European Crime Prevention Network

Theoretical Paper
Organised Crime Targeting Elderly People

Organised Crime Targeting Elderly People: A theoretical overview.

Organised Crime Targeting Elderly People: A theoretical overview

Abstract

This theoretical paper is published by the EUCPN Secretariat in connection with the theme of the Slovakian Presidency, which was organised crime targeting elderly people. The growing population of elderly in the EU can be seen for many criminals as an opportunity to create new markets. Therefore, firstly, this paper looks up close to the utility of crime prevention working with a specific target group. Secondly, there is an attempt to give a definition of the heterogeneous group of elderly. Additionally, it is important to provide an overview of crimes which can be used to target elderly victims. Not only an overview of the variation of crimes, also an overview of the modus operandi of the offenders, will be provided in order to give a helping hand to practitioners.

Authors

Sinke Colaes, Intern EUCPN Secretariat

Febe Liagre, Strategic Policy Officer EUCPN

Cindy Verleysen, Senior Research Officer EUCPN

Content

1. Introduction

Organised crime targeting elderly people is a complex concept with a variety of interpretations. The subject discussed in this paper is publicly known, yet ignored by many. The population of the elderly keeps growing in the EU, like in many other parts of the world. Thus, a new market means new opportunities for criminals, and therefore practitioners will need to focus on a new prevention plan.

To be able to provide decent crime prevention, a clear delimitation of the subject should be given. Therefore, this paper focuses on the main types of crime whose victims are older people. One major sort of crime keeps popping up in the available literature: theft. Elderly seem to be easy targets for offenders trying to steal valuables. Though, not all kinds of theft cause many elderly victims. The ones mentioned here are social engineering fraud and theft of personal property. Both types of theft are explained and examples are provided.

The paper is structured as follows: firstly, we will look at the purpose and advantages of crime prevention focusing on a target group. Secondly, a synthesis of already existing data and literature of the notion of 'elderly' is displayed. Lastly, the most apparent examples of organised crime targeting elderly people are summed up and illustrated. This goes alongside the modus operandi for each of these offences.

2. Crime prevention focusing on target groups

Before starting to focus on the main subject of this paper 'organised crime targeting elderly people', it seems adequate to explain what the added value of working with target groups is. Policy makers and practitioners submitting a crime prevention strategy, need to have a sense of what will work and what will not. Therefore, this chapter describes the advantages of working with a target group in crime prevention.

No doubt it is beneficiary to work with specific target groups in order to organise a decent strategic plan when it comes to crime prevention; it helps to focus policy makers onto the real problem. In the case of 'organised crime targeting elderly people' for instance, it gives an idea of what the core business of the victimisation of these elderly people is. The more specified the description of the phenomenon, the better it can be prevented.

Furthermore, it has been proved beneficiary to focus on a specific case instead of organising general prevention.[1] The more general the strategy, the less it will have any impact on the target group. If the prevention is only for a certain group of the population, or it is only for a certain area, the people will have a feeling they are involved. They will also keep in mind that the events actually might materialise. The closer the prevention strategy is brought to home, the bigger the odds of feeling secure, and the bigger the chance of behavioural changes. These behavioural changes are often the desired outcome of crime prevention activities.

When it comes to crime prevention and target groups, a lot of inspiration can be found in the field of social marketing. Lately, the link between the two disciplines has been explored and accepted. The general idea of social marketing is that with the use of management techniques the general behaviour of the population or society can be altered.[2]

The notion of this behaviour alternation makes it so interesting for crime prevention to cooperate with social marketing. There is a cause-effect between a problem that occurs, for example drunk-driving, and the diminution or disappearance of it. If there is a long term campaign against drunk-driving, there is a chance the next generation drivers might have the reflex to avoid jumping behind the wheel while under influence of alcohol.

> Social marketing seeks to develop and integrate marketing concepts with other approaches to influence behaviours that benefit individuals and communities for the greater social good. It seeks to integrate research, best practice, theory, participant and partnership insight, to inform the delivery of competition sensitive and segmented social change programmes that are effective, efficient, equitable and sustainable.
>
> French and Gordon

Crime prevention techniques also try to change the attitude of individuals, or society in general. If the transition from neglect to full attention is fulfilled successfully, it can be assumed the people are aware of the hazard of a certain event or crime. The next step is translating the awareness into action.

---

[1] **Barthe, E.** (2006). *Crime Prevention Publicity Campaigns.* [response guide]. New York: Center for Problem-Oriented Policing. Accessed on 10 March 2017 at http://www.popcenter.org/responses/crime_prevention/print/.

[2] **French, J., Gordon, R.** (2015). *Strategic Social Marketing.* London, Sage.

For that very reason are target groups important. To be able to put forward a good crime prevention plan, policy makers have to be sure whose behaviour they would like to see modified. This paper focuses on elderly people as victims of organised crime, therefore, the population that has to change its behaviour are these elderly. Of course, a shift in attitude of the offenders is agreeable as well, however, the focal point in this case is victim-oriented crime prevention. A provision of a clear and well-defined description of elderly people, is the key to good prevention. There is always the fear of letting a part of the population slip through the net. Those unreached are sadly enough a lost case and will not be included in the possible change of attitude.

The main goal of crime prevention is, obviously, preventing crime from happening. To be able to reach an as big as possible audience, without losing individuals in the crowd, a decent plan has to be figured out. Working with target groups is not always evident. A correct demarcation of the subject is what counts. Before starting with a prevention plan for crimes against elderly, this heterogeneous group has to be well defined. Without knowing what the composition of his targeted group is, the practitioner is left in the dark.

In the current case of the elderly it can be state that they are a target group that can be fairly easy addressed, because they mostly have a permanent abode. Apart from that, there are many organisations that either organise events for elderly or are organised by the elderly. There is a clear starting point for booting up an elderly-oriented crime prevention. However, not all elderly will be reachable. Firstly, when people become older, there is a greater probability of reduced mental ability. Secondly, not all elderly are actively involved in society. Some of them hardly ever leave the house or the institution they reside in.

Knowing this, the next chapter will try to explain the target group under investigation: the elderly. What do we mean when stating we will look at the elderly, what do policy makers need to keep in mind when addressing them and does their victimisation rate coincide with their fear of crime.

3. The elderly: concepts and victimisation

This part of the theoretical paper tries to give a clear description of the population that needs further investigation. To provide a structured and a generally accepted definition of 'elderly people' will be more difficult than anticipated. There is this much time and space dedicated to the explanation of the subject 'elderly', because from the first steps of reading into the main theme 'organised crime targeting elderly people', it became clear that there is no unity as regards to the definition of 'elderly'. Nevertheless, a definition is needed to be able to supply a decent prevention strategy later on when used in daily operations.

First of all, the basic concepts of the subject will be explained and discussed. Next, there will already be some focus on the concept of victimisation of elderly people.

3.1. Basic concepts

According to the data released by Eurostat in 2016, almost 27 million people living in the EU were aged 80 or over on January 1, 2015. Looking back ten years, this population

added a total of 7 million to its statistics.[3] To present the complete picture: the estimate population of the EU28 on January 1, 2015 was 508.5 million.[4] Therefore, this means that 5.3% of the population is older than 80.
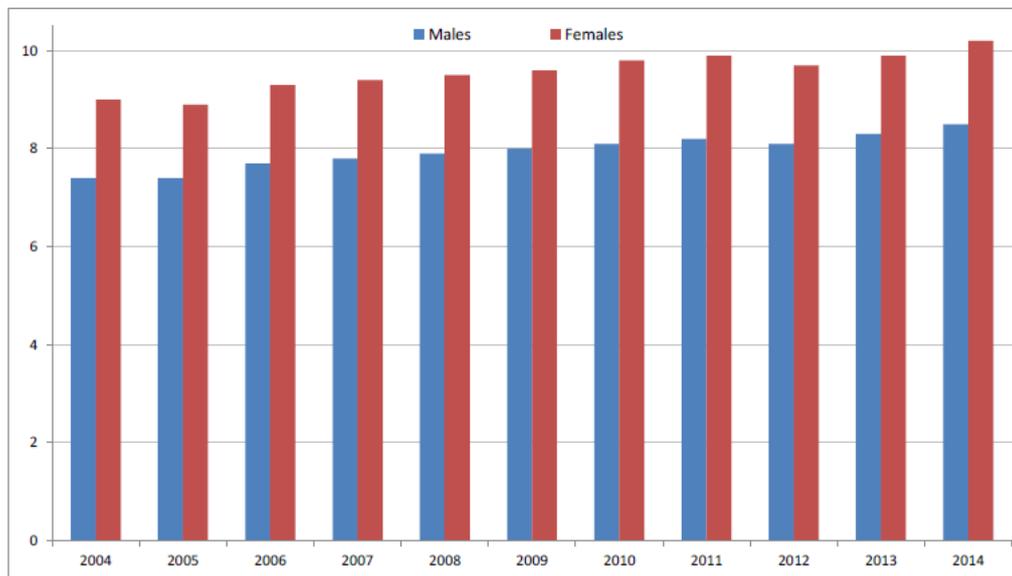

Figure 1: Life expectancy at the age of 80 in the EU, by sex, 2004-2014 (source: Eurostat)

This number is still increasing. The main reasons for this growth will not be explained in further detail, however, many consider this as a result of an increasing life expectancy and improved health care.[5] Not to mention the group of 80 years and older are only a small portion of the population we call 'elderly'. This is one of the main questions that arises. How can the target group 'elderly' be defined and thus, how can prevention be organised in a selective, yet accurate way?

