

Health Impact of Financial Scams: Rapid Needs Assessment

Dr S.J. Louise Smith
Director Public Health
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Overview:

- ▶ What are we talking about: Definitions & Evidence
- ▶ Who is affected: Prevalence or scale
- ▶ Why are people vulnerable: Risk factors
- ▶ Where are they in Norfolk: Population
- ▶ When are they vulnerable to scams – the nature of the exploitation
- ▶ How are they affected – health and care impact

What are we talking about in terms of 'scam'?

- ▶ Vast wide range of exploitation and deception:
 - ▶ Door step bogus traders
 - ▶ Prize draws, lotteries,
 - ▶ Banking, inheritance, finance advice, dating
- ▶ SCIE
 - ▶ *“diversity of crime makes it difficult to provide a single all embracing solution”*

Types fraud: National Fraud Database



Asset conversion

The unlawful sale of an asset subject to a credit agreement – for example, a car bought on finance and sold on before it has been paid off.



Application fraud

When an application for a product or service is made with material falsehoods, often using false supporting documents.



False insurance claims

False insurance claims occur when an insurance claim, or supporting documentation, contains material falsehoods.



Facility takeover fraud

When a fraudster abuses personal data to hijack an existing account or product - for example, a bank account or phone contract.



Identity fraud

When a fraudster abuses personal data to impersonate an innocent party, or creates a fictitious identity, to open a new account or product.

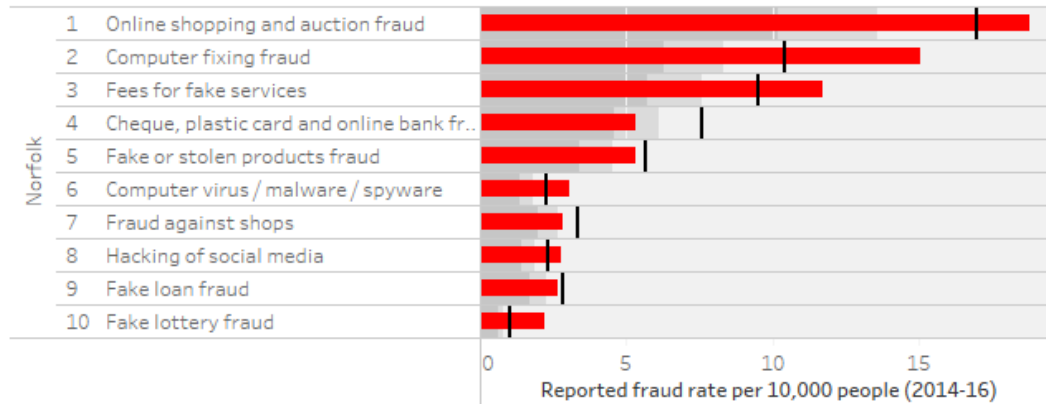
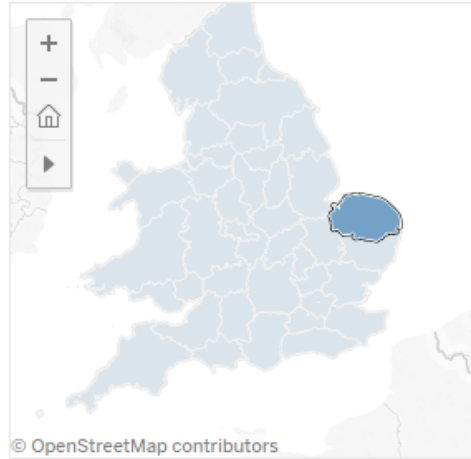


Misuse of facility fraud

The misuse of an account, policy or product - for example, allowing criminal funds to pass through your account or paying in an altered cheque.

Types fraud reported in Norfolk

Choose your area from the map to see the top 10 frauds in your area during 2014-16. The red bars show how many reports we found per 10,000 people, and the black lines show the national average for that fraud. Full data for Scotland and Northern Ireland isn't yet available, while figures for application, and cheque, card and online bank fraud are skewed in favour of banks' locations.



What: Definitions

▶ WHO

- ▶ *“The illegal or improper financial abuse or exploitation or use of finances or other resources of an older person”*
 - ▶ Key defining feature is by a stranger
 - ▶ Distinct from financial abuse in relationships where there is an expectation of trust
-
- ▶ A fraud, financial exploitation or criminal behavior which is detrimental to the health and well being of its victim

Who is affected: Prevalence?

