



Reengage

November 2023

The unseen price of a scam:

The impact of scams and fraud on
isolated older people

Acknowledgements

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New research from Re-engage shows the impact of fraud and scams on continued and increasing loneliness for people aged 75 and over.

Key findings:

- 1. Fraud has a significant impact on many older people, either as actual victims of fraud, experiencing attempted frauds, or just general anxiety and concerns related to it**
- 2. There are gaps in some of the security behaviours of older people**
- 3. There are high levels of loneliness and isolation amongst the older people Re-engage support**
- 4. A small minority of older people experience significant exposure to attempted frauds, largely via the telephone**
- 5. A small minority of largely single or prior victims (in the last 5 years) are very worried about fraud**
- 6. A fear of fraud and scams means some older people are less likely to engage with common technologies that could improve their lives, such as access to the internet, email or online banking.**

I find the media information tends to make me even more scared about scamming. It just seems all around me at the moment.

Introduction

Re-engage is a charity that is positive about older age and committed to fighting loneliness so that people can have social lives and friendship groups however old they are.

We inspire and enable meaningful connections and shared experiences within communities across the UK for people 75 and over facing loneliness and social isolation. Our volunteers work together to create better communities and help to enrich the lives of our members by giving them something to look forward to. Older people who may have felt very alone now feel valued as individuals, continue to form friendships, and have groups that give support.

Our services reduce loneliness whilst removing some of the barriers that stop people from developing and keeping connections with other people. Research by Re-engage in 2021 helped us to understand access to and the ways in which older people go online. It showed that half of older people (aged 75+) who live alone – so arguably the most vulnerable to loneliness – have no access to the internet.

We found that concerns about being scammed are significant and can limit users as they avoid doing certain activities like online banking or shopping. In some cases, fear of fraud and scams has prevented individuals from getting online at all.

“I think possibly that I haven’t gone online because there’s so many complications. You know, pop ups, and cookies, and scams, and all sorts of things like that.”

Our growing concern about the effects on older people of a fear of scams and fraud - and vulnerability to such crimes - led to a new project to find a way to raise awareness about scams and fraud amongst older people in a way that didn't contribute to their fear and isolation. We commissioned primary research, conducted by the University of Portsmouth, into the relationship between a fear of scams and fraud and the ways in which this can affect loneliness and social isolation amongst older people.

This report sets out both the findings from the research and details of the activities Re-engage undertook to raise awareness amongst our volunteers and older people about the risks of scams and fraud, how to protect themselves, and how to report them.

As a person with sight loss I feel vulnerable to scams of all kinds.

Our recommendations are to further raise awareness amongst older people about scams and fraud, but also to provide guidance on the best way to do so, specifically amongst older people who are living in isolation. Our findings show that it is important to offer guidance that will not further contribute to older people's levels of loneliness or potentially increase their risk of victimisation.

What is the issue?

In our latest research, we wanted to understand how fear of scams and fraud cuts people off from potentially life-affirming online connections.

The internet and social media can play an important role in facilitating connections between individuals and groups, and help create opportunities that can reduce loneliness. Research by Re-engage in 2021 on older people's use of the internet found that fear of scams and fraud was a widespread reason why older people avoided using the internet. With high profile media reporting of internet fraud and malpractice, older people have a heightened perception of the level of fraud and the potential that they might become victims of crime.

This, in turn, deters many older people from fully embracing social media, the internet, and the potential for life-enhancing social connections online. Meanwhile, older people who do use the internet remain vulnerable to the emotionally and financially devastating impact of online scams.

“My wife died in March 2021. I was grieving and vulnerable, needed company so when this woman said hello on Facebook I responded. I have never reported it because I feel such an old fool who always sees the best in people. The fraud cost me £15k of my savings and even though she has said she will pay me back I don’t hold up much hope. I can ill afford to spend this money especially now in old age pension is a pittance to rely on.”

Research methodology

Between January 2022 and March 2022

- Postal questionnaire to Re-engage older people before implementation of the project – **1177 responses**
- Interviews with Re-engage older people before implementation of the project - **15**
- Interview with project lead before the project – **1**
- Online questionnaire to Re-engage volunteers before implementation of the project – **170 responses.**

Between November 2022 and February 2023

- Postal questionnaire to Re-engage older people six months after implementation of the project – **820 responses**
- Interviews with Re-engage older people six months after implementation of the project - **3**
- Interviews with organiser and volunteers six months after implementation of the project – **5**
- Online questionnaire to Re-engage volunteers six months after implementation of the project – **224 responses.**

As an OAP I do feel vulnerable to scammers due to the sophisticated methods they may use. Updates on identified scams are useful to alert the elderly.