Given this data, one of the purposes of this paper is to give a structured and clear delimitation of the concept 'elderly people'. Quantitative data might give a percentage of how many people over 80 are living in the EU, nevertheless, investigations show that there is a difference in perspective of interpretation within the Member States and its inhabitants.[6] As the European Union consists of many countries, not all of them consider a person being 'old' at the same age. The European Commission carried out an investigation and pointed out that **the average age considered 'old' is 63.9 years**. Overall, there is a gap between the EU-15 and the NMS12; in the EU-15 you have

---

[3] **Eurostat**. (2016). *Nearly 27 million people aged 80 or over in the European Union: Almost 10 years' life expectancy at the age of 80* [news release]. Eurostat: Luxemburg. Accessed on 23 February 2017 at http://ec.europa.eu/eurostat/documents/2995521/7672228/3-29092016-AP-EN.pdf/4b90f6bb-43c1-45ed-985b-dfbe9564157a.

[4] **Eurostat.** (2016). *Population structure and ageing.* Accessed on 23 February 2017 at http://ec.europa.eu/eurostat/statistics-explained/index.php/Population_structure_and_ageing.

[5] **Eurostat.** (2016). *Nearly 27 million people aged 80 or over in the European Union: Almost 10 years' life expectancy at the age of 80* [news release]. Eurostat: Luxemburg. Accessed on 23 February 2017 at http://ec.europa.eu/eurostat/documents/2995521/7672228/3-29092016-AP-EN.pdf/4b90f6bb-43c1-45ed-985b-dfbe9564157a.

[6] **European Commission.** (2012). *Special Eurobarometer 378: Active Ageing.* [report]. European Commission: Brussels. Accessed on 24 February 2017 at http://ec.europa.eu/public_opinion/archives/ebs/ebs_378_en.pdf.

reached old age at 64.5 years and in the NMS12 the limit is put at 61.4 years. Therefore, we see here a slight, yet not to be overlooked difference of 3.1 years.[7]
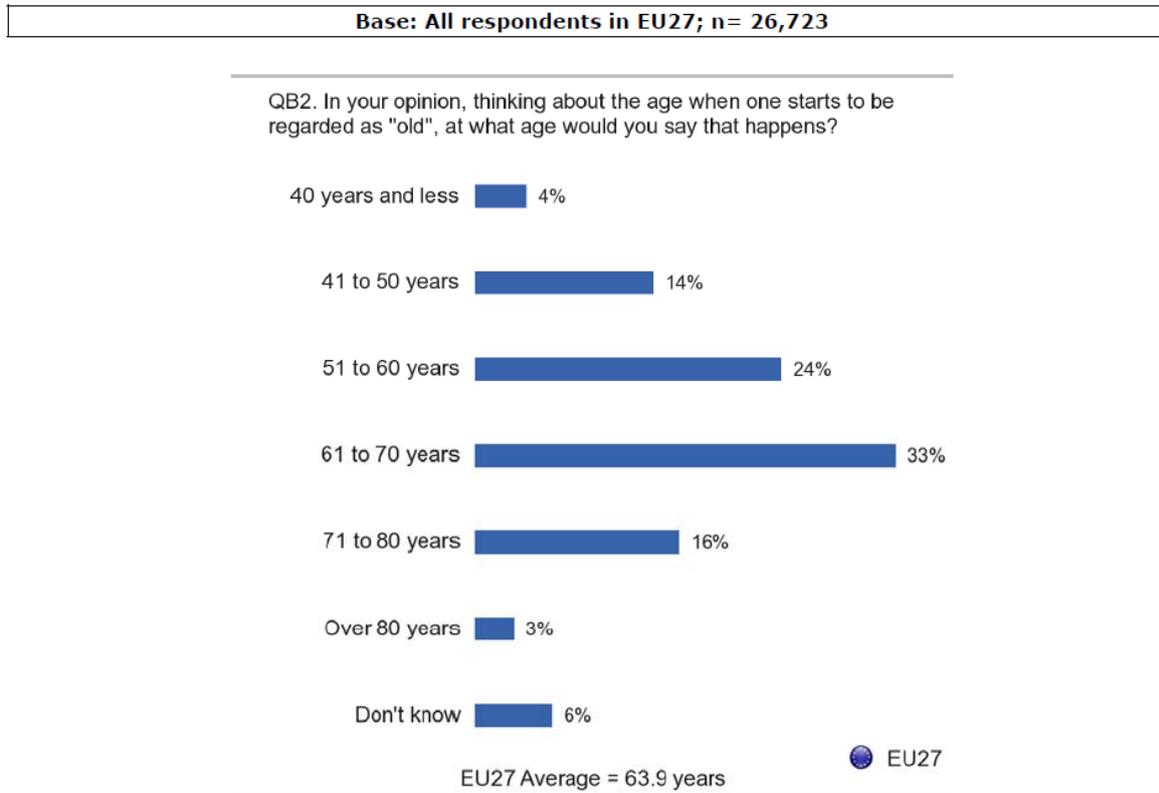
Figure 2: considered average old age EU27 (source: European Commission)

To point out the differences between the European countries, the next figure sums up the national averages of the age considered 'old'.

---

[7] **European Commission.** (2012). *Special Eurobarometer 378: Active Ageing.* [report]. European Commission: Brussels. Accessed on 24 February 2017 at http://ec.europa.eu/public_opinion/archives/ebs/ebs_378_en.pdf.

QB2 In your opinion, thinking about the age when one starts to be regarded as "old", at what age would you say that happens?

		Moyenne/Average
	EU27	63,9
	BE	67,9
	BG	63,8
	CZ	59,5
	DK	64,3
	DE	60,1
	EE	62,4
	IE	64,2
	EL	65,7
	ES	65,5
	FR	65,9
	IT	67,6
	CY	68,5
	LV	61,5
	LT	65,3
	LU	63,7
	HU	58,0
	MT	65,2
	NL	70,4
	AT	61,9
	PL	62,8
	PT	67,9
	RO	60,5
	SI	66,4
	SK	57,7
	FI	65,2
	SE	66,6
	UK	61,9
	HR	62,9
	TR	58,4
	MK	61,0
	IS	64,8
	NO	64,8
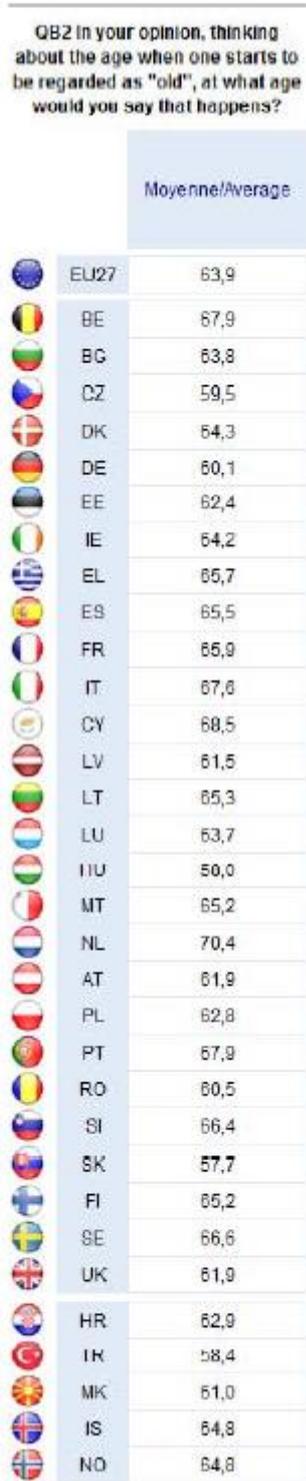
Figure 4: considered average old age per European country (source: European Commission)

Thus, bear in mind: giving the child a name does not make it easy to treat it accordingly. For example, an average 65-year-old in Romania might not have the same needs and desires as an average 65-year-old in France. Nor does a 60-year-old have the same interests as an 80-year-old. No doubt this population is as heterogeneous as any other,

which obviously, in practice, requires an individual approach. The segmentation of the abovementioned population covers not only a dissimilarity in age, also in their behaviour, their consuming habits and health care needs.[8]

To elaborate even further on the definition of old age, Powell and Wahidin (2007) point out that "there are two approaches to theorizing age – scientific and social constructionist".[9] What is explained here is that there are two ways to look at age and the person that goes with it. It is self-explanatory that the scientific approach is the one that focuses on the bio-psychological or pathological aspects of ageing, which gives us an idea for how long someone has been on this earth. In the Western World, age and birthdates are commonly used for administrative purposes. Social constructionist theories, the less obvious way of looking at someone's age, try to explain age as a social construction. In this perspective, age contains the expectations people have that goes with a certain age(group). For instance, it asks questions like: How do old people behave? Or more accurately, how should they behave? The main critic to this kind of social construct is that it limits the carrier of that age. In general, the category 'old age' is seen as problematic. It would not be the first time the elderly are described as dependent and viewed by the public, and politicians, as non-productive.[10] They can be seen as burdens without any value to the economic system. Even though we all get caught in a web of prejudice and clichés, the social construction should work at the elders' advantage. Perfectly well-balanced and tailor-made services and assistance make the lives of especially the elderly more bearable.