- ▶ *Prevalence of Financial Fraud & Scams Among Older Adults in the USA*
 - ▶ Systematic Review & Meta-Analysis
 - ▶ Burns et al, AJPB 2017: 107: 1295
- ▶ 12 studies: 41,700 people
- ▶ > 65 years cognitively intact, community-dwelling older adults
- ▶ A range of survey tools

Prevalence II: Systematic Review contd.

- ▶ Higher reports with more detailed questionnaires
- ▶ On average 5.6% [1.8 – 9.4]
- ▶ In other words
- ▶ **1 in 18 older adults**

Who is affected: a UK estimate

▶ Age UK

- ▶ 53% of >65years believe they have been targeted
- ▶ 1/12 responded to the targeting
- ▶ 70% responding lost money
- ▶ 33% lost \geq £1,000

Why are people vulnerable – risk factors

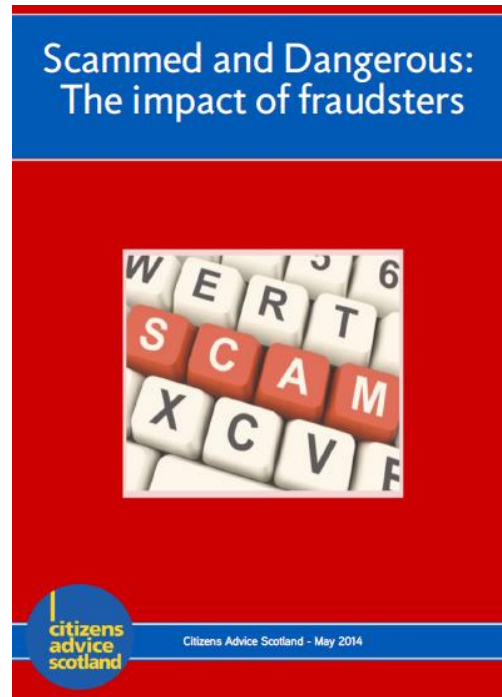
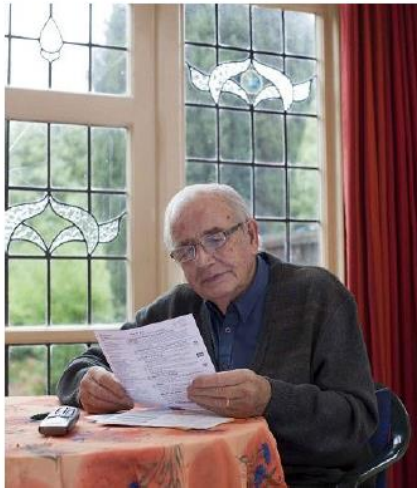
SCIE: “*everyone is vulnerable*”



Only the tip of the iceberg:
Fraud against older people

Evidence review

April 2015



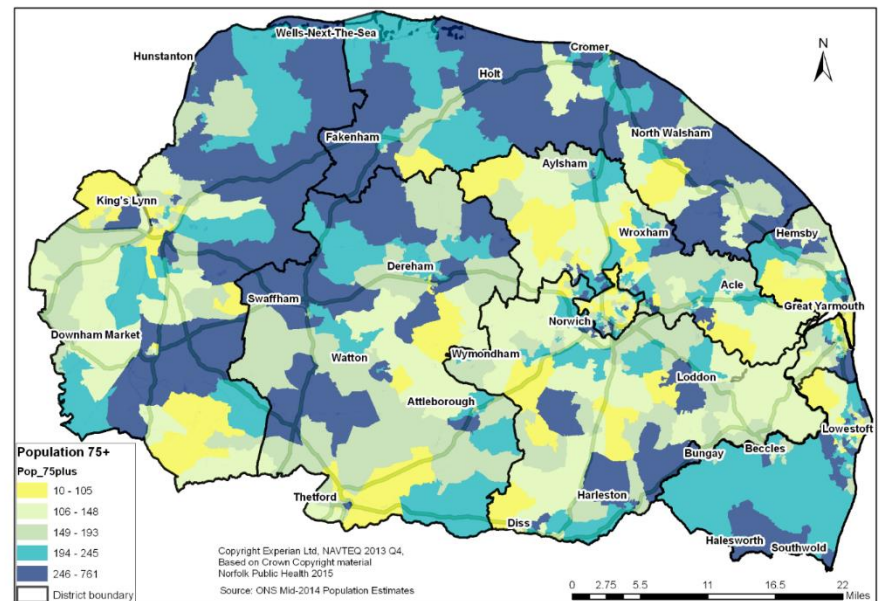
What does this mean for fraud for older people in Norfolk

In 2015, about 210,000 people aged 65 and over: 1 in 18 = 11,700

Based on Age UK data:

- About **111,000** people targeted for fraud
- About **9,300** people responded
- About **6,500** lost money
- About **2,200** lost **£1,000** or more

This is a minimum loss of **> £2.2m** across Norfolk.