Demographics

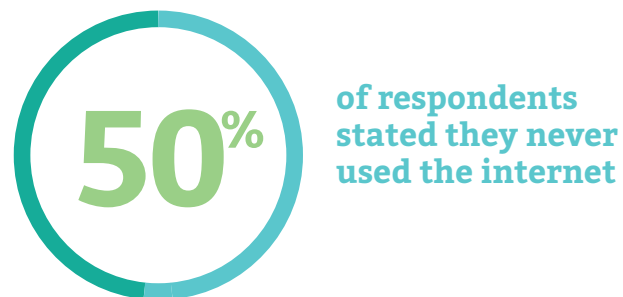
Re-engage is a charity whose activities are largely directed at the over 75s who are lonely. As such the sample was biased towards this age group of older people.



The survey was national and covered all nations and regions of the UK (except Northern Ireland) and received a very good response from Wales and to a lesser extent Scotland, which were both over represented, whilst London was under represented.



Overall, this sample can be considered as biased towards females, Wales and white British, however, it does represent one of the largest surveys to date of predominantly over 75s who live alone.



Research findings: Lifestyle

Around 50% of respondents never used the internet, which is higher than ONS data on the same age group.

Around half the respondents also never used email or text. An even larger group – just over 70% - never bank online. A similar percentage also did not use online video chat or social media. However, 92% frequently used the telephone and around 66% frequently met people in person.

“I’m constantly aware that scammers are around, and living alone and being elderly I feel particularly vulnerable. Especially vulnerable because of my ignorance regarding modern forms of communication by emails, text etc.”

Around a fifth of the sample seem to be very technologically engaged, using the internet, email, online banking and social media regularly. Another 30% use the internet and some of the related technologies more conservatively. About half are disconnected from these technologies and rely on telephone and in-person meetings.

Fraud awareness/guidance and support

One of the first important findings is the large number of older adults who did not indicate having received any useful advice. Prior to the project, 21% of respondents said they had not received any advice on scams or fraud in the prior six months and 27% said they had not received any useful advice.

Of those who had received advice, the most common and the most useful source of advice and support was ‘talking to friends and family’ which was rated useful by 88%. TV was the second most common source and 73% rated it useful. News media was the next most common source, which 72% rated as useful. Letters were the next most common source, but usefulness dropped to 66%. Phone calls were next and rated 76% useful. Email and talking to a mentor were next most common, and rated as useful by 72% and 73% respectively.

There were three methods of advice that only a small proportion of older people had received in the prior six months: website, presentations, and specific training. These methods also scored lowest in usefulness with only half of respondents (who had received advice this way) finding websites and presentations useful and just 40% for specific training.

The results suggest that older people ideally like one-to-one communication, preferably from friends, family, or a mentor or via letters/leaflets, emails, or phone calls. Training and presentations are often seen as a solution but are not highly rated among this group. The importance of the news and television is also valuable. The lack of a significant minority not experiencing any useful communication is very worrying and highlights the need for more effort to raise awareness.

Security behaviours

Respondents were asked whether they use a variety of common security products and procedures. A minority (38%) indicated they used call blockers and very few registered to receive scam alerts (9%).

There were some concerning results regarding passwords. 39% indicated they use the same password for multiple accounts and just under half kept written lists of the passwords at home. 30% indicated they use password managers and only 15% used two-factor authentication (2FA) for their main accounts.

Video doorbells were rare (7%) but spyholes were more common with around a third indicating they have them. Respondents were very attuned to asking for identification for visitors to their own homes (63%).





Trust with communication

The trust of the respondents with various forms of unexpected communication was also gauged.

The most trusted form of communication were traditional paper letters, with 60% trusting. Around a fifth trusted email, landline telephone calls, text messages and visitors to the house. Mobile phones were the least trusted in both surveys with only 14% trusting.

“I’m always nervous about cold or strange phone calls - I normally give as good as I get - the same with strange emails. I just delete. I think I can handle post. If in doubt I speak to one of my daughters.”

The survey also sought data on older people’s confidence in spotting a variety of scams. The respondents were most confident in spotting frauds and scams when supported by family or friends, with 78% confidence. Postal scams also had high confidence with 59% indicating a confident response.

