



Scam Alert – Protecting Vulnerable Adults

Financial fraud targeting older or vulnerable adults was a serious problem before the Covid-19 pandemic began. (This issue was explained in my earlier blog [Financial abuse of older or vulnerable adults](#)).

Sadly, during the national lockdowns or periods of social restriction, there is an increased potential for vulnerable adults to be targeted by criminals.

For example, [Dorset Police](#) have recently warned of reports of a new text message scam. This appears to involve scammers trying to obtain a person's personal and bank details by claiming that the text recipient is eligible to apply for a Covid-19 vaccination and sending them a link to a form.

Given, the current rates of Covid-19 in parts of the UK and the periods of social distancing which many have had to endure since March 2020, the temptation to respond to such text messages may increase and make some people more willing to risk disclosing their personal information.

Who can be targeted?

Historically, older adults have often been targeted as potential victims of scams or financial abuse. The charity, [Age UK](#), has previously estimated that at least 130,000 people have suffered some form of financial abuse from someone known to them since turning 65. Some adults with learning difficulties or mental health problems may also have previously been targeted.

However, one effect of the pandemic is that there may now be an even wider group of potentially vulnerable adults who could become the victims of scams. The reason for this is that many people who did not previously suffer from any mental health problems may now be dealing with stress, anxiety or depression.

An increase in vulnerability can mean that people sometimes act in different ways to those which they adopted previously. For example, someone who may have been wary of shopping online before the pandemic, may risk of buying items such as face masks or hand gel from unfamiliar (or scam) websites, or they may have been persuaded to buy these items at grossly inflated prices, when supplies were very limited.

Those who are unable to make financial decisions for themselves are also potentially more vulnerable during periods of isolation or social distancing. Lasting Powers of Attorney appoint someone else to deal with a person's financial affairs, in the event that they are either unable to do so, or when they require assistance in

that regard.

A significant level of trust is placed in the attorney and, whilst many attorneys provide a valuable source of assistance, there are also cases where elder financial abuse occurs through a Lasting Power of Attorney. This is usually where the attorney either exceeds the scope of their authority e.g. making large unauthorised payments to themselves without seeking approval from the Court of Protection, or deliberately depriving a vulnerable adult of their assets, to the attorney's benefit.

Fraud can also happen on a more informal level e.g. where a relative or friend is given unsupervised access to a vulnerable adult's bankcard, online banking accounts or a cheque book.

There are also incidents where the person committing the fraud is unknown to the vulnerable adult, such as in the above example of online shopping.

Whilst, 'doorstep caller' fraudsters may be less able to target vulnerable adults during lockdowns, there have been reports of a sharp increase in the level of scam text messages, emails and letters from scammers purporting to represent genuine companies.

At a time when many people will rely on delivery services, they may drop their guard and be more inclined to click on online links or call numbers which aim to harvest their personal information or bank details.

One such report referred to someone receiving a postcard, which claimed to be from a mail delivery organisation. The postcard was poorly drafted, it did not bear the company's usual branding and it asked the recipient to call a number about a missed delivery (which they were not expecting). Luckily, the recipient had sought advice from others about whether or not the postcard was genuine.

Now that we have entered a third lockdown in England, it is vital that anyone who is a financial attorney or deputy for a vulnerable adult considers whether there is any unusual activity with regard to that person's income, savings or assets e.g. unusual spending patterns or an attempt to transfer a property into a name of a third party without there being a reason for that to occur.

Also, anyone who is not sure about an email, text or contact claiming to be from companies should consider whether or not it could be a scam or an attempt to obtain their personal information. [Action Fraud](#) provides useful advice and information about current scams which may be circulating and also what to do if you have been a victim of fraud.

The purpose of this blog is not to cause anyone sleepless nights. However, it is important that people are alert to any communication which may seem out of the ordinary so that, hopefully, preventative action can be taken or, in the unfortunate case where fraud has happened, this can be quickly reported to the appropriate authority.

Our [Disputed Wills Team](#) deal with cases involving disputes about Lasting Powers of Attorney and cases

involving elder financial fraud.