



# Disseminating fraud awareness and prevention advice to older adults: perspectives on the most effective means of delivery

Mark Button<sup>1</sup> · David Shepherd<sup>1</sup> · Chloe Hawkins<sup>1</sup> · Jacki Tapley<sup>1</sup>

Accepted: 19 September 2024  
© The Author(s) 2024

## Abstract

Raising awareness to combat scams has become a central strategy of fraud/scam prevention. Using data from a wider evaluation of a targeted campaign to improve fraud prevention and awareness for older adults predominantly over 75, this paper offers findings on the most effective means of dissemination of anti-scam communications to this group. The paper draws upon almost 1000 questionnaire responses and qualitative data from older adults, as well as volunteers and workers involved in the project. The research finds many older adults have not received any fraud prevention or awareness communications in the prior six months, illustrating a gap in fraud prevention messaging reaching this group. The paper also shows that the preferred method of dissemination is one-to-one through friends and family and that is also the case for the most isolated. The paper offers some potential solutions to address these gaps, particularly for lonely older adults.

**Keywords** Fraud · Scams · Prevention · Awareness · Campaign · Older adults

## Introduction

Fraud has become the most common crime in many countries. In England and Wales, fraud against individuals accounts for around 40% of all crime encompassing a diversity of scams from romance frauds to online shopping frauds (Carter 2024; Loveday and Jung 2021; ONS 2024; Whittaker et al 2023). Fraud impacts on all age groups in society and although older adults (those 65+) are not the most at risk of victimisation, the consequences for them are much greater. They tend to lose more money and it often knocks their confidence and limits the social activities they might engage in (Age UK, n.d; Button, Shepherd et al. 2024a; b; DeLiema 2018; DeLiema

---

✉ Mark Button  
mark.button@port.ac.uk

<sup>1</sup> Centre for Cybercrime and Economic Crime, University of Portsmouth, Portsmouth, UK



et al. 2020a, b). Certain categories of older adults, such as those living alone, prior victims and those suffering cognitive decline, are also at greater risk of victimisation (Cross 2016; Duke Hana et al. 2015; James et al 2014; Judges 2017; Ueno et al 2021; Xiang et al 2020). Although it is also important to note some research suggests they are less likely to be deceived (Klapatch et al. 2023; Nolte et al. 2021). The growing effects of digitisation, accelerated through the pandemic, has also meant there are many older adults who have embraced online activities such as banking, shopping and social media with limited prior experience and understanding of fraud prevention in such contexts. Raising awareness of the risks of fraud and how to prevent it has become a very important strategy for agencies combatting fraud, particularly for older adults in both the digital and more traditional spheres.

Fraud awareness campaigns have therefore become the spine of many strategies to prevent fraud in general and particularly for older adults. Indeed, in 2024 the UK Government, as part of its wider fraud strategy, launched a major new campaign “Stop Scams”, which the news release described as “A major campaign to transform the fight against fraudsters”, and was backed by the great and the good of those involved in the fight against fraud from the police, telecoms, banks and victim support (HM Government 2024). This is not the first campaign targeted at fraud and it is not likely to be the last. However, given such campaigns are so central to combatting fraud it is important to understand if they actually work and how to make the most of them, as there is evidence that they both work and do not (Scheibe et al 2014 and Jensen et al 2024). This paper is not seeking to evaluate awareness campaigns in general, rather it is focused upon a much more niche but very important area: a campaign targeted at older adults to improve their ability to spot scams and identifying what is the most effective means to disseminate advice to this group. It uses data from an evaluation of a campaign undertaken by a charity targeted at largely over 75 s to raise their awareness of fraud and ultimately reduce their risk of victimisation.

This article will start by exploring some of the limited literature related to fraud awareness campaigns before setting out the methodology for this project. The charity’s fraud awareness scheme evaluated is briefly explained, before the main findings of the research are discussed before a brief discussion and conclusion.

## Literature review

There is no shortage of measures which are promoted to reduce fraud against older adults. They range from call blockers, trusted trade schemes through to campaigns seeking to raise awareness and offer advice on reducing the risk of fraud victimisation (Button et al 2024a, b). The latter have become one of the most common strategies to prevent fraud against individuals in general and older adults in-particular. In the UK, the Government recently launched a major campaign targeted at the general public, badged ‘Stop Scams UK’, which builds upon many other initiatives such as ‘Take Five to Stop Fraud’ and those directed more specifically at older adults, such as Age UK’s ‘Scams Prevention and Support Programme’ (Stop Scams UK, n.d; Take Five to Stop Fraud, n.d; and Age UK



2022). There are a wide range of means of delivering fraud awareness and prevention to older adults, including formal events, presentations and training, in-person or telephone advice, letters and leaflets, emails, websites, radio and television. The means and context of delivering such advice and messaging vary as does the effectiveness of them. There has only been a handful of studies which have explored this aspect of prevention, which is not surprising given there is not a huge base of literature on fraud prevention in general against individuals or older adults in-particular (Button et al. 2023; Prenzler 2020). This section will briefly explore some of the small number of studies that have assessed fraud awareness and prevention campaigns and training.