Actually, these older adults are covered by a cliché. Elderly, as people in general, often start acting the way they are portrayed. Consider it a confirmation of the stereotype[11]. If an old person is depicted like a slow, dependent, decrepit human being, this same old person might have the tendency to start living accordingly. Even adding an extra word 'older' to the concept 'adult' changes the connotation completely; sadly enough, in the negative direction towards incompetence. Figure 3 points out this interaction between the individual and its society. Not only is the individual, in this case the

Figure 3: The dialectical confluence of ageism (source: Wilkinson)

---

[8] *Findings in Marketing for Elderly Population: the key characteristics of the senior market.* (2014). Accessed on 22 February 2017 at https://joininproject.wordpress.com/category/ageing-population-as-target-market/seniors-as-a-target-market/.

[9] **Powell, J., Wahidin, A.** (2007). *Old age, Victims and Crime*. In Davies, P., et.al. (Eds.). Victims, Crime and Society. pp. 234 – 250. London: Sage publications.
[10] **Ibid.**
[11] **Golub, S., Filipowicz, A., Langer, E.** (2002). *Acting Your Age.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. pp. 277 – 294. Cambridge (MA): the MIT Press.

elderly, shaped by society, moreover, human agency is also formed by the individual who defines the structure and process.[12]

Important to note that the ongoing change from dependent to independent elderly still marches on. Elderly in Europe have more and more the desire to continue living in their own house, despite the fact that they get older and are in need of long-term care.[13] One of the disadvantages of living independently, and therefore, very often alone, is the loneliness that strikes them in many cases. It is this social isolation that might cause an ideal opportunity for criminals to target these elderly in their vicious acts. Further on in this paper this particular subject will be tackled.

More and more policy makers try to focus on making the elderly more active. This means that they should be involved in social, economic, cultural, spiritual and civic affairs.[14] The focus of active ageing is that the elderly need to have a feeling they are not worthless and do matter in society. Figure 5 shows the three pillars of active ageing: participation in society, a good health and a feeling of security. The more they are involved, the less they feel lonely and even afraid. As with every human being, the elderly have a right to be recognised, as it is stated in the United Nations Principles for Older Persons.[15] Here the rights of independence, participation, dignity, care and self-fulfillment are explained and should be lived up to. The longer people live, the more care there should be provided to make sure their life stays valuable.
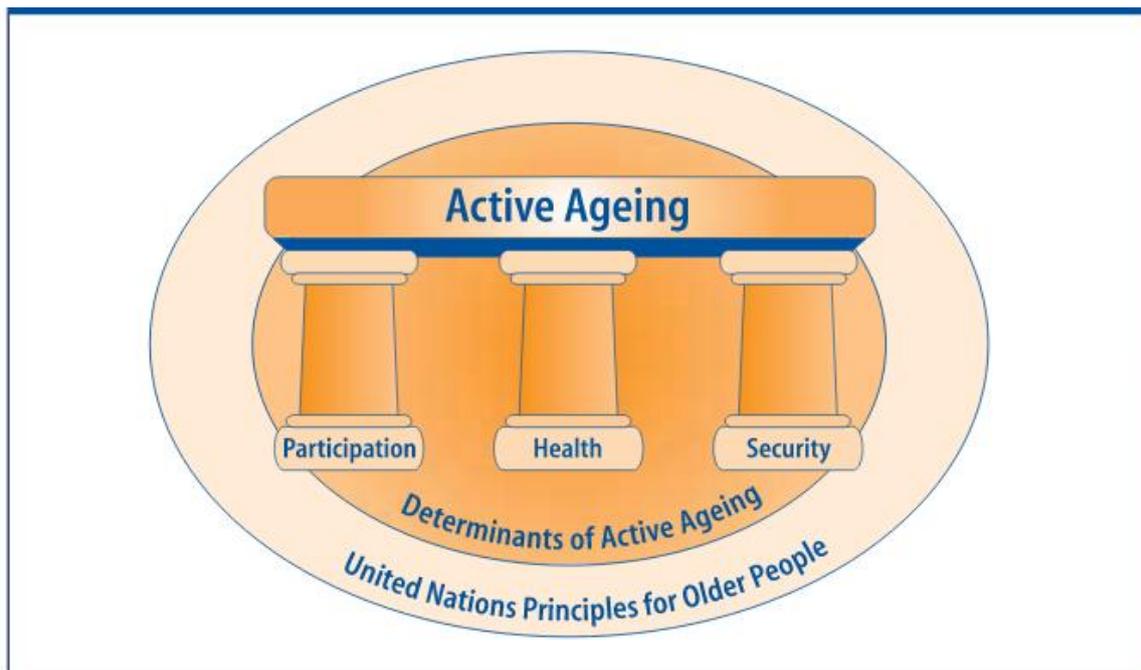
Figure 5: The three pillars of active ageing (source: World Health Organization)

---

[12] **Wilkinson, J., Ferraro, K.** (2002). *Thirty Years of Ageism Research.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. Cambridge (MA): the MIT Press.
[13] **Ibid.**
[14] **World Health Organization**. (2002). *Active Ageing: a policy framework.* [report]. Accessed on 23 February 2017 at http://apps.who.int/iris/bitstream/10665/67215/1/WHO_NMH_NPH_02.8.pdf.
[15] **United Nations**. (1991). *United Nations Principles for Older People.* [principles]. United Nations. Accessed on 2 March 2017 at http://www.ohchr.org/Documents/ProfessionalInterest/olderpersons.pdf.

One theory to help the elderly to age actively and successfully is the 'theory of successful aging' or SOC-model by Baltes and Baltes (1990). In short, older people are responsible to foresee a goal in their life to keep them going.[16]

Another theory uses frequently the 'young-olds' and the 'old-olds'. This was introduced by Neugarten in 1974.[17] She was the first to divide the homogeneous group up into two very different populations. Especially the group of the young-olds, as before the cliché of elderly was the paragon of, as she names them, the old-old: ill, dependent, non-functional people. She was the one that first noted that there is a huge gap between the first day of retirement and the day people need constant care. That is where the young-old abide; still active, but already retired. As she puts it, age groups have become differentiated over time. With the start of the industrialisation, the concept of childhood appeared, in the twentieth century the concept of adolescence. Neugarten wrote in 1974 that there was yet another change on its way. It appeared that **there is a difference between the young-old (55 to 75) and the old-old (75 and older)**. Even then 55 years old was pretty young to be called old, but Neugarten put forward the marker 'retirement' as the marker of the young-olds. As it is today in many countries in the EU, this marker of 'retirement' should advance the minimum age with almost 10, say at least 5 years. The concept of young-old was refreshing, as, in general, the stereotype of elderly coincided with her concept of the old-old. It is important that the vicious circle of the stereotypes is ruptured, and thus the judgement of older adults is reconsidered and readjusted into a more positive one. The bases of these judgements are proved to be incorrect. It is important for policy makers to keep this in mind when drafting new policies which have to address the elderly.

3.2.   Old age and victimisation

'The elderly population merits more sustained criminological investigation because of the widely acknowledged links – perceived and actual – between old age, criminal victimisation, vulnerability and fear of crime.'

Powell and Wahidin

Talking about older people and victimisation, a general concept comes up: ageism. Johnson and Williamson state that "ageism has been used to refer to institutional forms of discrimination of the aged".[18] Note that ageism is not just behaviour that differs in function of someone's age. It is rather a subset of age-differentiated behaviour that follows inaccurate negative attitudes towards older people. This behaviour brings about harmful consequences for the elderly[19]. Victimisation is one of the subcategories of ageism, alongside exploitation, discrimination and oppression. There is a rather unique

---

[16] **Freund, A.** (n.d.). *Optimization Selection and Compensation - The Model of Selection, Optimization, And Compensation.* Accessed on 1 March 2017 at http://medicine.jrank.org/pages/1549/Selection-Optimization-Compensation-model-selection-optimization-compensation.html.

[17] **Neugarten, B.** (1974). Age Groups in American Society and the Rise of the Young-Old. *The Annals of the American Academy of Political Social Sciences,* 415, pp.187 – 198. Beverly Hills: Sage.
[18] **Johnson, E., Williamson, J.** (1980). *Growing Old: the social problems of aging.* New York: Holt, Rinehart and Winston.
[19] **Pasupathi, M., Löckenhof, C.** (2002). *Ageist Behavior.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. Cambridge (MA): the MIT Press.

relationship between the non-olds and the olds meaning that one day the non-old group will age and will become a member of group of older people. In other words, the non-olds have eventually the chance of becoming a victim of ageism.