ONS population estimates 2014 showing where older people live (75+)

Why are people vulnerable – risk factors

- ▶ *Correlates of susceptibility to scams in older adults without dementia.*
 - ▶ Study in older adults without dementia
 - ▶ 639 community-living older adults, Chicago, USA
- ▶ Detailed statistical analysis: fully adjusted model

Risk factors: Susceptibility contd.

- ▶ Increased risk associated with:
 - ▶ Increased age
- ▶ Increased risk associated with lower:
 - ▶ Cognition
 - ▶ Psychological well-being
 - ▶ Social support
 - ▶ Literacy

Risk factors - National Trading Standards Tasking Group

Doorstep crime

- ▶ 85% victims were aged 65+
- ▶ 59% 75+, and 18% aged 80 to 84
- ▶ 62% lived alone
- ▶ 24% had concerns about their memory
- ▶ 33% had bereaved in past two years
- ▶ 40% were lonely.
- ▶ 9% were known to be repeat victims.

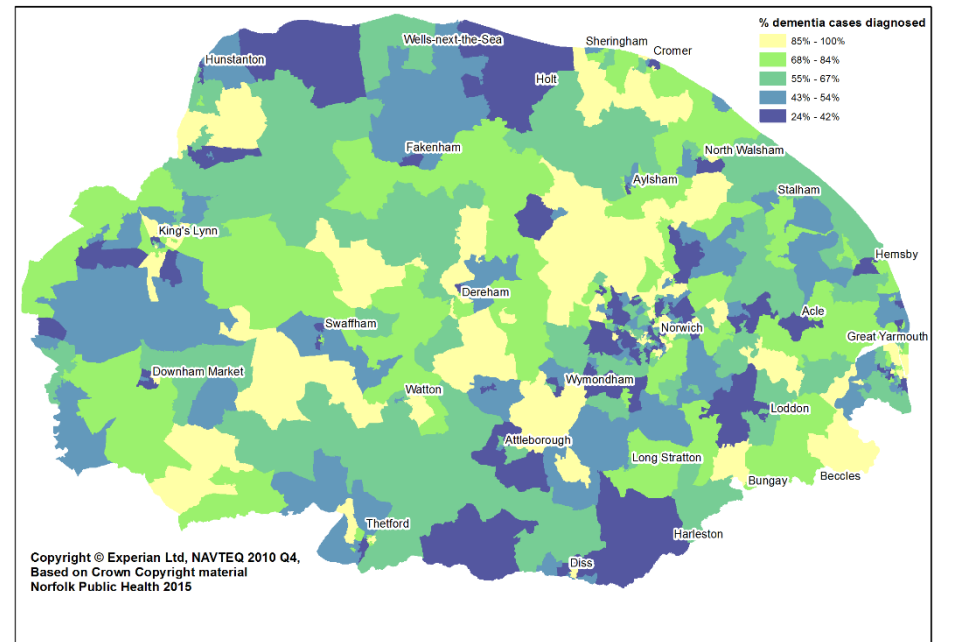
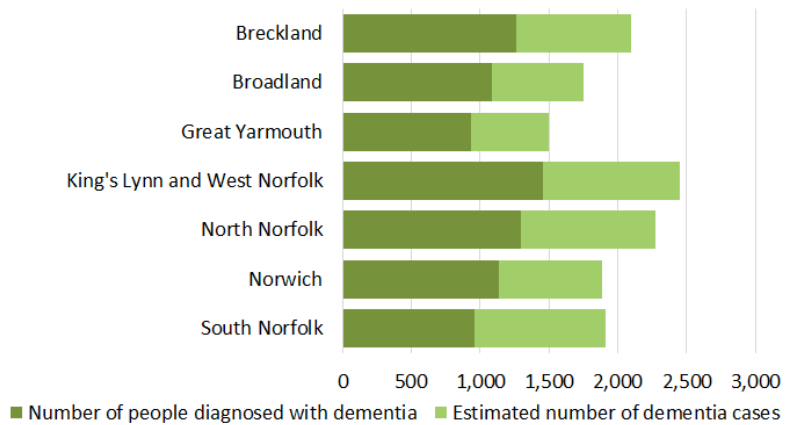
Risk factors: Physical health

- ▶ National Trading Standards Tasking Group
 - ▶ 63% physical impairment
 - ▶ 43% sensory impairment
 - ▶ 15% a mental health condition
 - ▶ 14% cognitive impairment
 - ▶ 35% a long standing illness

Why are people vulnerable – risk factors

- ▶ Older people
 - ▶ Reduced cognitive function & dementia
 - ▶ Chronically lonely
 - ▶ Isolation
 - ▶ Recent bereavement
- ▶ How many people in Norfolk?.....