They were least confident at spotting a social media-based scam (39% confident), which was closely followed by a website-based scam (42% confident). For in-person scams, telephone scams, text message scams and email scams around half indicated confidence in spotting scams.

I was scammed on a Facebook advert to relieve tinnitus. The amount published changed at the last minute. It was on my credit card so the bank refunded some of the total amount.

I did receive the goods, but they were nowhere near the amount I paid. I am wary of Facebook and don’t buy from their ads.

Experience of crime and fraud

The fraud victimisation rate was 8%, which is higher than the Crime Survey for England & Wales (CSEW) rates.

This could mean the fraud victimisation rate could be double what the CSEW finds or that there are a large number of repeat victims.

There are, however, some other reasons that could be exaggerating this: the sample is not likely to be representative of older people, it could be this is a section of society more prone to fraud; some might not be accurately answering in relation to the past 6 months and might equate a fraud incident beyond the past 6 months in the more recent period; some might interpret incidents such as sharp trading by vendors and other incidents as fraud.

Sadly, a number of older people told us of their stories of being a victim of fraud:

“I was a victim of a scam several months ago when on my mobile phone scammers ask for my bank details to provide him with details to enable him to charge me postage on a delivery of a parcel. As I had been expecting a parcel delivered by Royal Mail I thought the request was genuine. When the parcel was delivered the Royal Mail told me it had been a scam. I informed my bank and the police, they used my details to buy things worth £100. The bank refunded the money. I’m now very wary.”

The survey did not ask for quantitative data related to rogue trading, but several mentioned it in the written comments.

This was also an issue that arose in several of the interviews with older people where some quite shocking examples of exploitation of vulnerable older people were revealed. In one case a lady not long after the death of her husband decided she needed a new bed, as she recounted:

Some days I have so many scam calls I could scream. I am disabled and I find these calls distressing as blocking calls does not work as they use different numbers.

“I was enquiring, I asked them to send me a brochure, please. The next minute I knew, a gentleman came round with this bed, demonstration bed and laid it out in my dining room and the next minute I knew, he’d filled out a form and then asked me for my debit card. Used my phone and phoned up and made the purchase. And did it that way. Well, I thought, I am not paying that much for this bed. I didn’t want the bed. I only wanted the information.”

A very significant finding from this research was the sheer number of attempted frauds older people experience; at least two-thirds experiencing at least one attempt in the past 6 months. However, around a fifth experience at least one attempt weekly or more and between a third to 40% monthly. There are also a tiny minority, 3-4%, experiencing daily attempts. The more attempts there are clearly makes victimisation a greater risk, but this also has an impact on fear.

“I hate the telephone scam calls. Even though I hang up quickly I feel frightened and disturbed for quite a while. I have also got phobia about ordering anything using my phone or computer. If I want to buy something I have to do it through my very patient daughter or I am anxious.”

Attempts were made using a range of methods, including email, post and social media. However, the overwhelming attempted methods were telephone related with either landline telephone, mobile phone or text message, accounting together for around three quarters of attempts. Within these the landline telephone accounted for around half of all attempts. The attempted telephone frauds had a significant impact on some older people.

Somebody called me once and pretended that they were from Microsoft, and asked for access to my computer, and I gave it to them, and then they somehow managed to put a bug on my computer, and I could see, and it was following, you know, they could show me that it's there; but they'd put it on. Do you know what I mean? And then they wanted me to pay £140 to fix it. And I did.

I was scammed just before Xmas on bitcoin for a total of £18,000. My bank got it back following a meeting with the fraud department. I was stupid in divulging too much information to them.

I went online to find the address and phone number of my local Citizens Advice Bureau. I found what seemed to be what I was looking for and in return for £1,000 paid by card received advice. I subsequently noticed a debit of £5,000 from my account. My bank helped get the money back and blocked the payee. I have now learnt my lesson and pass the warning to friends and family.

Feeling safe: scams, wellbeing and loneliness

The survey indicated that older people, experiencing loneliness and living in isolation were generally much less satisfied with life than the general population (ONS data April 2021 to March 2022). And those living alone and those who had been a victim of crime in the last five years experienced an even lower score than the average for the sample.

This research shows the impact of fraud and scams can be significant and, crucially, that being a victim is not central to that experience. Just the mention of the word 'scam' can produce a negative reaction. It was difficult to secure interviews with older people because some were so anxious about the subject and talking about it would be too upsetting.