To start with, there is the concept of fear of crime. Fear of crime is defined by Garofalo (1981) as: "the fear, elicited by perceived cues in the environment that relate to some aspect of crime for the person".[20] Even though the high level of fear of crime is extant, it is not so for the level of victimisation. In other words: the elderly in the EU are not the focus point for criminals. On the contrary, they are the least victimised, as it is clear in figure 6.
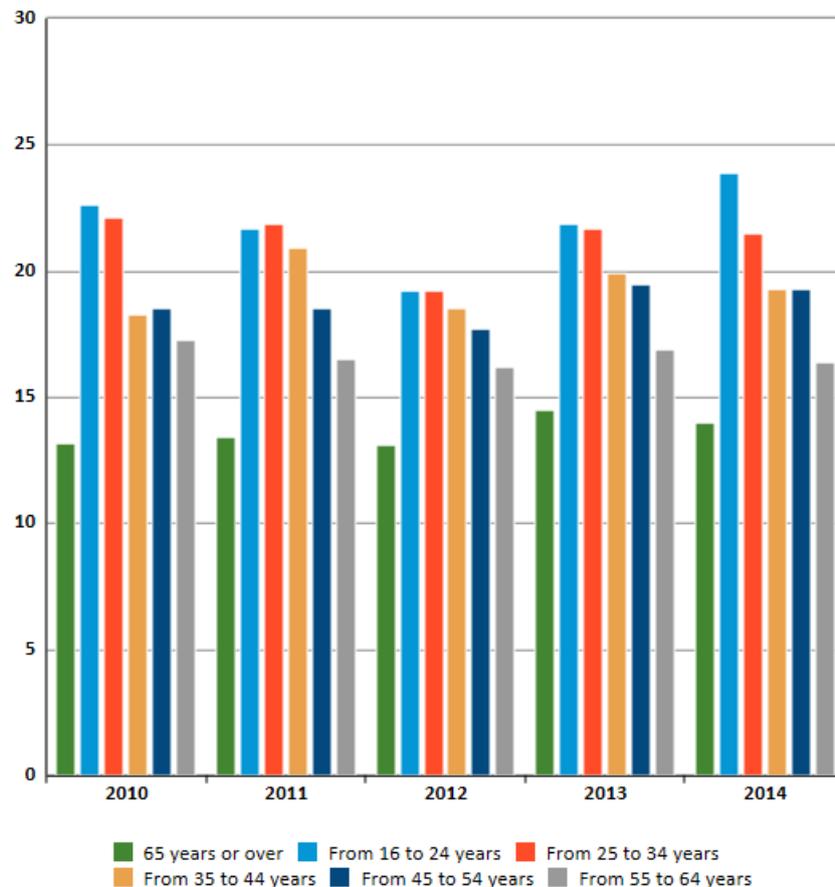
Figure 6: crime, violence or vandalism in EU-28 by age (source: Knoema)

Older adults also have to think about the indirect consequences of the offence. It has to be taken into consideration that older victims have more difficulty recovering, physically and emotionally, from an assault than younger victims have. It might even be so that complete recovery is not possible. Therefore, the fear of victimisation is not completely irrational. They will try to avoid, at great extent, to go out at night, they will buy extra locks to secure their property, etc.

---

[20] **Garofalo, J.** (1981). The Fear of Crime: causes and consequences. *Journal of Criminal Law and Criminology,* 72(2), pp. 839 – 857. Accessed on 2 March 2017 at http://scholarlycommons.law.northwestern.edu/cgi/viewcontent.cgi?article=6243&context=jclc.

Therewithal, there is a difference between fear of crime on the one hand of personal offences, like robbery, (sexual) assault and threat, racism and exhibitionism and on the other hand of non-personal offences like theft of a car, burglary and vandalism. **It is proved that elderly fear non-personal offences more than they do personal offences**.[21] This fact could be interesting information for policy makers. It will help them to make decisions on the crimes that should be targeted in their crime prevention strategy.

Nevertheless, in 2014, almost 15% of all inhabitants of 65 years or over were at least once that year a victim of some sort of crime, violence or vandalism in the EU. As already pointed out, the population of elderly is still growing, meaning the group of victims is increasing steadily.

Combining these two factors – fear of crime and victimisation amongst elderly - gives us the information that there is no necessary link between fear of crime and the level of victimisation.

There is also the fact that elderly are known for their urge to hoard. Figure 7 shows the debit and credit card ownership by age, education and income in 4 EU Member States, Australia, Canada and the US.[22]

---

[21] **Vandenboer, L., et.al.** (2005). *Onveiligheidsgevoelens, angst en slachtofferervaring bij ouderen.* [workdocument]. Centrum voor Bevolkings- en Gezinsstudie (CBGS): Brussels. Accessed on 22 March 2017 at https://www.vlaanderen.be/nl/publicaties/detail/onveiligheidsgevoelens-angst-en-slachtofferervaring-bij-ouderen.

[22] **European Central Bank**. (2014). Consumer Cash Usage: Across-Country Comparison with Payment Diary Survey Data. In European Central Bank (Eds.). *Working papers series nr. 1685*. European Central Bank: Frankfurt am Main.

	AU	AT	CA	FR	DE	NL	US
Debit card ownership by socio-demographics							
age							
18-35	0.96	0.95	0.97	0.91	0.96	1.00	0.77
36-60	0.94	0.89	0.98	0.91	0.95	0.99	0.79
60+	0.88	0.69	0.94	0.86	0.91	0.99	0.69
education							
low	0.94	0.79	0.89	0.81	0.86	0.99	0.71
medium	0.86	0.91	0.98	0.90	0.98	0.99	0.86
high	0.91	0.96	0.97	0.96	0.99	0.99	0.80
income							
low	0.88	0.78	0.96	0.83	0.89	0.98	0.62
medium	0.95	0.90	0.97	0.93	0.96	0.99	0.82
high	0.94	0.93	0.97	0.96	0.97	0.99	0.82
Credit card ownership by socio-demographics							
age							
18-35	0.33	0.21	0.76	0.25	0.31	0.60	0.52
36-60	0.57	0.28	0.84	0.36	0.43	0.62	0.69
60+	0.46	0.20	0.83	0.29	0.24	0.62	0.84
education							
low	0.48	0.13	0.62	0.22	0.16	0.44	0.56
medium	0.41	0.31	0.77	0.31	0.39	0.55	0.81
high	0.45	0.42	0.91	0.36	0.68	0.75	0.92
income							
low	0.27	0.11	0.64	0.23	0.20	0.36	0.36
medium	0.53	0.20	0.84	0.32	0.27	0.60	0.75
high	0.54	0.42	0.95	0.52	0.54	0.86	0.91

Figure 7: Average debit and credit card ownership in Australia, Austria, Canada, France, Germany, The Netherlands and the United States. (source: European Central Bank)

According to the European Central Bank, there is a slightly less amount of people amongst the 60 year olds and older that own a credit or debit card. There is a difference between the Member States. In The Netherlands, almost everyone over 60 has a debit card. In contrast to Austria, where only 7 out of 10 of the 60-years-old and older is an owner of a credit card. This figure does not show the usage of a debit card, however, the ownership can be linked with the usage of it. If a person does not own a debit card, they almost automatically do not own a bank account. This could mean that they only work with cash. It is even customary that elderly withdraw large amounts of money from their bank account and keep it at home for further usage. The knowledge that elderly keep a lot of money at home, might be yet another reason why they are targeted.

What is left is the question: 'if, as already pointed out, the elderly are as heterogeneous as thought, than what are the main reasons for one person being victimised instead of another? This means that there are differences when it comes to socio-economic and

personal matters.[23] To start with, some of the elderly have a rather low income. This can make them vulnerable for criminals looking for a quick fix. Elderly people sometimes look for a pleasant end of their life. The meaning of this is that they want to stay healthy and hope to enjoy their retirement as much as possible. Con men showing off and offering fake solutions to all of their problems is one of these quick fixes. From fake pills that cure cancer to reasonable priced building sites that do not exist, you name it, all is for sale. A second suggestion is that the loneliness of some older adults is key to an easy trust in strangers. Spending most of their time alone at the house, a friendly person crossing their path, can make their day. A good conversation might enhance the willingness of the elderly to give an amount of money to whomever it asks.

The result of victimisation can debouch in 3 different types of impact: financial loss, physical injury, and diminution of well-being.[24] Not all of these impacts are automatically the case for all types of illegal acts; though, some of these are not always visible from the start. Sometimes there is a feeling of reduced well-being without a cause. After sifting through the course of the last weeks, it can then become clear that something has happened which had a bad influence on the person's life. Neither do these impacts always pop up straight away, the effect of the violation might take some time to spring.