Population at risk - cognitive impairment



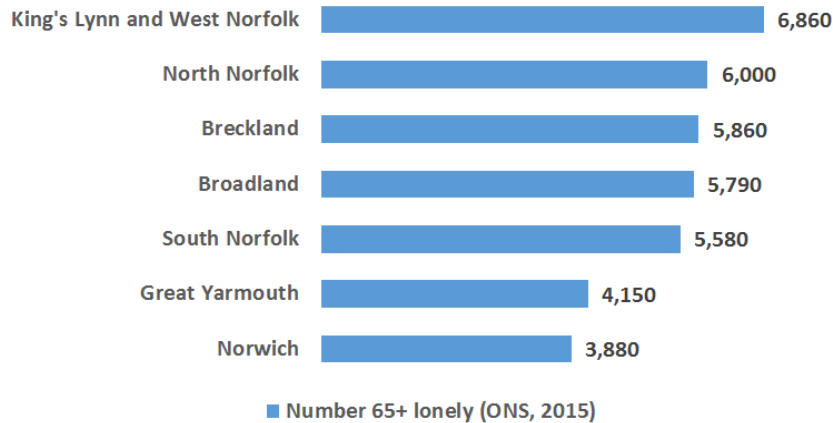
Across Norfolk est. **13,000** people with dementia.

Number with dementia expected to increase to > 18,000 by 2025.

Increasing the numbers at risk of scams

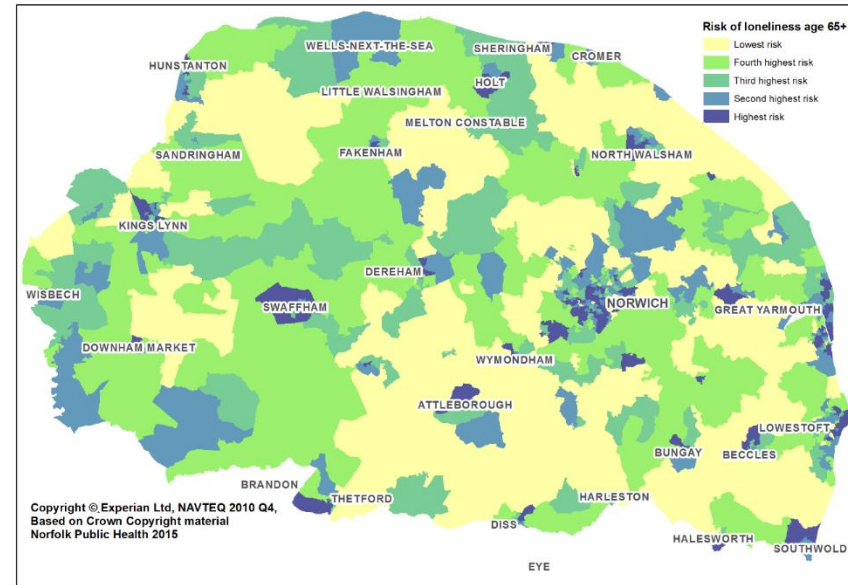
Population at risk - the lonely

3 in 10 of those aged 80 or over reported being lonely in 2014/15
(ONS wellbeing survey)



Est. > **38,000** people in Norfolk are lonely, of which **19,000** chronically lonely and more at risk.

Those areas most at risk are shown in dark blue.



Populations at risk - older people

Estimated change in contextual indicators for those aged 65+ who live in Norfolk between 2015 and 2036 based on the Census 2011 and prevalence from CFAS II

	2015	2036
Aged 65+	209,789	302,361
Living on own	76,309	109,749
Day to day activities limited a lot	47,145	67,832
General Health "Not Good"	25,580	36,791
Provides more than 50 hours of unpaid care per week	11,551	16,626
Serious Personal Care Issues	7,487	11,575
Dementia Estimate (CFAS II)	13,586	24,671
Moderate or severe learning difficulties	590	802

When – the nature of exploitation

▶ Grooming

- ▶ Victims develop an emotional bond with their exploiter
- ▶ May feel the person has a genuine interest in them or their family
- ▶ Manipulated
- ▶ Vulnerable adults with mental ill health more at risk

When – the nature of exploitation

▶ Targeting

- ▶ Previous victims of scams are at highest risk
- ▶ May be able to spot some types of scam and not others
- ▶ Suckers lists

When – the nature of exploitation

- ▶ Addiction / Gambling
 - ▶ Ritual to fill the day
 - ▶ Purpose
 - ▶ Want a better future for self & family

How are they affected?