"[The] questions made me feel more insecure I had to ask my daughter to fill this in, deciding not to complete all the questions."

People experiencing a high impact on their quality of life were more likely to be living alone and to have been a victim of any crime in the last five years.

19% of people living alone experienced a high impact on their quality of life, compared to 12% of those not living alone.

28% of people who had been a victim of crime in the prior five years experienced a high impact on their quality of life, compared with 14% of those who were not a victim.

Older people felt safest when meeting online, using email and answering the telephone, with over 70% rating this safe. Using the internet, buying things online and banking online were rated slightly lower. The least safe activities were answering the door to strangers, which almost half felt unsafe doing and the most unsafe activity was walking alone in their local area after dark, with two thirds finding this unsafe.

Comparison to ONS data for the same age groups suggests the survey respondents are much more concerned about their safety than the general population.

"It still leaves me very wary, especially a phone call not listed in my phone and people at the door. It's quite frightening to see how clever the scammers are. I do not have any telephone banking etc."

A significant minority felt unsafe doing basic activities in the home. 25% of older people felt unsafe answering the phone and around a third felt unsafe using the internet, buying online and banking online. Given the low usage of some of these technologies among the sample and the positive decision required to use them, this is less worrying than those related to the telephone, which was used by virtually all and can be essential to communication with friends, family, and carers.

"I often feel very insecure when I receive phone or mobile messages, I try to ignore them but they make me feel not safe in my own home."

When asked about level of worry about specific frauds and scams, the activity older people were least worried about was being a victim to a friend or family member: only 15% worried about this. Half of our respondents were worried about in-person scams and postal scams. Telephone, text and scams in general all had around 60% worried. The most worrying of all was their computer or accounts being hacked which scored over 70%.

"I have never bought anything online, as I am afraid my account details will be stolen."

People who live alone and who had been victims of crime in the five years prior were also much more worried scoring much higher than the non-victims and those not living alone and older people in general. People who were victims of any crime in the last 5 years worried the most of all groups with two thirds to three quarters worried about all fraud/scam types other than being a victim from a friend or family member.

Many of the impacts associated with fraud victimisation were also noted among participants who had not been victims, with impacts such as: financial, anger, stress, upset, anxiety, depression, feelings of suicide and changes in behaviour.

"I'm always suspicious and [on] alert which is very wearing - strain on my nerves, very exhausting but there is nothing for it but to struggle along. I won't give up."

The Re-engage scams and fraud project

Between March 2022 and November 2022 Re-engage undertook the following activities:

- Development of bespoke Re-engage online training for volunteers
- Promotion of Friends Against Scams (a National Trading Standards Scams Team initiative), including their scams awareness training (Friends), SCAMchampions, and Scam Marshals. www.friendsagainstscams.org.uk
- Signposted volunteers to the Friends Against Scams webpage including ten-minute training for volunteers
- Communication to volunteers through our regular e-newsletter Re-engage Matters of fraud/scams related issues and promotion of training
- Sending postcards to volunteers encouraging them to complete training
- Relevant articles included in Time Together, the Re-engage magazine which goes to older people in our services three times per year
- Promotion to older people of Friends Against Scams and Scam Marshals.

From my phone...
I found myself speaking to America (!!)
This seemed a bit unusual - it set alarms off! I rang off but not before incurring a £50 charge...

Between March 2022 and November 2022, we used the findings from the baseline survey to help us develop training and guidance materials about scams and fraud for both our volunteers and older people in four ways:

1. Re-engage developed **bespoke training materials for volunteers** that focused on how to incorporate information about scams and fraud into their regular contact with older people through our monthly tea parties and call companions service. By delivering information in a familiar environment, informally and from a trusted source, we hoped that it would be engaging for older people and reduce the risk of further raising fear and worry. Importantly, our volunteers can reinforce knowledge through this regular contact.
2. We rolled out the Friends Against Scams (FAS) training to our volunteers to raise awareness of fraud and scams. We also encouraged volunteers to become SCAMchampions, who complete further training so that they can train others as Friends Against Scams. We also promoted the Scam Marshal scheme, which involves sharing own experiences, helping others to report and recognise scams, and sending any scam mail received to the National Trading Standards Scams Team.
3. We shared information and case studies with our volunteers through our regular e-newsletter Re-engage Matters, to further highlight the issue and importance of having conversations with older people about scams and fraud. There is vast under-reporting of scams due to the stigma attached to being a victim, so we decided that our volunteers would act as the first port of call for older people who think they have been scammed. Our volunteers and older people have strong relationships of trust, often remarking that they are 'like family'. These trusted relationships can ensure that the older people are able to talk about their experiences and their fears to our volunteers. Volunteers can then support our older people to report crimes.