In one scheme developed and evaluated by Age UK (A UK NGO providing support to older adults) they implemented an awareness raising strategy which used group awareness sessions, one-to-one meetings for non-victims and for victims (Age UK, n.d., p1). The scheme was evaluated using surveys of older adults, telephone interviews with partners and interviews with key stakeholders. The evaluation showed some positive results in terms of increasing the awareness of scams among older adults, improving the feelings of safety and that they were more likely to report scams, among other benefits. However, the evaluation did not explore if it had any impact on victimisation. Other research by Mears et al (2016) suggested that the better educated and more financially secure gain more from awareness raising measures. There is also research which has looked at how older adults become victims and noted the need for tailored messaging to meet the needs of specific segments of older adults, the types of fraud they are at risk of and the importance of using established forums and networks to disseminate these messages (Oliveria et al. 2017; Xiang et al 2020). A review of fraud awareness messaging in multiple jurisdictions based upon the views of experts also noted how the use of real case studies of victims was seen as more effective in preventing investment fraud. Studies using experimental research have also found an important message for potential victims is to not rush financial decisions and postpone them; they found being in a high state of arousal when making such decisions increases the likelihood of falling for a scam (The Board of The International Organization of Securities Commissions 2015; Kircanski et al 2018).

In some initiatives, the awareness raising measures amount to much more deeper training. In one scheme in which potential victims received Outsmarting Investment Fraud (OIF) training, they were then contacted three days later by a skilled telemarketer to ask if he could send information about a proposed investment, of which 18% who had received the training did agree to the request, compared to 36% in the control group—who hadn't received the training (Shadel et al 2010). Although clearly a positive result, the experiment didn't involve the test of victimisation and was only three days after the training. Another similar experiment involved largely older adults ( $n = 895$ ) and telemarketing either a government grant scam or pharmacy scam (Scheibe et al 2014). Older adults were divided into five groups who experienced different warnings over diverse timings and periods, as well as a control group. Two to four weeks after the messaging a skilled telemarketer contacted the participants with a fake scam. The study concluded:



Forewarning can effectively reduce fraud susceptibility in vulnerable consumers. Assuming that all persons responding in a “clearly vulnerable” manner in our study would have actually sent the requested \$279, the telemarketer “earned” an average of \$91 per call when consumers were warned against fraud. Without the warning calls, the average earning per call was \$131. Given that literally millions of calls are made by fraudsters every year, the forewarning effect is highly significant. Further improving the effectiveness of warning messages through carefully designed field research could do much to protect vulnerable consumers (Scheibe et al 2014, p 278).

Reverse boiler rooms have also been used in some schemes where the authorities conduct fake scam calls to potential victims to see if they become victims. This has also been used for websites, fake phishing emails, leaflets, etc. In one study several experiments were undertaken where potential victims were given fraud awareness training and then several days later telemarketers pretended to be scammers and contacted them with a fake scam to determine if the now trained potential victims would become victims of the scam, alongside a control group with no training. Those who were victims of the scam were then offered further help to try and prevent further victimisation (AARP 2003). The various experiments showed response rates to the scams could fall by half in some cases with appropriate training.

In another study in a banking context Jensen et al. (2024) conducted an evaluation of a bank’s campaign targeted at customers over 40. The study created two groups: one receiving a fraud warning message through the online banking portal, the other not. Extensive data analysis was undertaken using different characteristics and the researchers came to the conclusion, “Our results show that the considered campaign, relying on mass messaging, had little effect in terms of reducing financial fraud” (p 17). The bank had been guided by Cross and Kelly’s (2016) research that the message should not be too specific and they considered they should have more specific according to Scheibe et al. (2014) who specified more focus on particular types of fraud.

It is also important to note there has been a much larger body of research exploring prevention of more traditional crimes against older adults (Mawby 2004). It would not be appropriate to explore this literature in depth because of the time and space available. However, it is important to note that some studies have noted findings relevant to this study. For example, Thornton et al. (2005, p 38) exploring an initiative to prevent distraction burglaries found that in some of the older old adult categories (80+) many were unaware of the awareness scheme being evaluated and consequently they advocated “delivering advice on a one-to-one level within the person’s home”. As will be illustrated later in this paper, it is a very similar finding to this study. Mawby and Jones (2006) have also considered burglary prevention initiatives and found utilising existing crime prevention partnerships provide a stronger foundation for delivering effective burglary prevention advice to older adults.



