report_fraud.”

Call blockers and mail marshals stop scammers accessing victims, but how can we reduce the viability of scams by making the elderly more robust/ less trusting?

Richard Powley & Phil Mawhinney, Age UK - “It’s difficult to generalise about older people’s attitudes regarding trust, etc. Fraud awareness messages for people of all ages should include a focus on not assuming someone is who they claim to be. However, many frauds include an element of grooming over time to build trust, or pressure to induce panic. We therefore need stronger protections other than people’s attitudes.”

Frances Wilson and Neil Masters, National Trading Standards - “Talk to older people, use real examples of people that you know who have fallen for scams, and make it personal. People will not engage with an issue that they think does not affect them personally however if you make the issue local to them e.g. ‘Mr Jones who lives one road over has been scammed’ they are more likely to engage with the issue. Talk about your own experiences where you thought something might be legitimate but realised it was a scam and you protected yourself. Many of these resource are available on the Friends Against Scams website www.FriendsAgainstScams.org.uk”

Mail Preference Service and Telephone Preference Service - are they effective in preventing scams and if so is greater awareness about them needed?

Frances Wilson and Neil Masters, National Trading Standards - “These services may not prevent scams as the criminals may ignore that people are registered with them, however by reducing the amount of marketing calls/ letters that people are receiving it is easier to identify any scam calls/ letters that do come through. While useful tools in sorting junk mail and legal nuisance calls, they don’t filter out all scam calls and post.”

Richard Powley & Phil Mawhinney, Age UK - “Fraudsters are conducting illegal activity and pay no heed to the rules around these tools. Age UK hears from some people who receive scam calls and post despite having these tools. So they are useful but not enough to prevent scams.”

What steps can we all take to raise awareness of digital crime for the older people who are vulnerable to it?

Richard Powley & Phil Mawhinney, Age UK - “Age UK provides free information and advice on online crime, including fraud, through our [Avoiding Scams](#) and [Internet Security](#) guides, as well as through our [website](#). There may be a role for families to help each other stay safe online, too. However, there are always limits to raising awareness therefore there is a key role for technology companies to ensure their products are secure.”

DCC Ian Pilling, NPCC lead - “Digital inclusion is incorporated into the Greater Manchester Mayors’ ageing well strategy, which links with the ageing hub. Primarily this is around engaging with the older community to encourage use of the internet whilst promoting safe usage message. The Cyber and Economic Crime Awareness Service is working with Age UK and district councils to promote safety online and cyber security.”

Young people do lots of their socialising online. How can digital literacy combat loneliness in older people, without also making them more vulnerable?

DCC Ian Pilling, NPCC lead - "The Cyber and Economic Crime Awareness Service is working with Age UK and the 3rd sector to encourage digital literacy through use of volunteers who will be matched with cyber volunteers to ensure practical support and advice is provided to reduce the risk of exposure and repeat victimisation."

How is National Trading Standards dealing with email scams as well as snail mail?

Frances Wilson and Neil Masters, National Trading Standards - "This is dealt with by the NTS E-Crime team. You can find more information about their work at <http://www.tradingstandardsecrime.org.uk/>"

How do local trading standards teams share good work/ best practice with other local teams?

Frances Wilson and Neil Masters, National Trading Standards - "NTS Scams Team shares information about best practice with local trading standards, adult social care and key partners across the country via its monthly newsletter and resources available on the Knowledge Hub. This allows NTS Scams Team to highlight any new/ innovative approaches taken by trading standards across the country."

Is 'Strive' based on Op Signature and who have you developed it with?

DCC Ian Pilling, NPCC lead - "Strive was originally developed by GMP as an approach to early help/intervention for Domestic Abuse. It has now been developed into the Fraud Strive model jointly between the GMP Cyber and Economic Crime Awareness Service and City of London Police (Economic Crime Victim Care Unit) ECVCU using some of the learning from Op Signature to provide an enhanced offer."

What is the NTS ST doing about Romance Fraud?

Richard Powley & Phil Mawhinney, Age UK - "Age UK gives [information and advice](#) on how to avoid romance fraud. However, we believe online dating agencies and potentially banks could do more to prevent some romance fraud cases, by identifying fraudster profiles and accounts."

Frances Wilson and Neil Masters, National Trading Standards - "As part of Friends Against Scams we offer advice/ guidance on what to look for in romance scams but it is not part of our enforcement remit."

Should we be more willing to take action on coercive control outside a DA case?

Richard Powley & Phil Mawhinney, Age UK - "The introduction of Section 76 of the Serious Crime Act 2015 is very welcome, but successful prosecutions have been slow in coming. Even though the evidential standard for determining that abuse has taken place may be lower than that of criminal courts, the same complexities and challenges of information gathering remain – particularly where gaining direct access to the adult is difficult. There is also a real risk that an adult's autonomy and right to choose can be adversely impacted by well-meant, but restrictive, protective measures. I would suggest that we:

- Focus on the person alleged to be carrying out the abuse. Consider how you can intervene with the alleged perpetrator.
- Look to the strengths and resources of the adult, not just their risk.
- There needs to be a focus on the underlying causes of isolation, access to services and lack of shared intelligence about serial perpetrators."

Would legalising and regulating prostitution go some way to addressing financial abuse of old/ vulnerable men in particular who are choosing to meet their sexual needs this way?

Richard Powley & Phil Mawhinney, Age UK - "We are not aware of specific reports of financial or other forms of exploitation of older people by sex workers, however the very nature of the abuse would mean that it was a hidden issue. There is a study from 2012 which reported that 11% of men aged up to 74 had paid for sex, but it has not been possible to find a breakdown of those figures by age."

Is there an under-use of Mental Capacity Act to prosecute carers (paid/unpaid) of wilful neglect/ill treatment where victim lacks mental capacity?

Richard Powley & Phil Mawhinney, Age UK - "The number of S44 prosecutions has been rising since 2013, however Action on Elder Abuse have noted that even where successful prosecutions are brought, the outcome is often suspended sentences, or community services, rather than custodial sentences for quite appalling crimes. I'm still not sure that the awful gravity of such offences is recognised."

How can we protect older people who have no lasting power of attorney?

Richard Powley & Phil Mawhinney, Age UK - "The first response is that we need to continue to raise awareness of power of attorney and ensure it is accessible and affordable, and that banks and other companies promote and process it effectively. Secondly, we do need better protections for those who have no POA. One response is that banks should improve how they spot vulnerability among their customers and ensure they then offer a quality service to them, including protection from fraud."

Do hospital admissions still adversely affect frailty and mortality in the older adult?

Newcastle Institute for Ageing - "Yes there is a lot of published work available in this area. In Newcastle, Stuart Parker, Professor of Geriatric Medicine at Newcastle University and a consultant physician at Newcastle upon Tyne Hospitals NHS Trust, is helping to develop an acute inpatient service for frail older people."

Richard Powley & Phil Mawhinney, Age UK - "You may want to have a look at https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/late_life_uk_factsheet.pdf"

What work is being/can be done to manage advertising for betting agencies and lone organisations showcasing themselves on primetime TV?

DCC Ian Pilling, NPCC lead - "Unfortunately this is beyond the gift of the police, however, work is always developing around APP and training officers to identify and understand the different strands of vulnerability. In relation to vulnerable adults it may be about providing advice to those at risk of exploitation so they can take steps to protect themselves and find more meaningful ways to spend their time and thereby changing their spending habits. Frontline officers are often the first point of contact for such individuals, so equipping them to provide the right advice is paramount."