To conclude this part, it is not always this simple to put a finger on the cause and effect of victimisation of the elderly. Especially their increased fear of crime complicates the concept. In addition, it cannot be stressed out enough: we are talking about a heterogeneous group and about a wide range of aspects of violations.

In the next chapter we will zoom in on the most common violations against elderly as a result of organised crime.

4. The elderly, victims of organised crime

In the last part of this paper, we will look into the crime types which have a large part of elderly amongst their victims. However, first we will look into some reservations when talking about organized crime targeting elderly. Especially because there is a thin line between being a victim of organised crime and being one of an individual offender. Most of the examples given in this chapter can be seen both ways. For instance, a house can be burgled by a criminal commissioned by a third party or organisation, or by a criminal working for his own account. It also has to be stated here that this distinction does not always has an importance to the victim.

Furthermore, a second side issue has to be taken into account. The offences looked for have to be organised crime that target elderly people. Mistreatment or neglect of elderly in rest homes are somewhat ignored in this paper, because of the lack of the general notion of 'organised crime'. However, the maltreatment of old people can be a part of a larger goal like gaining money for the benefit of others. This includes family members and other acquaintances like nurses and the sanatorium management. Nor is it easy to delimit elderly as a target. There are only a few kinds of crime that target solely older people, most of the offences have a wider range of victims. Therefore, the focus is on

---

[23] **Johnson, E., Williamson, J.** (1980). *Growing Old: the social problems of aging.* New York: Holt, Rinehart and Winston.

[24] **Yin, P.** (1985). *Victimization and the Aged*. Springfield (Ill.): Thomas.

those crimes that have a large portion of elderly victims; which in reality are often theft related.

The crimes described are chosen because of their presence in the statistics and their prevalence amongst the population of the elderly. These are considered crimes that single out elderly for various reasons as explained before. (*3.2. Old Age and Victimisation*).

Figure 8 gives an overview of the different types of crime discussed in this paper.
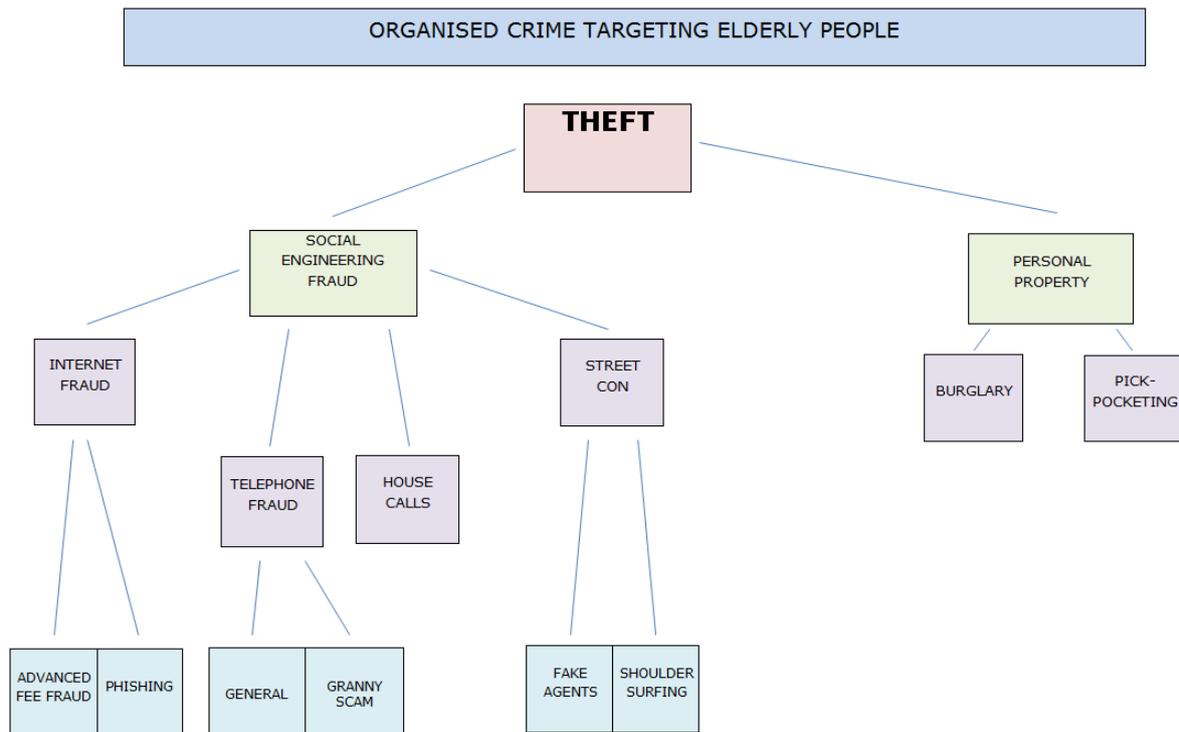

Figure 8: chart organised crime targeting elderly people

4.1. Elderly victims of theft

Theft is a generic term that includes various crimes like fraud, robbery, burglary etc. Talking about theft means that a person fraudulently or intentionally takes away someone else's personal property without that person's consent.[25] The main 2 types of theft used for this paper are social engineering fraud and theft of personal property. The division is made based on the modus operandi of the criminals committing the theft.

It seems that elderly are very often victims of these 2 types of crime. It is likely that criminals choose elderly on account of their physical and emotional state, and consider them being vulnerable. To be able to succeed in a financial crime like a credit card fraud, criminals might select their possible victims because of their appearance. Elderly do have a reputation to be less mentally stable, hence the concept of the ideal victim. The same can be said about a theft of personal property.

---

[25] **Hill, G., Hill, K.** (2002). *The People's Law Dictionary: Taking the Mystery Out of Legal Language.* New York: MJF Books.

Theft of personal property, as the name says already, can be positioned in the personal atmosphere. Criminals and victims are in direct contact with each other, and because of this interaction, an offence has become possible. Examples mentioned in this section are burglary and pickpocketing. The second subdivision made focuses on the crimes that fall under theft by deception or fraud. In most of these cases the interaction between offender and victim is more problematic. The deception part of the offence makes it not always clear that a crime has happened. Moreover, the victim has to be convinced he or she is acting legit. The examples used are forms of deceit.[26]

4.1.1. Fraud or theft by deception: social engineering fraud

As abovementioned, fraud is considered a less personal crime. That does not mean there is no connection between the offender and his or her victim, yet, the criminal mind behind the scam is either unknown or has the ability to disguise his or her true intentions. The type of fraud interesting enough concerning organised crime targeting elderly people is social engineering fraud. There are, supposedly, as said before, uncountable ways to con someone, nevertheless, this type is the most common when it comes to victimising elderly.

Social engineering fraud, or in short con, is a type of fraud that has a goal to gain the confidence of the victim. It is theft by trick and devices, in which the con man tries to deceive his or her victim by making sure the victim is willing to give money to a cause chosen by the predator.[27] There are endless ways of doing so, yet, in this paper 4 types are further discussed: Internet fraud, telephone fraud, house calls and street con. These 4 subdivisions show the most prevalence amongst elderly victims, since many dupeable elderly might get caught in the web of the criminal's lies and mischief.

✓ Internet fraud

This brings us to the first type of deceit. In the last couple of years Internet fraud has become a problem that keeps growing steadily.[28] Though, as shows in figure 9, Internet fraud amongst elderly does not happen a lot. That does not mean the amount of money that gets lost is minor as well. Internet fraud is a typical example of little prevalence with a large amount of profit per action.

---

[26] **Yin, P.** (1985). *Victimization and the Aged*. Springfield (Ill.): Thomas.

[27] **Interpol.** (n.d). *Social Engineering Fraud.* Accessed on 23 March 2017 at https://www.interpol.int/Crime-areas/Financial-crime/Social-engineering-fraud/Types-of-social-engineering-fraud.
[28] **EUCPN.** (2015). Cybercrime: a theoretical overview of the growing digital threat. In: EUCPN Secretariat (eds.), *EUCPN Theoretical Paper Series,* European Crime Prevention Network: Brussels.

TIME GEO	2015	2016
European Union (28 countries)	2	3
European Union (27 countries)	2	3
European Union (25 countries)	:	:
European Union (15 countries)	2	3
Euro area (EA11-2000, EA12-	2	2
Belgium	1	2
Bulgaria	4 (u)	0 (u)
Czech Republic	0 (n)	1
Denmark	1	2
Germany (until 1990 former	1	1
Estonia	1	4
Ireland	3	1
Greece	0 (u)	0 (u)
Spain	0 (n)	1
France	4	3
Croatia	10 (u)	0 (u)
Italy	1	:
Cyprus	3 (u)	2
Latvia	2	:
Lithuania	0	0
Luxembourg	1	1
Hungary	1	1
Malta	0 (u)	12 (u)
Netherlands	1	1
Austria	5	2
Poland	0	0
Portugal	1	0
Romania	:	0 (u)
Slovenia	0 (u)	: (u)
Slovakia	0 (u)	1
Finland	1	4

Figure 9: percentage of Internet fraud occurred by elderly Internet users over 65 (source: Eurostat)

The Internet is a perfect medium for organised crime because of its low-risk of getting caught. There is a small chance of detection and, therefore, prosecution. It is mainly the complexity of the matter that slackens the process for practitioners. It is difficult to put a finger on the offender, and police officers are often clueless to where the money has been funneled to.

