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Risk and fear of fraud among older people

Not much is known about the risk and fear of different kinds of crime, including fraud, among older people. It is often thought that older people are more afraid of crime than others. However, research paints a more complex picture with certain groups being more fearful and vulnerable than others (Chivite-Matthews & Maggs 2002). When planning crime prevention and community safety interventions it is important to remember that there is considerable diversity among older people (see CRM 29).

Fraud and financial abuse of older persons is a complex issue and difficult to quantify, as many older people are reluctant to report their victimisation. Research has already documented the problem of people who are disabled and are unable to scrutinise the transactions made by those who hold their power of attorney. Older isolated people are also at risk of investment fraud and are vulnerable to investment brokers and other professionals seeking to take advantage of them (Smith 1999). Socially isolated people are potentially more vulnerable to people who use the telephone to promote their fraudulent activities.

Although abundant information and advice on how to prevent fraud is available online (e.g. http://www.crimeprevention.gov.au/agd/WWW/ncphome.nsf/Page/Information_Kits, <http://www.scamwatch.gov.au>), there are very few practical crime prevention measures that have been put in place to prevent the financial abuse of older people. It is important for written information to be supplemented by personal approaches, as some older people do not have a computer or access to the internet.

Research has found that older people who interact with their community feel safer than those who are isolated. Therefore, crime prevention and community safety initiatives should work to increase isolated older people's contact with their community. Simply providing written information without social contact can sometimes increase levels of fear (James, Graycar & Mayhew 2003). Those providing healthcare and social support to frail and elderly people (e.g. general practitioners and volunteers who provide meals or regular phone calls through programs like Meals on Wheels or Telecross) could be recruited to help get crime prevention messages and advice to older frail and isolated people. Should this occur, the consumers of such advice would need to be assured that those who are providing the information are acting legitimately.

References

Chivite-Matthews N & Maggs P 2002. *Crime, policing and justice: the experience of older people: findings from the British Crime Survey, England and Wales*. London: Home Office

James M, Graycar A & Mayhew P 2003. *A safe and secure environment for older Australians*. Research and public policy series no. 51. Canberra: Australian Institute of Criminology
<http://www.aic.gov.au/publications/rpp/51>

Smith RG 1999. Fraud & financial abuse of older persons. *Trends & issues in crime and criminal justice* no. 132
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