## Methods

This research was the result of a commission from a UK charity, which works with largely over 75 s to improve their social connections and reduce loneliness. As the charity's aim is to work with lonely older adults it does accept clients who are under 75, although the vast majority of their clients are over 75 and this explains why some of the respondents were under 75. It is a sample that is therefore not representative of all over 75 s because the focus is on the lonely and those living alone who have sought the services of the charity. Although it is feasible that the wider age group may be experiencing similar problems and issues, that can only be confirmed with further research. The main purpose of this research was to evaluate a fraud awareness campaign initiated with the aim of increasing their ability to identify and deal with potential frauds/scams and ultimately reduce victimisation. This paper does not seek to repeat presenting the findings from the full evaluation of the initiative—this can be viewed in a report by Reengage (2023), but rather focus in more depth than the original evaluation on the specific area of the campaign and older adult's preferred method of receiving guidance on fraud. Therefore, this paper will explore the following key questions:

What was the reach of the specific campaign and what does this tell us about the challenges of delivering awareness and support in this area to this group?

What is the preferred method of delivery for fraud awareness/prevention advice for older adults?

This research resulted from a wider evaluation that involved two postal surveys before and after the implementation of the scheme, as well as interviews with clients of the charity and staff involved in the delivery of the services. This paper only draws upon the second survey for quantitative data, but does draw upon some of the written comments from the first survey which relate to dissemination advice. The two postal questionnaires included: one distributed between January 2022 and March 2022 (6595 sent, 1177 usable responses—17.8% response rate) and a second between November 2022 and February 2023 (4053 sent, 820 usable responses—20.2% response rate). The charity supplied the authors with a list of potential interviewees before and after implementation and in total 18 older adults were interviewed. As the interviews covered how the older adults developed their approach to prevent fraud victimisation, all of these were also utilised for this paper. Five interviews were also pursued with volunteers who work for the charity to support their activities at the end of the project (November 2022–April 2023). The main co-ordinator was also interviewed before and after the implementation of the project. The survey and interviews in both phases targeted the same group—all the clients of the charity.

Postal questionnaires were used because many of this age group do not use modern technology and telephones were a major source of fraud attempts and deemed to be unlikely to secure a good response rate. It was also felt they could



also cause distress to the participants given indications that telephones were a major source of fraud attempts for this group because anonymous calls are such a source of fraud/scams. A response rate of 20% might seem low but responses to postal surveys are in serious decline in general and given the feelings of many of the older adults this can be considered a very good response rate for this age group (Stedman et al. 2019). The interviews and questionnaires directed at the clients explored: personal demographics, lifestyle and satisfaction, fraud awareness, security behaviours, trust with communications, experience of fraud and impact of frauds. The postal questionnaire had 27 questions and semi-structured interview schedule with 12 broad questions. Once the postal questionnaires were returned, the responses were entered into Online Surveys and the quantitative data were then extracted into an Excel sheet and analysed. The qualitative data were manually typed into another Excel document and coded along with the interviews, which were transcribed and assessed using thematic analysis. Prior to conducting the research, the project received ethical approval from the university ethics committee.

Throughout this paper older adults interviewed have been given a pseudonym as have volunteers with the additional (Vol) after their name. For the questionnaire written responses for the first survey respondents have a number, either male or female. The second survey had a control group related to an evaluation that was conducted so they have the additional letters of either C, they were in the control group or N, they were not before the response number.

## The project

As noted earlier the charity works largely with over 75 s to improve their social lives through tea parties and other activities run by their volunteers. The charity has over 5000 clients and 14,000 volunteers. The project to raise awareness involved the following activities between March 2022 and November 2022. During the period, the charity developed bespoke online training for their volunteers related to fraud alongside the Friends Against Scams training programme provided by the National Trading Standards training. They set up a dedicated webpage with National Trading Standards including ten minutes of training for volunteers. They communicated to volunteers through regular newsletter of frauds/scams-related issues and promotion of training. They sent postcards to volunteers encouraging them to conduct training. For the clients they included relevant articles in a magazine which goes to clients three times per year as well as also promoting the National Trading Standards training (Friends Against Scams) to clients. It is also important to note they intended the volunteers to use their increased awareness and training to feed into the social activities run for the clients such as the tea parties and meetings they hold with them—in-person, online and over the telephone. The scope of the contract for evaluation from the charity did not include a survey of volunteers, only interviews with them. There is therefore far more limited data on the volunteers, but there is a rich set of data on the clients which will now be explored.



**Table 1** Age-gender profile of sample

Age	Male	Female	Total	%Total
55–64	3	10	13	2
65–74	12	43	55	7
75–84	62	286	348	42
85–94	43	303	346	42
95 and over	11	38	49	6
Prefer not to answer	0	9	9	1
Total	131	689	820	100
Total %	1	84%	100	

**Table 2** Usefulness of charity's advice

Usefulness		% of advised	% of sample
Not useful	Not useful at all	3	1
	Mainly not useful	10	3
Useful	Quite useful	52	14
	Very useful	30	8
No answer	5	1	
Total	100	27	

## Findings

The age and gender profile of the survey sample are set out in Table 1. The sample is not representative of the population of older adults in the UK as it is heavily biased towards females (84%) and is concentrated in the 75y to 94y age group. Furthermore, the Wales region (19% of the sample) and those living alone (81%) are over-represented.