- ▶ National Trading Standards Doorstep Crime Project
 - ▶ 40% victims: reduced confidence
 - ▶ 46% caused them financial detriment.
 - ▶ 23% said it had affected their health.
 - ▶ 28% said it had left them feeling down or depressed.

How are they affected? – mental health impact

- ▶ Reduced self esteem, self worth
- ▶ Stress, anxiety & depression
- ▶ Reduced confidence

- ▶ Estranged from friends & family
- ▶ Isolation & loneliness
- ▶ Report of suicides

How are they affected? – Physical health

- ▶ Lower overall subjective health ratings
- ▶ Exacerbation pre-existing illnesses
- ▶ Health declines faster than non-victims of a similar age
- ▶ Premature mortality and hospitalisation

- ▶ Loss of independence 2.5 x more likely to go into home or die in @ 1 year ??
 - ▶ *Experiences of older burglary victims. Home Office. R Donaldson 2003.*

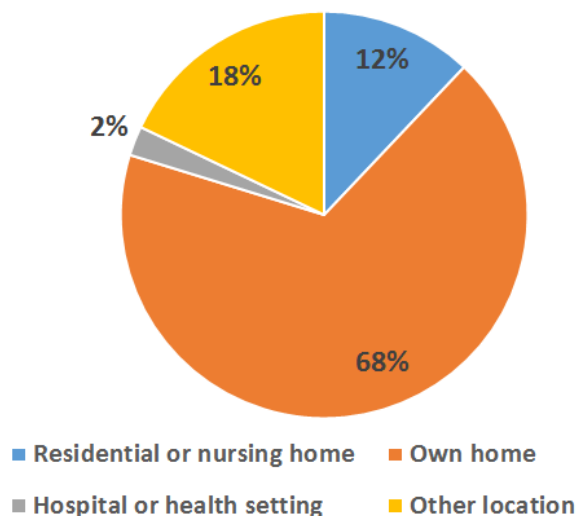
Possible signs:

- ▶ 1. General signs
 - ▶ Reducing mental capacity
 - ▶ Change in living conditions
 - ▶ Changes in behaviour – secretive, agitated
 - ▶ Self neglect
- ▶ 2. Specific
 - ▶ Hoarding / Collections of trinkets and unusual items
 - ▶ More obvious finance problems: not paying food, heating bills

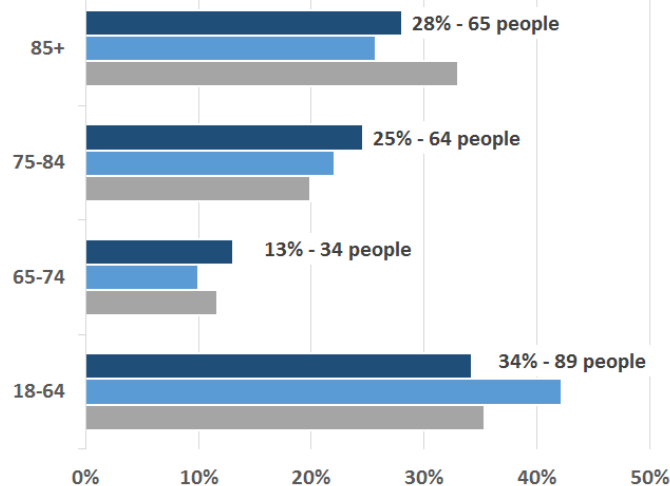
Impact on Adult social services

260 cases (2016/17)

Location of financial abuse - Norfolk (2016-17)



Age profile of adult social care users who report financial abuse



- Financial Abuse
- All Abuse
- All adult social care users

Interventions

- ▶ Identify those @ risk in routine settings e.g. funeral
- ▶ Trading standards Friends Against Scams
- ▶ Reducing social isolation
- ▶ Publicity and address the stigma
- ▶ Support victims – strongest predictor of risk
- ▶ Embed in safeguarding

Thanks for listening

louise.smith@norfolk.gov.uk