This brings us back to the elderly and their vulnerability. The concept of social isolation was brought up earlier for it has to be mentioned what kind of impact computer usage can have on this population and their social isolation. Although, they have the lowest adoption rates in computer usage among the European population[29], the advantages are there. The most notable being that computers and the Internet provide virtual communication.[30] Some of the elderly have physical disabilities and mobility problems that might complicate actual displacement. E-mail, chatrooms and other virtual communication tools enhance the metaphorical step outside. In a way embraces this

---

[29] *Findings in Marketing for Elderly Population: the key characteristics of the senior market.* (2014). Accessed on 22 February 2017 at https://joininproject.wordpress.com/category/ageing-population-as-target-market/seniors-as-a-target-market/.

[30] **van de Watering, M.** (2008). *The Impact of Computer Technology on the Elderly.* [essay]. Amsterdam: Vrije Universiteit. Accessed on 24 February 2017 at http://www.marekvandewatering.com/texts/HCI_Essay_Marek_van_de_Watering.pdf.

manner of communication social support and connectivity, even though only virtual. It poses unique opportunities for the elderly, more than for the rest of the population, to socialise in order to prevent loneliness and alienation.[31] A wide network of online society gives elderly people a chance to connect with others who think similar and have the same experiences and interests in life.[32] The downside of computer usage amongst elderly is that they are not always aware of the dangers sneaking up on the Internet. Their naivety and lack of education are a true attraction force for criminals.

Two examples of Internet fraud will be illustrated here. One of them is *'Advance Fee Fraud'*. It is some kind of mass marketing fraud in which the victim transfers money to a foreign bank account with the idea to receive benefits in the future. The most universally known type of this sort of fraud is the Nigerian letter or 419 fraud. Research points out that 38% of the EU Internet users have got at least one scam email[33] Even though, there is no data on the percentage of these 38% that actually fell for the scam and became a victim of advance fee fraud, one can say it has to be an acceptable number, because it keeps on returning in the statistics.

A second example of Internet fraud is *'phishing'*. Phishing is defined by scholars as a phenomenon that obtains information of the victim by using e-mails, webpages or letters pretending to be authentic. Criminals fake original documents of institutions or private agencies in order to gain personal data of whomever is responding. These data can later be used to empty the responder's bank account. For more information on this subject, see EUCPN's theoretical paper on Cybercrime.[34]

✓ Telephone fraud

The second kind of social engineering fraud discussed here is generally called telephone fraud. It is a type of scam where criminals try to trick, deceive or manipulate others into giving out confidential information and funds over the telephone.[35] With other words, like all kinds of deceit, it is not a kind of direct theft without the owners' consent, rather a kind of swindle using a medium like the telephone rather than face-to-face. The offender can persuade the victim to give him or her money by transferring it onto a bank account. Though, it is not always immediately noticed by the victim. Some might even never be aware they have been conned. The fact that the offenders use bank accounts like Western Union, makes it almost impossible to trace the culprit.

---

[31] **Blit-Cohen, E., Litwin, H.** (2004). Elder Participation in Cyberspace: A qualitative analysis of Israeli retirees. *Journal of Aging Studies*, 18, pp. 385 – 398. Accessed on 24 February 2017 at https://www.researchgate.net/profile/Howard_Litwin/publication/222835451_Elder_participation_in_cyberspace_A_qualitative_analysis_of_Israeli_retirees/links/0046351ef9e4cad2e1000000.pdf.

[32] **Karavidas, M., Lim, N., Katsikas, S.** (2005). The Effects of Computers on Older Adult Users. *Computers in Human Behavior,* 21, pp. 697 – 711. Accessed on 24 February 2017 at http://www.academia.edu/7789674/The_effects_of_computers_on_older_adult_users.

[33] **Europol.** (2013). *SOCTA 2013: EU Serious and Organised Crime Threat Assessment.* [report]. Europol: The Hague. Accessed on 23 March 2017 at https://www.europol.europa.eu/activities-services/main-reports/eu-serious-and-organised-crime-threat-assessment-socta-2013.

[34] **EUCPN.** (2015). Cybercrime: a theoretical overview of the growing digital threat. In: EUCPN Secretariat (eds.), *EUCPN Theoretical Paper Series,* European Crime Prevention Network: Brussels.

[35] **Interpol.** (n.d). *Social Engineering Fraud.* Accessed on 23 March 2017 at https://www.interpol.int/Crime-areas/Financial-crime/Social-engineering-fraud/Types-of-social-engineering-fraud.

There is evidence of 2 ways used to con someone in the mode of social engineering fraud: a general telephone con, and a granny scam. Especially the granny scam is a textbook example of a crime committed solely on old people. It has this particular name because of the modus operandi of the offenders.

The *'granny scam'* or *'grandparent scam'* received its name of the contrived method of working of the con man. In this situation an offender telephones to elderly in order to gain information on the personal life of the victim. By doing so, the offender tries to figure out the names of the (grand)children of the victim. In a second stage of the offence, the con man calls pretending to be one of the victim's (grand)children, in order to convince the victim to donate money. From the moment the money has changed owner, the offender disappears. This only works when the victim is in full trust that he or she is calling with his or her (grand)child, and that the (grand)child is in need of money. There are no official data in the EU on this subject, however, the Member States have reported this scam repeatedly and prevention projects are available. For more information see the website of EUCPN and the European Crime Prevention Award (ECPA) entries of the EU Member States.[36]

On the other hand there is the *'general telephone scam'*. The modus operandi differs from the granny scam because, in this case, the con man does not portray himself or herself as a relative of the victim. Nevertheless, they pretend to be other persons of authority like bank managers, representatives of gas or electricity companies, etc… The main objective is to gain information that can be used later to con the victim. Elderly people are less confident and therefore easy targets for those who are destined to sell something obscure.

Overall, the telephone scam is for con men an easy way to attain money. First and foremost, elderly people are targeted. Mainly because of their physical and mental state, nonetheless, it is not impossible to imagine elderly people being anxious for a call. Loneliness is a phenomenon that circulates in this population, thus any contact with the outer world is welcomed hearty.

✓ House calls by con men

The house call by con men is a third type of social engineering fraud. However, very similar to the general telephone scam, the con man shows up at people's doorstep disguised as a person of authority. The con man, dressed up like a trustworthy CEO, medical doctor, or maintenance worker, etc… will try to sell his products or gain information from the victim. This information will, again, be used for dodgy purposes.

The house calls might have an advantage over its fellow con, the telephone scam, due to the face-to-face interaction. This for two reasons, one is that the victim might even have more difficulty ignoring the demand of the predator and two, offenders also have the chance to get to know the victim better or have a better look at the house, when talking to him or her in person. Furthermore, when the victim is distracted, the con man might have a window of opportunity to steal valuable items from the house. It is plausible that the person knocking on the door is a scout looking for ideal houses to burglar. Of course, these actions are no longer an example of social engineering fraud, and therefore, will be discussed later.

---

[36] **EUCPN.** (2017). http://eucpn.org/.

Elderly are often victims of this kind of fraud seeing the fact that they are very often at home at daylight. Con men will go from door to door just to find out where the perfect spot is, to take action. Whomever opens the door should fulfil the criteria set by the con man. To start with naïve and a weak physic, yet still independent; elderly people are for all these reason the perfect match. It is important that the victim can still manage his or her own financials inasmuch in many cases the offender tries to sell products. The opportunity to sell these products means, even now in the days of credit cards, that the victim needs to have cash at home.

Apart from the better insight in the situation, the con man can see another benefit in the door-to-door action. Where the telephone scam is quite devious when it comes to making payments, the house call is straightforward. The victim does not have to get online or walk to the bank to deposit the right amount of money, instead it is directly given to the con man.

To conclude, at first sight maybe labour-intensive, nevertheless, the offender targeting elderly people at house calls can seize his chance and go for a quick-fix.

- ✓ Street con

The last example of social engineering fraud reviewed in this paper is the street con. Two types are recorded as nuisance by elderly and their relatives: fake agents addressing strangers in the street and shoulder surfing.

The notion of *fake police officers* walking around the streets trying to rob the bystanders, is a typical example of a con. Because of their status, police officers are characters of authority and importance. Under normal circumstances, people listen to the police giving orders in the street. They would not even be hesitant when this police officer asks for their wallet. Good con men always have a believable story ready, in case they ran into someone who looks like the ideal victim. The police uniforms can be used for whatever reason, and will get things done. The modus operandi is quite similar to that of con artists walking from door to door, and they are, in general, after the same loot.

A 'newer' phenomenon is '*shoulder surfing*'. This is a situation where the offender targets people who are withdrawing money from an ATM machine. By watching over their victim's shoulder, the criminal might get a better look at their password and other information. When the opportunity is there, the criminal will try to get his or her hands on the credit card. Before the victim is even aware of the theft, the bank account is emptied and the culprit is long gone.