The respondents were asked whether they had received advice from the charity in the previous six months following the launch of its scam awareness and avoidance campaign (Table 2). They were also asked to indicate the usefulness of that advice on a four-point scale, “not useful at all” to “very useful”. Most of those who did receive advice found it useful (82%), including 30% who found it very useful. However, as the charity's campaign managed to reach just 27% of the respondents, only 22% actually received *useful* advice. Part of the problem is that some of the recipients do not engage with the advice they received as one older adult noted:

I tell you the honest truth, they sent magazines or whatever, but I don't read it.  
I can't be bothered. (Bridgette)

These results highlight the challenges, even for specialist charities, in both delivering scam protection advice and in making the messages sufficiently salient to engage the population group.



In order to assess the value of various other sources of advice, the respondents were asked to indicate whether they had received advice from a range of sources in the six months prior to the survey. They were also asked to grade the usefulness of that advice on a four-point scale (Table 3). The results indicate that multi-channel messaging significantly increases the number of elderly people who engage with scam protection advice: nearly three-quarters (73%) of the respondents acknowledged receiving advice from at least one of the sources. However, this still means that, even with multi-channel messaging, scam protection advice is failing to reach over a quarter (27%) of this group.

For those who acknowledged receiving advice, the most common source was informal interaction with friends or family (56%), whilst the least common include websites (15%) and the more formal contexts of mentoring by scam advisors (15%), presentations (13%) and training (7%). Similarly, the informal advice received from friends or family is most often regarded as useful (86%) and the highest quality (47%). In contrast, websites and the more formal methods are viewed as the least useful. These findings suggest that the best way to disseminate scam protection advice to older adults is through friends and family. In both the interviews and questionnaire's written responses, there is much evidence to support the importance of friends and family, which the following quotes illustrate:

But [name] my son in America, is a senior computer programme engineer. And he...they know how to deal with fraud. We have little chats about... because he phones me up twice a week and we have little chats about that sort of thing (Roy).

Well, I think, at the moment I can spot it. I mean, obviously if there's a really clever one, I may not, but I don't know. But I can usually spot it, and also, you know, if I'm doubtful, I just go and have a word with my son in law and he knows more about it than I do, he's good at that. So, he usually tells me, whenever I'm doubtful, he'll say, take no notice, it's just a con, and he's always right (Peter).

**Table 3** Frequency and usefulness of advice sources

Advice source	% Advised	% Quite useful	% Very useful	% Useful
Talking to friends/family	56	39	47	86
Television	49	47	33	80
Letter	42	44	27	71
News media	41	51	28	78
Telephone	33	43	35	78
Radio	28	43	25	68
Email	23	36	35	71
Mentor (scam advisors)	15	33	27	60
Website	15	36	20	56
Presentation	13	25	37	63
Training	7	16	25	40





I am very fortunate to have five children all tech-savvy. I can consult any of them for risking anything suspect (N395, Female).

I like to think I'm very good at avoiding scams. If in any doubt at all I put the phone down immediately. I try to keep up-to-date on all the latest scams. I have two sons who warn me of the latest scams (789, Female).

I am confident because of help from family. I am registered partially sighted so they look at everything (296, Female).

I don't think I'm easily taken in... I put the phone down whenever I hear a strange accent from an unknown caller full stop if I was really uneasy or need advice and make contact straight away with the young, very helpful neighbours (C68, Female).

Very lucky to be living in a wonderful and hopefully safe community, a small town where people look out for one another (1048, Female).

The qualitative data also supported the mainstream media as an important area in providing advice, with several noting the radio:

I find Radio 4 often alerts one to scams. Very useful. (308, Female).

I listen to the radio quite a lot and there seems to be scams going on all the time. Even banks are not seen to be as trustworthy as they used to be. (N305, Male).

I regularly listen to "You and Yours" on Radio 4 and they often highlight various scams which is very useful. (1026, Female).

Some focused upon dramas and TV shows:

Best advice Ive received is via TV shows - "If it sounds to good to be true then its probably a scam". (431, Male).

I find TV shows like Coronation Street, Emmerdale useful when they show things that happen. (515, Female).

I often see TV programmes about scam scammers – but I do not have a computer or similar apparatus I find them interesting and informative. (N377, Female).

One respondent also noted print media:

My banks and articles from Which magazine have been very helpful as much as online services can be. (N358, Female).