4. We also developed bespoke materials that we shared directly with older people through our magazine, Time Together, that goes out to older people in our services three times a year. In this we shared information and advice about how to spot a scam or fraud, tips on how to protect yourself from them, ways to report a scam or fraud and how to sign up to become a Friend Against Scams or a Scam Marshal. These materials were informed by the research so that they raised awareness of the issue of scams and fraud in a safe way, without adding to existing fear and worry.

Volunteer experience of scams and fraud

Before we embarked on this project, we sent an online questionnaire to our volunteers to understand their experiences of fraud and scams, the training and advice they had received previously on scams and fraud, and their confidence in spotting scams and fraud as well as their confidence in knowing how to help an older person asking for advice about scams and fraud.

We received 170 responses out of 7,732 active volunteers who received the email, this is a 2.2% response rate and not a representative sample, but the results can be used to indicate some general trends.

Effects of scams/fraud on volunteers:

"We lost the landline last year some time ago because it was used ENTIRELY by scammers. We stopped answering it."

Re-engage volunteer

- Volunteers generally feel safe using the internet, but online scams/fraud cause the greatest level of worry. There is also a significant minority who don't feel safe and who limit their activities, for example not shopping online.
- Respondents have high levels of distrust for unsolicited communications and some use protective measures. However, a significant proportion also exhibit behaviours putting them at higher risk of scams/fraud such as writing down passwords.

I'm afraid to bank online, but will always ring someone if I'm not sure about dubious phone messages or calls.


- On the whole, volunteers told us that they are largely unaffected by a fear of scams and fraud. However, a small number have been a victim in the past six months and half of all respondents had experienced attempted fraud or scams on at least a monthly basis during the same period.

Training/advice on scams/fraud:

- The majority of respondents had received some form of advice on scams or fraud over the past six months, though less than a fifth have attended specific training/education and a further 14% had received no advice at all.
- Those who did receive advice told us specific training/education and talking to friends or family were the most useful.

Confidence in spotting and advising on scams and fraud:

- Volunteers felt fairly confident about being able to spot a variety of scams and fraud, but the areas of least confidence were website, email, text message or social media scams.
- A third of volunteers were aware of attempts made to defraud older people, with landline telephone and mobile being the main routes and a small number were aware of incidents when older people had become a victim and that most had reported them.
- A small group of volunteers feel confident knowing how to help an older person asking for advice about scams and fraud, but the vast majority have lower levels of confidence.



When refusing to divulge my details on the phone to someone wanting to 'confirm' my bank details, they become antagonistic and aggressive. This leaves me shaking and doubting myself - I just put the phone down. It is very upsetting being a victim of such bullying.

I don't want to think of myself as a victim just because I am elderly.

Impact of the project

Impact of the project on volunteers

Six months on from the start of the project our volunteers now have, generally speaking, received more (and more useful) advice on scams and fraud from a range of sources; they respond with more certainty to questions about older people's experiences of scams and fraud and are more confident in their ability to help older people on the topic; and more volunteers have offered older people advice and support with scams and fraud.

Volunteers' learning, awareness and support to older people six months on:

- Volunteers have accessed more, and more useful, advice on scams and fraud.
- More than three-quarters of respondents have engaged with some form of information shared by Re-engage, and the majority rate it as being useful.
- Volunteers show less uncertainty in answering questions about the experiences of the older people they know; most say older people have not been victims recently.
- Almost all volunteers now feel able to help an older person with advice or information about scams/fraud.

Volunteers' experiences and practices six months on:

"Your training has made myself and my drivers very aware of the climate of scamming that is around us. In the present day we have ways to check any missives that worry us, and a good network of drivers to solve problems that arrive with any of our group....as yet this has not happened."