In general, elderly people have more cash at home than other populations. In order to get cash, they are frequent visitors of the ATM, therefore, easy targets. Offenders take advantage of the situation and see elderly as perfect victims because of their physique. The older people become, the slower they get. They do no longer have the power to defend themselves or chaise after an offender when their credit card gets stolen. Additionally, elderly people do not have the habit of reporting their victimisation to the police or family members. The fear of losing their (financial) independency and their shame are 2 examples of obstacles that stand in the way of the report. This makes it easy for a pickpocketing criminal to get away with his or her crimes.

The action of shoulder surfing is a combination of peeking over someone's shoulder and pickpocketing. The latter will be explained under the next title.

4.1.2. Theft of personal property

Theft of personal property stands in contrast with social engineering fraud because of the notion of intimacy and proximity. Stealing someone's personal belongings is an infringement of the personal space. Victims of burglary often report traumatic incidents following the events like being unable to stay at home alone, insomnia, etc. The general impression of fear after theft of personal property combined with the belief that elderly have more difficulty overcoming a violation, is the reason why elderly are a population that need extra attention from the prevention of personal property theft.

✓ Burglary

Burglary is described as an unlawful act in which a person enters someone's property with the intention to commit a felony or to steal something.[37] This crime can be interpreted very broadly, however, for this disquisition the subject will be limited to entering homes of (elderly) people. Company buildings and consorts will be ignored.

Burglary as a crime itself can be the result of a previous house call made by a con man on the watch. When it was worth of passing by the house, the con man will return and take his or her time to steal more valuable objects. It also gives the burglar the time to prepare his or her job.

Breaking-and-entering is not a crime with only elderly victims; all the same, they often pop up in the statistics. Most elderly live either alone or with a companion of the same age category. Elderly are more vulnerable for many reasons already mentioned above, nonetheless, the fear of crime circulating the community of elderly make them more aware of burglary. They will, at great extent, try to protect their property by for instance, installing extra locks on doors and windows. Yet, many burglars find the houses of elderly interesting enough to keep targeting it. This can be the result of a decent cost-benefit analysis. These days, some well organised burglars have the technical support to break in at a property without any major problem. Therefore, the costs of the break-in are lower than the result of the crime or benefits for the burglar.

There are no data available on burglary with elderly victims in the EU, however, The General Directory Security and Prevention of the Belgian Ministry of Internal Affairs with the financial support of the European Commission, has already worked out an action plan against domestic burglary.[38] This focuses on victims of domestic burglary in Belgium, surely, it is a start from which the theory on elderly victims of domestic burglary in Europe can be built upon.

✓ Pickpocketing

The act of pickpocketing can be described as one where a thief steals money or other valuables from its victim without the victim noticing it at the time of the action.

---

[37] **Eurostat.** (2016). *Crime and Criminal Justice (crim): offences recorded by the police.* Accessed on 29 March 2017 at http://ec.europa.eu/eurostat/cache/metadata/en/crim_esms.htm.

[38] **The General Directorate Security and Prevention.** (n.d.). *An Integral Methodology to Develop an Information-Led and Community-Orientated Policy to Tackle Domestic Burglary.* General Directorate Security and Prevention - the Belgian Ministry of Internal Affairs: Brussels. Accessed on 29 March 2017 at http://eucpn.org/sites/default/files/content/download/files/brochure_domestic_burglary_gb_3.pdf.

Pickpocketing is linked with street con because of the element of stealing someone's personal belongings when being on the street. Mostly the action of a con artist is deceiving his or her victim in order to be able to pickpocket.

Pickpockets focus on crowded environments to be able to blend in and make his or her move. On the one hand, elderly walk more slow and seem to lack the rush other parts of the population have. Their reduced mobility withholds them from reacting immediately when a pickpocket is noticed. On the other hand, the elderly are the ones that have, in general, more cash on them. It is still easier to steal money, than participating in a credit card theft and finding out what the password is.

There are geographical differences when it comes to the prevalence of pickpocketing. First of all, in rural areas people are less likely to be pickpocketed than in cities. And secondly, not in every city does this type of theft appear regularly. Some cities of Europe are more notoriously known for pickpocketing than others.[39] Next to elderly, especially tourists are victims of these illegal activities.

4.1.3. Crimes targeting society

The former types of crimes are all crimes in which the victims are individuals. The next type of crime is one that Europol expects to occur more and more in the future.[40] Governments anticipate on the fact that the society becomes older and therefore install better pension schemes and social benefit systems. Criminals misuse the systems to gain money from the well-developed systems. Thus, the elderly are no longer the true victims, yet it is the community and institutions that are victims of this type of fraud.

There are many ways to commit fraud within systems like pension schemes and social security. Overall there are three types of this kind of fraud: misappropriation, ongoing payments and theft of data.[41] The first one, misappropriation, means that an elderly takes advantage of the system and receives more money than actually deserved. Mostly, in this case the elderly is the violator of law. A second method, ongoing payments, occurs when criminals try to deceive the service which disburses the pensions or social benefits. This can, for instance, be done by the direct family of the older adult, or by a well-organised group especially targeting pension schemes and social security. One of the methods used is not declaring the death of an elderly person and thus still maintaining the income of the pension. In the third case, the theft of data, criminals steal the identity of the elderly and embezzle the system in the name of the elderly. This is a more advanced type of pension fraud. At the same time is it also easier for criminals to find the information. Most pension scheme and social benefit systems are arranged online and thus available for those looking for it.

The need for fraud prevention techniques in this field has never been bigger[42], however, it is clear that there is still a huge gap in the market of pension scheme and social benefit systems fraud. Practitioners and policy makers have to take action and prevent a further development of this phenomenon.

---

[39] EUCPN will soon publish a Thematic Paper on pickpocketing.
[40] **Europol**. (2015). *Exploring Tomorrow's Organised Crime.* [report]. Europol: The Hague.
[41] **Pádraig Floyd.** (2015). Scheme management: fighting fraud. In European Pensions (ed.) *A new look: The UK's pensions system revolution*. pp. 25 – 27. Accessed on 21 April 2017 at http://www.europeanpensions.net/ep/images/digital_edition/EP_digital_edition_june2015.pdf

[42] **RSM UK.** (2015). *RSM pension fraud risk report 2015.* [report]. RSM United Kingdom: London.

4.2.   Elderly victims of organised crime: conclusion

To conclude, there are of course more types of crimes targeting elderly, than the abovementioned ones. Yet, these are considered the most prominent ones.

First and foremost, the granny scam is considered a separate variety of fraud, because it became clear the modus operandi of the offenders was uniquely targeted on elderly. Offenders committing crimes that fall under another kind of social engineering fraud are often particularly choosing elderly as their victims, nonetheless, it has to be kept in mind that there are different population groups that are targeted as well. With Internet fraud, everyone who is connected with the web is a target, though it happens that those who fall for the trick laid by the criminals, are elderly. House calls and telephone scammers chose their victims according to their presence at the house, mostly during the day. Additionally, offenders try to figure out who is most easily circumvented. Elderly tick the box in most situations. Street con is a bit different because con men indicate that they do not work with a specific target group. Though, again, elderly are easy preys.

This is also the case of theft of personal property, where tourists are victimised in most cases of pickpocketing, alongside elderly.

It is not always easy to draw a line between social engineering fraud and theft of personal property. In some cases, the crime as a whole is a combination of theft by deception and theft by personal property. Shoulder surfing is an example of a combined crime. The first part is the peeping over someone's shoulder. This action in itself is not punishable, however, the combination with pickpocketing makes shoulder surfing an offense. Then we are talking of a credit card fraud and identity fraud.

Moreover, **Europol expects that because of the growth of the population of the elderly, new markets for criminals will arise**. They have taken into account that the weak spots will be the pension schemes and social benefit systems.

5. Conclusion

Although, 'organised crime targeting elderly people' is not a subject that does always ring a bell content-wise, it becomes clear that criminals more often will aim their arrows at elderly.

To begin with, the population of older people is steadily growing in the EU and with it comes the increased victimisation rate of elderly. This means that not only the already existing types of crimes targeting elderly people have to be included, also the crimes that are expected to develop more in the future are a threat. Therefore, it is important that practitioners get a full report on the circulating crimes. Furthermore, in order to prevent crimes from happening, the victim has to be defined as well. Thus, the heterogeneous group of elderly has to be turned inside out.

The separation of young-olds and old-olds helps to customise the prevention strategies and provides an opportunity for practitioners to help activate the elderly. Keeping the elderly active is considered a good practice. The more they are involved in the daily life of society, the more they will have the feeling their purpose is valuable. Having a significant daily schedule helps the elderly to gain confidence. This results in less craving for attention, because the need for social interaction is already fulfilled.