Websites were not rated highly and given a significant number never ventured online to look at websites in this survey (51%) this is not surprising. One interviewee noted the challenge:

I know there is going to be an abundance of general advice on the internet, but for an elderly person who isn't going to go through all of that if they could pick up the phone. Most of them will pick up the phone, they don't want to go on the internet, and call somebody and say, look I have got this, what do you think? Give me some more information, give me some guidance. I think that would be a massive aid. (Sandra, volunteer).

The charity concerned developed a programme of organised tea parties with the aim to utilise these to share advice on fraud prevention. However, as the project co-ordinator observed, the programme was compromised because volunteers who ran the tea parties were reluctant to undertake anti-scam training:

What we found was that the uptake in the training was lower than we had wanted, so for example, we could track the hits of the Friends Against Scams training, and we found that...I think it's about 60 people have actually gone on and done it, which is quite low, considering the numbers of people that we sent to. (Project co-ordinator).

This reluctance may be partly due to the view amongst the volunteers that events designed for social engagement, entertainment and fun are not the best platforms for delivering serious messages, as one volunteer noted:

Oh the first thought is that most of them when they go to a tea party want to enjoy themselves. So, if we actually tabled something that was sort of serious and pointed out, you know, they could have a threat arising from such attempts, then it could possibly be we reduce the value of the tea party. (Sebastian, volunteer).

However, not all participants were negative about some of the less popular sources of advice, as the following quotes on presentations and police emails illustrate:

I attend Ladybird club... every Wednesday. Our organiser lets us know of any (scams) she has heard of as do other members. A leaflet to all clubs would be easier to inform older people. (628, Female)

We had a specific talk from a police officer trained in scams from the older person's forum here in our care home. They also gave out booklets. This was with our care home group in Derbyshire County Council one of the best presentations I have ever attended. (N330, Female)

The Hertfordshire police regularly contact me by email about scams and frauds in the area. They are very useful and most professional. (N261, Male)



## Loneliness and advice

Given the importance of friends and family in providing advice the researchers also analysed the relationship between the older adults feeling of loneliness and the usefulness of perceived advice. In order to evaluate the relationship between the respondents' feelings of loneliness and their perceived value of advice, the questionnaire asked them to indicate the extent to which they felt isolated: never feel isolated (14%), sometimes feel isolated (60%), often feel isolated (25%), did not answer (1%). With respect to the frequency of advice sources, there is little difference between the levels of isolation. However, there is a marked difference in the perceived usefulness of the advice (Fig. 1). Those who never feel isolated have the most positive view of the advice they receive, whilst those who often feel isolated have the least positive view. Nevertheless, even isolated individuals are best supported by the people closest to them.

Many elderly people, however, do not have the company of family and friends. For these people those who provide any kind of meaningful social interaction are often from charities or social services. Keith illustrated this in explaining his circumstances:

...I'm a widower, I'm coming up 92, I have no living relations or anything else like that. My wife passed on ten, 12 years ago. But I lived most of my life out in Africa.... Loneliness is my biggest drawback at the moment...I've got no family, none whatsoever. So organisations like Re-engage, or Age UK, or voluntary organisations like library services and phone-ins from a reputable organisation are my sole link with the outside. (Keith).

Keith's mind was healthy but his mobility was restricted, which added to his social isolation. He had access to an iPad, watched television and listened to the radio. Although he was not particularly worried about scams, the charities and other social service organisations provided the only means for him to actively discuss his concerns. Lonely individuals like Keith need the support of charities and official bodies to regularly interact with them to provide advice on scams. This need is more profound for isolated individuals who are also suffering cognitive decline, who are likely to be more vulnerable to victimisation.

Taking these isolation and accessibility issues into account, the most effective alternative routes for disseminating advice involve mass-communication via television, the news media, letters and the radio. These traditional channels are very familiar to elderly people so that they would, at least, be useful in reinforcing the messages from friends, family or organised services. This multi-channel approach also increases the chances of engaging the older population irrespective of their preferred watching, reading or listening habits.

## Discussion

Central to much crime prevention activity and research has been the concept of the capable guardian identified by Cohen and Felson in their routine activity theory (1979). The essence of which is a crime will occur when there is a target, an offender and the