Re-engage volunteer

- The vast majority of volunteers use the internet, emails and text/SMS on a daily basis
- Volunteers shop and bank online more frequently than we found before the project
- Most volunteers feel safe doing a range of activities, but men are more likely to feel 'very safe' than women
- Levels of worry about scams/fraud are relatively low; having their computer or email hacked is still the most common concern among volunteers
- Fewer volunteers say they adopt insecure practices such as using the same password for multiple accounts
- Trust in unsolicited communications in any form continues to be low
- The majority of volunteers are confident they can spot scams/fraud
- Only a minority of respondents have been the victim of scams/fraud recently

Impact of the project on older people

We found that at the time of conducting the second survey the project had yet to reach significant numbers of Re-engage older people.

The researchers, however, remarked that:

"Given the problem of fear we believe the conservative and incremental approach to implementation was prudent. It is no surprise, therefore, to find remarkable stability between the two surveys and variations on this."

Professor Mark Button

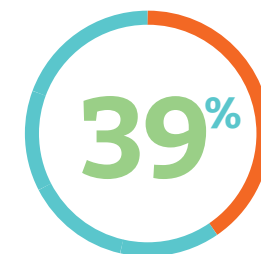
However, about one quarter of older people (27%) reported to have received support from Re-engage during the course of the project. **82% of those who received support described it as useful and there is some evidence that the project had a positive impact on these older people in the following areas:**

- Reducing fear in answering the telephone
- Possessing and using appropriate security procedures related to telephone and in-person related frauds, such as use of call-blockers, spyholes and asking people for identification
- Increasing confidence in spotting scams related to telephone and in-person related frauds
- Increasing levels of distrust in the risk areas such as unexpected communication via telephone, text or visitor

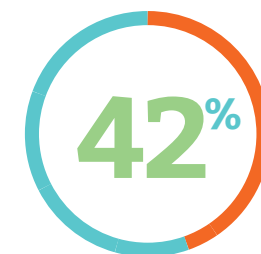
Our research had limited reach but we were concerned about exacerbating fears further. The findings from this research illustrate that we were right to be. There is a significant risk of unduly causing further worries among this group. Future researchers and professionals developing such projects will need to be attuned to this risk. In retrospect a longer period of time to implement would have helped and more training, awareness and support are required.

"Perhaps the most important lesson is the lonely, isolated clients Re-engage is set up to help are the most in need and with appropriate tweaking, monitoring and evaluation [Re-engage] is best placed to help this group."

Professor Mark Button



were not confident in spotting a social media-based scam



were not confident in spotting a web-based scam



of older people found our support useful

After losing my husband in May 2021 I do feel very vulnerable at times. I do rely on my grandchildren to make sure I don't do anything rash.

Recommendations

1. Re-engage and other volunteer-led charities working directly with older people, should plan to implement and embed training for volunteers in fraud/scam awareness.
2. Re-engage and other organisations working with older people should use their regular communications to share pressing alerts on a particular fraud/scam likely to target older people. They should also use case studies to promote measures to improve take up of positive security behaviours, and measures to improve recognition of scams, particularly telephone based.
3. Several studies have highlighted the importance of professionals such as doctors, social workers and bank staff who deal with older people to be trained to recognise older people who might be at greater risk of fraud or in the process of being defrauded. Further training should be developed in this area and volunteers should encourage older people to report concerns and crime. Depending upon the evidence they should then take appropriate action to support that client.
4. Greater attention and support should be directed at older people most likely to be vulnerable: people living alone with poor social networks, people suffering health problems (physical and mental), prior victims of fraud or crime and people whose partner has recently died. This attention should include a risk assessment and advice of potential measures to reduce the risk of fraud.
5. Re-engage and other organisations working with older people should continue to promote fraud/scams awareness in its communications using appropriate messaging that does not scare older people.
6. Governments/other relevant bodies should fund high quality call blockers in all vulnerable older people's homes for those who want them.
7. Further research into the worries of older isolated people about fraud should be encouraged, ideally by ONS via the CSEW to gauge how widespread this is in the older adult population in general.
8. Researchers conducting research on older people over 75 relating to crime (particularly those living alone) should restrict the use of telephone as a means of communication, as phone calls concerning crime might cause harm to the participants. If telephones are deemed essential, mechanisms should be used to reassure older people such as official letters before the telephone calls are made warning of calls and explaining the purpose.

I'm currently competent to deal with most attempts at scamming but I worry about the future as I age. I also worry about my husband's ability to deal with this type of activity – he's less tech-savvy.

I was scammed several years ago when someone stole my identity and tried to borrow £10,000 from a building society and buy high end goods via credit. I am now careful with whom I speak to on the phone, online etc.



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