Next, elderly are victimised because of their unique composition of social and individual characteristics. Firstly, they live often alone or with a partner that has about the same age as themselves. This increases the chance of victimisation drastically. They can feel lonely and seek for attention, which can be found in strangers either through the means of the Internet or face-to-face. Secondly, they are no longer as physically strong as they used to be; they are susceptible for illnesses and fractures. Moreover, the damage suffered from a possible attack does not heal as quickly as it does with a younger population. Their aptitude for loneliness and their declining physique is a combination that can be seen as decisive for a criminal looking for a quick-fix. Thirdly, considering themselves as more vulnerable, the elderly have a high rate of fear of crime. They estimate a high chance of becoming a victim. All of this should be kept in mind by practitioners and policy makers when developing prevention programs.

To conclude, there is a division of 2 types of theft discussed in this paper: social engineering fraud and theft of personal property. In order to combat these 2 types of crime, the EU has informed its citizens on the subject. For instance, Europol has released several (news) reports to raise the awareness of the problem. The overview provided by this paper is another step towards full recognition. Eventually almost all citizens become 'elderly' at a certain point in their life. It is therefore beneficiary for all citizens that the prevention of organized crime targeting the elderly is taken seriously. The Slovakian presidency of the EUCPN has acknowledged this and decided to focus the Best Practice Conference and the European Crime Prevention Award on this topic[43]. The exchange of best practices can serve as a starting point for the creation of effective crime prevention programs targeting the elderly.

---

[43] **EUCPN.** (2017). http://eucpn.org/.

6. Bibliography

Barthe, E. (2006). *Crime Prevention Publicity Campaigns.* [response guide]. New York: Center for Problem-Oriented Policing. Accessed on 10 March 2017 at http://www.popcenter.org/responses/crime_prevention/print/.

Blit-Cohen, E., Litwin, H. (2004). Elder Participation in Cyberspace: A qualitative analysis of Israeli retirees. *Journal of Aging Studies*, 18, pp. 385 – 398. Accessed on 24 February 2017 at https://www.researchgate.net/profile/Howard_Litwin/publication/222835451_Elder_participation_in_cyberspace_A_qualitative_analysis_of_Israeli_retirees/links/0046351ef9e4cad2e1000000.pdf.

Cuddy, A., Fiske, S. (2002). *Doddering but Dear: Process, Content, and Function in Stereotyping of Older Persons.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. pp. 3 – 26. Cambridge (MA): the MIT Press.

EUCPN. (2015). Cybercrime: a theoretical overview of the growing digital threat. In: EUCPN Secretariat (eds.), *EUCPN Theoretical Paper Series,* European Crime Prevention Network: Brussels.

EUCPN. (2017). Accessed on 24 March 2017 at http://eucpn.org/.

European Central Bank. (2014). Consumer Cash Usage: Across-Country Comparison with Payment Diary Survey Data. In European Central Bank (Eds.). *Working papers series nr. 1685*. European Central Bank: Frankfurt am Main.

European Commission. (2012). *Special Eurobarometer 378: Active Ageing.* [report]. European Commission: Brussels. Accessed on 24 February 2017 at http://ec.europa.eu/public_opinion/archives/ebs/ebs_378_en.pdf.

Europol. (2013). *SOCTA 2013: EU Serious and Organised Crime Threat Assessment.* [report]. Europol: The Hague. Accessed on 23 March 2017 at https://www.europol.europa.eu/activities-services/main-reports/eu-serious-and-organised-crime-threat-assessment-socta-2013.

Europol. (2015). *Exploring Tomorrow's Organised Crime.* [report]. Europol: The Hague.

Eurostat. (2016). *Nearly 27 million people aged 80 or over in the European Union: Almost 10 years' life expectancy at the age of 80.* [news release]. Eurostat: Luxemburg. Accessed on 23 February 2017 at http://ec.europa.eu/eurostat/documents/2995521/7672228/3-29092016-AP-EN.pdf/4b90f6bb-43c1-45ed-985b-dfbe9564157a.

Eurostat. (2016). *Population structure and ageing.* Accessed on 23 February 2017 at http://ec.europa.eu/eurostat/statistics-explained/index.php/Population_structure_and_ageing.

Eurostat. (2017). *Crime and Criminal Justice (crim): offences recorded by the police.* Accessed on 29 March 2017 at http://ec.europa.eu/eurostat/cache/metadata/en/crim_esms.htm.

Findings in Marketing for Elderly Population: the key characteristics of the senior market. (2014). Accessed on 22 February 2017 at https://joininproject.wordpress.com/category/ageing-population-as-target-market/seniors-as-a-target-market/.

French, J., Gordon, R. (2015). *Strategic Social Marketing.* London, Sage.

Freund, A. (n.d.). *Optimization Selection and Compensation - The Model of Selection, Optimization, And Compensation.* Accessed on 1 March 2017 at http://medicine.jrank.org/pages/1549/Selection-Optimization-Compensation-model-selection-optimization-compensation.html.

The General Directorate Security and Prevention. (n.d.). *An Integral Methodology to Develop an Information-Led and Community-Orientated Policy to Tackle Domestic Burglary.* General Directorate Security and Prevention - the Belgian Ministry of Internal Affairs: Brussels. Accessed

on 29 March 2017 at
http://eucpn.org/sites/default/files/content/download/files/brochure_domestic_burglary_gb_3.pdf.

Golub, S., Filipowicz, A., Langer, E. (2002). *Acting Your Age.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. pp. 277 – 294. Cambridge (MA): the MIT Press.

Garofalo, J. (1981). The Fear of Crime: causes and consequences. *Journal of Criminal Law and Criminology,* 72(2), pp. 839 – 857. Accessed on 2 March 2017 at http://scholarlycommons.law.northwestern.edu/cgi/viewcontent.cgi?article=6243&context=jclc.

Hill, G., Hill, K. (2002). *The People's Law Dictionary: Taking the Mystery Out of Legal Language.* New York: MJF Books.

Interpol. (n.d). *Social Engineering Fraud.* Accessed on 23 March 2017 at https://www.interpol.int/Crime-areas/Financial-crime/Social-engineering-fraud/Types-of-social-engineering-fraud.

Johnson, E., Williamson, J. (1980). *Growing Old: the social problems of aging.* New York: Holt, Rinehart and Winston.

Karavidas, M., Lim, N., Katsikas, S. (2005). The Effects of Computers on Older Adult Users. *Computers in Human Behavior,* 21, pp. 697 – 711. Accessed on 24 February 2017 at http://www.academia.edu/7789674/The_effects_of_computers_on_older_adult_users.

Knoema. (2016). *Crime, Violence or Vandalism in the Area by Level of Activity, Limitation, Sex and Age.* Accessed on 2 March 2017 at https://knoema.com/hlth_dhc130/crime-violence-or-vandalism-in-the-area-by-level-of-activity-limitation-sex-and-age.

Neugarten, B. (1974). Age Groups in American Society and the Rise of the Young-Old. *The Annals of the American Academy of political and social sciences,* 415, pp.187 – 198. Beverly Hills: Sage.

Pádraig Floyd. (2015). Scheme management: fighting fraud. In European Pensions (ed.) *A new look: The UK's pensions system revolution*. pp. 25 – 27. Accessed on 21 April 2017 at http://www.europeanpensions.net/ep/images/digital_edition/EP_digital_edition_june2015.pdf

Pasupathi, M., Löckenhof, C. (2002). *Ageist Behavior.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. pp. 201 – 246. Cambridge (MA): the MIT Press.

Powell, J., Wahidin, A. (2007). *Old age, Victims and Crime*. In Davies, P., et.al. (Eds.). Victims, Crime and Society. pp. 234 – 250. London: Sage publications.

RSM UK. (2015). *RSM pension fraud risk report 2015.* [report]. RSM United Kingdom: London.

United Nations. (1991). *United Nations Principles for Older People.* [principles]. United Nations. Accessed on 2 March 2017 at http://www.ohchr.org/Documents/ProfessionalInterest/olderpersons.pdf.

Vandenboer, L., et.al. (2005). *Onveiligheidsgevoelens, angst en slachtofferervaring bij ouderen.* [workdocument]. Centrum voor Bevolkings- en Gezinsstudie (CBGS): Brussels. Accessed on 22 March 2017 at https://www.vlaanderen.be/nl/publicaties/detail/onveiligheidsgevoelens-angst-en-slachtofferervaring-bij-ouderen.

van de Watering, M. (2008). *The Impact of Computer Technology on the Elderly.* [essay]. Amsterdam: Vrije Universiteit. Accessed on 24 February 2017 at http://www.marekvandewatering.com/texts/HCI_Essay_Marek_van_de_Watering.pdf.

Wilkinson, J., Ferraro, K. (2002). *Thirty Years of Ageism Research.* In Nelson, T. (Ed.) Ageism: stereotyping and prejudice against older persons. pp. 339 – 358. Cambridge (MA): the MIT Press.

World Health Organization. (2002). *Active Ageing: a policy framework.* [report]. Accessed on 23 February 2017 at http://apps.who.int/iris/bitstream/10665/67215/1/WHO_NMH_NPH_02.8.pdf.

Yin, P. (1985). *Victimization and the Aged*. Springfield (Ill.): Thomas.