



FRAUD TARGETING THE ELDERLY

A PRIZE OF OUR OPEN SOCIETY?

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Gustafsson, H. Fraud targeting the elderly. A prize of our open society? *Degree project in Criminology 15 Credits*. Malmö University: Faculty of Health and Society, Department of Criminology, 2020.

Fraud targeting the elderly has in recent years received more and more attention, although fraudulent behavior against the elderly only constitute a small part of all reported fraud offences the fact that perpetrators intentionally and systematically utilizing their vulnerability should be taken seriously. It is therefore considered important to expand the knowledge regarding elderly exposure to fraud, but not because of the volume of crime rather because of the particular vulnerability the elderly possesses. The present study intends to examine how perpetrators of fraud find the elderly victims and whether or not the principle of public access to information affects elderly exposure to this type of crime. The study has been conducted through semi-structured interviews with individuals from the Swedish police authorities, all with connections to fraud and crime against elderly in different ways. Through the thematic analysis, it emerged that perpetrators find their intended victims with the help of websites that mass-publish personal information and that this mainly takes place within the framework of organized crime. The principle of public access to information therefore tends to be an important phenomenon to consider in the work of making elderly less suitable targets of fraud.

Keywords: Elderly, fraud, organized crime, Sweden, the principle of public access to information, victimology, vulnerability.

Thank you!

I would like to begin by thanking the Police authorities in Sweden, Malmö, for their commitment and engagement, particularly Linda Nilsson and Kristina Mayer. I would especially like to express my gratitude to Linda Nilsson, who is also my mentor during my last year on the master's program, for her support and engagement during this thesis. Further, a big thanks to all informants who participated in the study for their time and to my supervisor Klara Svalin who has been very supportive. Above all, I would like to thank my lovely family and friends for pushing, supporting and strengthening me and for being there always.

Malmö, March 2020

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1. LIST OF ABBREVIATIONS

CIRCA	Central Investigation Related to Crime Aliens
DPA	Data Protection Authority
EUCPN	European Crime Prevention Network
EUROPOL	European Law Enforcement Agency
GOS	Government Offices of Sweden
MO	Modus Operandi
NCA	National Council on Aging
NCCP	National Council of Crime Prevention
NFC	National Fraud Center
RAT	Routine Activity Theory
RCT	Rational Choice Theory
RFS	Regional Fraud Section
SPA	Swedish Police Authority
SRC	Swedish Research Council
SS	Statistics Sweden

2. INTRODUCTION

Of all police-reported crimes in Sweden, fraud is the most extensive and fast-growing crime category (National Council of Crime Prevention [NCCP] 2018) and there are reasons to suspect a large dark figure since fraud has one of the lowest reporting rates compared to other crime types (Cross 2018; Swedish Police Authority [SPA] 2017). Even though fraud can be directed towards anyone, fraud targeting the elderly has received more and more attention in recent years. In various medial contexts, it has been possible to read about how elderly have fallen victims to different types of fraud offences and how the police authorities and different organizations (e.g. Victim Support Sweden and senior organizations) collaborate in order to prevent fraud against the elderly. During 2018, the Swedish police noticed an increasing trend of authority fraud, more specific telephone fraud or so-called vishing which mainly affects the elderly (SPA 2019a). In fact, among those affected by vishing around 70 percent are 70 years or older (ibid.). Vishing refers to voice phishing, meaning that the perpetrator calls the victim and tries to mislead the victim by pretending to be someone other than they are (National Fraud Center [NFC] 2020). Common modus operandi [MO] is pretending to have certain authority for example impersonating a police officer or someone who calls from the bank, but it can also be someone who pretends to be a relative in need (NCCP 2018; SPA 2017).

Although fraud targeting the elderly only constitute a small part of all reported fraud offences (NFC 2015), the fact that the perpetrators intentionally and systematically utilize the vulnerability of the elderly due to their age-related disabilities should be taken seriously. Primarily because, victimization of the elderly often leads to severe somatic, psychological and social consequences in comparison with younger people (Lindgren, Pettersson & Hägglund 2001; Powell & Wahidin 2008). Secondly because, most fraud offences targeting the elderly mainly are committed within the framework of organized crime (European Crime Prevention Network [EUCPN] 2017; SPA 2017) which has provided a new, both effective and very fruitful, source of income for the criminals¹. And thirdly because, the age group 65 years and older outdo a large proportion of the Swedish population (Statistics Sweden [SS] 2019)². There are reasons to believe that fraud offences targeting the elderly will escalate as a consequence of this age group being expected to increase by 15 percent over the next ten years (SS 2017) which in turn creates more opportunities and suitable targets for the perpetrators.