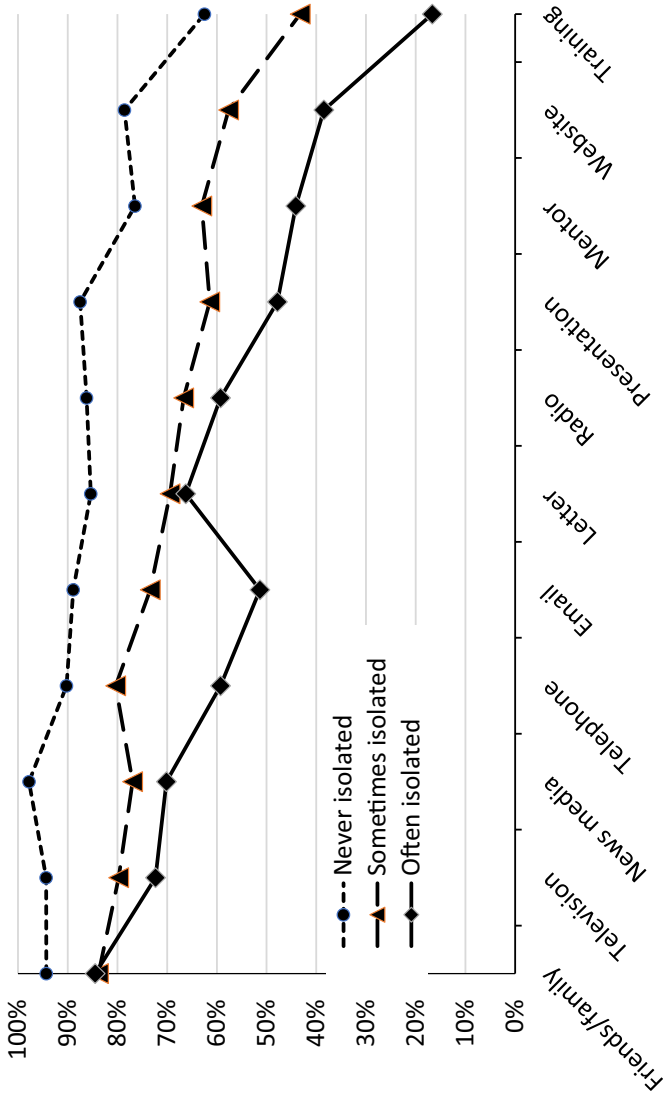


Fig. 1 Loneliness and usefulness of advice sources



lack of a capable guardian. Capable guardians have been noted as very important in crime prevention, and Felson (1995) has noted how potential victims and networks associated with them can help to discourage crime. The essence of the findings from this article can be placed in that theoretical framework. Encouraging friends, family and extended networks to discuss with older adults: frauds and scams and their prevention is a logical step to shielding them from fraud and enhancing the capable guardian element to preventing fraud against older adults.

This article also raises a number of important issues for policymakers and researchers to consider. First, evidence from this survey suggests a significant number of older adults are not receiving any fraud prevention advice or awareness. Second, there are a larger group who are, but many do not find it useful. Given the vulnerabilities of this group to fraud—and particularly should they become a victim—it is imperative more work is done to communicate prevention and awareness advice to this group.

An important lesson from this study is that just disseminating advice at older adults through traditional means is insufficient as many will not receive or take note. The most effective means of dissemination is through friends and family because older adults prefer to discuss these issues with those that they trust and are, therefore, more receptive to their advice. Relatives and friends should be encouraged to engage meaningfully with older adults to discuss the scam problem and share protection advice. Charities and social service organisations should step up as trusted others for isolated individuals. Local authorities and the police should consider employing trusted and skilled individuals to engage with and develop trusted relationships with older adults, especially isolated individuals with limited social networks.

This does not mean that other methods of communication should be discounted. The findings indicate that using multiple channels to disseminate advice increases the chances of engagement with the elderly population. Taking account of the views of the more isolated individuals, the most effective channels are the traditional methods of mass-communication that older adults are most familiar with: television, news media, letters and radio. In contrast, communicating with older adults via websites, email is much less effective. More formal methods of communication, such as training and presentations, are also amongst the least effective, especially for isolated individuals.

An important, broader lesson from this research is that fraud awareness and prevention campaigns should be designed to suit the target audience. This research has found that personal interactions with trusted others supported by traditional mass-communication methods are most effective for older adults. However, it is reasonable to assume that the most effective palette of methods is different for other demographic groups. It is also conceivable that the design and style of messages should be tailored to specific groups. Further research is required to identify the most effective communication strategies for different demographic groups.

## Conclusion

Fraud is a growing problem in many countries; although older adults are not the most likely to become victims, they tend to lose the most and suffer more devastating consequences. This paper has explored some of the data from an evaluation of a



scheme to better equip older adults to deal with frauds and scams. Based upon quantitative data from a survey and qualitative data from interviews with older adults and volunteers/workers administering the scheme, the paper highlighted some important findings on the best way to deliver scam prevention and awareness communications. The most effective means is one-to-one via friends and family. The media is also important and for those that are the most isolated the same methods were also preferred. The paper highlighted some options that could be developed for those with no or limited networks. However, perhaps the most important finding of all is that many older adults note not receiving any useful advice in the prior six months. In an age of everchanging frauds and mass targeting, this is very worrying and clearly the counter fraud community must do more to get over appropriate scam prevention and awareness communications to the most vulnerable groups in society.

**Open Access** This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons licence, and indicate if changes were made. The images or other third party material in this article are included in the article's Creative Commons licence, unless indicated otherwise in a credit line to the material. If material is not included in the article's Creative Commons licence and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder. To view a copy of this licence, visit <http://creativecommons.org/licenses/by/4.0/>.

