

The Guardian 8th September 2015

Scams can have a devastating impact on older people's health

[Paul Kingston](#)

Chester University is evaluating a scheme that helps people identify scams and avoid being taken in



Research shows that some older people cannot identify a blatant scam and may succumb to coercive sales techniques. Photograph: Alamy

One hundred bars of soap, 153 tubes of shower gel, 50 false teeth holders and toothbrushes, and a large quantity of nutcrackers are some of the items that filled the house of an [84-year-old man with dementia, after he was targeted by scammers using prize draws](#).

Recent reports highlight increased incidents of older, vulnerable people some of whom are living with dementia, falling victim to scams, running up considerable debts and losing their savings with victims' families discovering homes crammed with unwanted and useless items. Research in 2006 by the Office of Fair Trading (OFT) found that while older people were no more likely to be "scammed" than other age groups, their financial losses were often greater. The [Alzheimer's Society calculates that 15% of individuals with dementia \(an estimated 112,500 people\) have been victims of cold-calling](#), scam mail or mis-selling. In 2014, [Citizens Advice estimated that almost 4 million people are scammed in Great Britain each year](#). However, figures from July 2013 to June 2014 identify a mere 209,667 instances were reported to [Action Fraud](#) (Office for National Statistics 2014), the national fraud crime

reporting centre. But until now the health impacts of scams have been relatively under-investigated.

In Halton, Cheshire, the council's public health department has recognised the devastating impact scams have on people's lives, identifying financial problems, potential homelessness, mental illness and the physical manifestations of long-term stress. The local authority commissioned its trading standards department to work with people identified as having been, or at risk of being, scammed. It delivers a tailored educational programme aimed at ameliorating or eliminating this risk. The [centre for ageing studies at the University of Chester](#) is exploring whether people are better equipped to identify scams and avoid being taken in by them after receiving this support. "[Being scammed] does affect your mind. While this has been going on, I have lost the enthusiasm [for hobbies] ... it does really affect you," said one older person interviewed for the research. Another said: "I was in the back [when the phone rang] ... I dashed in here thinking it was a relative. That was the ninth call."

An early issue we have identified is that the line between what is criminal and what is unethical behaviour is blurred with the team identifying blatant scams, trickery and coercive mis-selling; the latter contributing to the death of [Olive Cooke in May 2015](#). Initial research shows that some older people cannot identify a blatant scam, or feel bullied by coercive sales techniques. With the closure of the OFT there are few avenues for individuals to seek advice and support. The case of [Samuel Rae, who lost £35,000 to scammers](#), is being investigated by the Information Commissioner's Office to see if there has been a breach of the Personal Data Act – his personal details were sold or passed on by charities up to 200 times.

There is a lack of coordinated nationwide assistance. Halton residents are fortunate that their local public health department has provided a named officer who will offer education, support and a point of contact. However ongoing funding for the initiative is uncertain.

The research was conducted by Louise Taylor and Jan Bailey. The centre for ageing will [hold a conference on scamming later this year](#).