## References

- AARP (2003). *Off the Hook: Reducing Participation in Telemarketing Fraud*. Washington, DC: AARP. [https://assets.aarp.org/rgcenter/consume/d17812\\_fraud.pdf](https://assets.aarp.org/rgcenter/consume/d17812_fraud.pdf)
- Age UK (n.d.) Evaluation of the Scams Prevention and Victim Support Pilot
- Age UK (2022) Scams Prevention and Support Programme. <https://www.ageuk.org.uk/our-impact/programmes/how-we-deliver-advice/scams-prevention-and-support-programme/#:~:text=In%20England%20and%20Wales%2C%20an,or%20who%20have%20been%20scammed.>
- Button, M., Hock, B., Shepherd, D., and Gilmour, P. M. 2023. What really works in preventing fraud against organisations and do decision-makers really need to know? *Security Journal* 1–19.
- Button, M., D. Shepherd, C. Hawkins, and J. Tapley. 2024a. Fear and phoning: Telephones, fraud, and older adults in the UK. *International Review of Victimology*. <https://doi.org/10.1177/02697580241254399>.
- Button, M., V. Karagiannopoulos, J. Lee, J. Suh, and J. Jung. 2024b. Preventing fraud victimisation against older adults: Towards a holistic model for protection. *International Journal of Law, Crime and Justice* 77: 100672.
- Carter, E. 2024. *The Language of Romance Crimes: Interactions of Love, Money, and Threat*. Cambridge University Press. <https://doi.org/10.1017/9781009273008>.
- Cohen, L.E., and M. Felson. 1979. Social change and crime rate trends: A routine activity approach. *American Sociological Review* 44: 588–608.
- Cross, C. 2016. ‘They’re very lonely’: Understanding the fraud victimisation of seniors. *International Journal for Crime, Justice and Social Democracy* 5 (4): 60.
- Cross, C., and M. Kelly. 2016. The problem of “white noise”: Examining current prevention approaches to online fraud. *Journal of Financial Crime* 23 (4): 806–818. <https://doi.org/10.1108/JFC-12-2015-0069>.
- DeLiema, M. 2018. Elder fraud and financial exploitation: Application of routine activity theory. *The Gerontologist*, 58(4), 706–718.



- Deliema, M., Deevy, M., Lusardi, A., and Mitchell, O. S. 2020a. Financial fraud among older Americans: Evidence and implications. *Journals of Gerontology - Series B Psychological Sciences and Social Sciences* 75 (4): 861–868. <https://doi.org/10.1093/geronb/gby151>.
- Deliema, M., Shadel, D., and Pak, K. 2020b. Profiling victims of investment fraud: Mindsets and risky behaviors. *Journal of Consumer Research* 46 (5): 904–914.
- Duke Hana, S., P.A. Boyle, B.D. James, L. Yu, and D.A. Bennett. 2015. Mild cognitive impairment and susceptibility to scams in old age. *Journal of Alzheimer's Disease* 49 (3): 845–851. <https://doi.org/10.3233/JAD-150442>.
- Felson, M. (1995). Those who discourage crime. Crime and Place. Ed. by J. E. Eck and D. Weisburd. Monsey, NY: Criminal Justice Press, 53–66.
- Take Five to Stop Fraud (n.d.) What is Take Five. <https://www.takefive-stopfraud.org.uk/>
- HM Government (2024) Major campaign to fight fraud launched. <https://www.gov.uk/government/news/major-campaign-to-fight-fraud-launched#:~:text=Think%20Fraud%20will%20help%20significantly,Strategy%2C%20published%20in%20May%202023>.
- James, B.D., P.A. Boyle, and D.A. Bennett. 2014. Correlates of susceptibility to scams in older adults without dementia. *Journal of Elder Abuse and Neglect* 26 (2): 107–122. <https://doi.org/10.1080/08946566.2013.821809>.
- Jensen, R.I.T., J. Gerlings, and J. Ferwerda. 2024. Do awareness campaigns reduce financial fraud? *European Journal on Criminal Policy and Research*. <https://doi.org/10.1007/s10610-024-09573-1>.
- Judges, R.A., S.N. Gallant, L. Yang, and K. Lee. 2017. The role of cognition, personality, and trust in fraud victimization in older adults. *Frontiers in Psychology*. <https://doi.org/10.3389/fpsyg.2017.00588>.
- Kircanski, K., N. Notthoff, M. DeLiema, G.R. Samanez-Larkin, D. Shadel, G. Mottola, and I.H. Gotlib. 2018. Emotional arousal may increase susceptibility to fraud in older and younger adults. *Psychology and Aging* 33 (2): 325.
- Klapatch, L., Y. Hanoch, S. Wood, and D. Hengerer. 2023. Consumers' response to mass market scam solicitations: Profiling scams and responses. *Psychology, Crime & Law* 29 (9): 903–921.
- Loveday, B., and J. Jung. 2021. A current and future challenge to contemporary policing: the changing profile of crime and the police response: examples of policing fraud in two police jurisdictions: England and Wales and South Korea. *Policing: A Journal of Policy and Practice* 15 (3): 1633–1650.
- Mawby, R. 2004. Reducing burglary and fear among older people: An evaluation of a help the aged and homesafe initiative in Plymouth. *Social Policy & Administration* 38 (1): 1–20.
- Mawby, R.I., and C. Jones. 2006. Evaluation of a national burglary reduction initiative targeting older people. *Crime Prevention and Community Safety: An International Journal* 8 (4): 1–19.
- Mears, D.P., M.D. Reisig, S. Scaggs, and K. Holtfreter. 2016. Efforts to reduce consumer fraud victimization among the elderly: The effect of information access on program awareness and contact. *Crime and Delinquency* 62 (9): 1235–1259. <https://doi.org/10.1177/0011128714555759>.
- Nolte, J., Y. Hanoch, S. Wood, and D. Hengerer. 2021. Susceptibility to COVID-19 scams: The roles of age, individual difference measures, and scam-related perceptions. *Frontiers in Psychology* 12: 789883.
- Oliveira, D., Rocha, H., Yang, H., Ellis, D., Dommaraju, S., Muradoglu, M., & Ebner, N. (2017, May). Dissecting spear phishing emails for older vs young adults: On the interplay of weapons of influence and life domains in predicting susceptibility to phishing. In Proceedings of the 2017 chi conference on human factors in computing systems (pp. 6412–6424).
- ONS (2024) Crime in England and Wales: year ending September 2023. <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/yearendingseptember2023#fraud>
- Prenzler, T. 2020. What works in fraud prevention: A review of real-world intervention projects. *Journal of Criminological Research, Policy and Practice* 6 (1): 83–96.
- Reengage (2023) The Unseen Price of a Scam: The Impact of Scams and Fraud on Isolated Older People. [https://reengage.org.uk/site/assets/files/80549/20231109\\_lr2\\_re\\_scam\\_report\\_20pp\\_final.pdf](https://reengage.org.uk/site/assets/files/80549/20231109_lr2_re_scam_report_20pp_final.pdf)
- Scheibe, S., N. Notthoff, J. Menkin, L. Ross, D. Shadel, M. Deevy, and L.L. Carstensen. 2014. Forewarning reduces fraud susceptibility in vulnerable consumers. *Basic and Applied Social Psychology* 36 (3): 272–279. <https://doi.org/10.1080/01973533.2014.903844>.
- Shadel, D., K. Pak, and J. Gannon. 2010. 'The effects of investment fraud workshops on future investor resistance'. Presentation at National Academy of Sciences meeting on Elder Mistreatment and Abuse and Financial Fraud, Washington, DC, June 22."



- Stedman RC, Connelly NA, Heberlein TA, et al. 2019. The end of the (research) world as we know it? Understanding and coping with declining response rates to mail surveys. *Society & Natural Resources* 32 (10): 1139–1154.
- Stop Scams UK (n.d.) About Us. <https://stopscamsuk.org.uk/about-stop-scams-uk>
- The Board of The International Organization of Securities Commissions (2015) Survey on Anti-Fraud Messaging. <https://www.iosco.org/library/pubdocs/pdf/IOSCOPD485.pdf>
- Thornton, A., C. Hatton, L. Ralph, and T. Owen. 2005. Understanding the older person's awareness and experience of doorstep crime: Results of a national survey. *Crime Prevention and Community Safety: An International Journal* 7 (1): 31–42.
- Ueno, D., Y. Daiku, Y. Eguchi, M. Iwata, S. Amano, N. Ayani, and J. Narumoto. 2021. Mild cognitive decline is a risk factor for scam vulnerability in older adults. *Frontiers in Psychiatry*. <https://doi.org/10.3389/fpsy.2021.685451>.
- Whittaker, J.M., M. Edwards, C. Cross, and M. Button. 2023. "I have only checked after the event": Consumer approaches to safe online shopping. *Victims & Offenders* 18 (7): 1259–1281.
- Xiang, H., J. Zhou, and B. Xie. 2020. Understanding Older Adults' Vulnerability and Reactions to Telecommunication Fraud: The Effects of Personality and Cognition. In *Human Aspects of IT for the Aged Population. Technology and Society: 6th International Conference, ITAP 2020, Held as Part of the 22nd HCI International Conference, HCII 2020, Copenhagen, Denmark, July 19–24, 2020, Proceedings, Part III*, ed. Q. Gao and J. Zhou, 351–363. Cham: Springer International Publishing.

**Publisher's Note** Springer Nature remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