Even though the research within this field is limited we know a lot about why the elderly are particularly vulnerable to different types of fraud offences. This includes knowledge around who the perpetrators are, what motivates them, what consequences elderly victims of fraud suffer from, the prevalence and the tendency of under-reporting. However, scientific studies that distinguish *how* the perpetrator find the elderly victims, (that is the step before the crime can be committed), appears to my knowledge be completely missing from research. A possible explanation to *how* perpetrators finds their victim may be related to the principle of public access to information, a fundamental principle for the state of Sweden which refers to the right to access public documents (Government Offices of Sweden [GOS] 2019). The principle enables all individuals even those with bad intentions to collect personal information about everyone registered in the Swedish society (except for those covered by confidentiality). Given this fact

¹ Oral communication with the RFC.

² Of the total population, around 10,3 million, 2 million people are 65 years and older (SS 2019).

there are reasons to believe that those websites that mass-publish personal information with the support of the principle of public access to information are misused by criminals in order to pinpoint potential victims, especially elderly victims as they are considered to be easy targets of fraudulent behavior.

2.1 Aim and research questions

On this note, it seems important to expand the knowledge of fraud against elderly and not because of the volume of crime rather because of the particular vulnerability that the elderly possesses. The study is based on the idea of raising elderly exposure to fraud offences with a focus on whether the Swedish principle of public access to information affects their exposure and makes them particularly exposed and vulnerable to this type of crime. Expectations are that the result may lead to increased knowledge of elderly vulnerability and exposure to fraud, which can be used for society's continued work on the safety of the elderly. The research questions are as followed:

1. *How does fraud offenders find the elderly victims?*
2. *Does the principle of the public access to information affect elderly vulnerability to fraud, if so in what way?*

3. DESCRIPTION OF CONCEPTS

This section will provide brief information regarding recurring concepts that are used in the present study, more specific the description of fraud, fraud against the elderly and the principle of public access to information.

3.1 Fraud

Fraud can either be committed against individuals, companies, organizations or authorities (NCCP 2016). It is regulated in the Swedish Criminal Code (1962:700) 9 ch. 1-3a §³ and are defined as follows:

“Anyone who, by misleading, causes anyone to act or omit, which means gain to the perpetrator and damage to the misled person or someone in whose place he is” (Criminal Code 1962:700).

3.1.1 Fraud against elderly/disabled

Apart from the fact that fraud can happen to anyone fraud, according to the criminal code 9 ch., also takes into account who the crime was addressed to. It is either divided into “against elderly/disabled” or “not against elderly/disabled”. More specific, the classification “against elderly/disabled” defines as:

“Person who has been exposed to crime due to old age, or who have been perceived to have reduced resistance due to old age, physically or mental disability, which the perpetrator has exploited. In general, high age refers to people 65 years of age or older” (NCCP 2019a p. 64).

The classification “not against elderly/disabled” refers to the opposite of the one just described, meaning that the crime was not addressed due to high age or reduced function (NCCP 2019a.).

³ See appendix 1 for full description over included crime- types and codes.

3.2 The principle of public access to information

The principle of public access to information is fundamental for the state of Sweden, in one of the constitutions (freedom of press regulation) there are, among other things, provisions concerning the right to access public documents (GOS 2019). The principle includes; access to official documents, freedom of expressions for officials and others, the right to communicate and publish information, access to court hearings and access to meetings of decision-making assemblies (ibid.).

4. BACKGROUND

To understand the origin of the study and its aim and research questions the following section will introduce victimology, applicable theories to understand the causes of victimization, elderly as the ideal victim and a particularly vulnerable group and the development of fraud against elderly in Sweden over the past ten years.

4.1 Victimology - the study of victims

Criminology is a well-known discipline that has been studied for decades, the main focus has been the study of criminals, more specifically why they do it and what they do. However, since the mid -1990s the interest within criminology has shifted from the offender towards the victim and it was by this time the term victimology was coined (Daigle 2012). Today, victimology is an interdisciplinary research area that can be studied within criminology, sociology, psychology, medicine and law (Lindgren, Pettersson & Hägglund 2001). Victimology can be seen as a method to study criminological problems through a victim perspective in order to better understand crime and what role victims plays in crime (ibid.). Furthermore, within the criminological field victimology covers topics such as causes and consequences of victimization, interactions of victims with the criminal justice system and the social services and prevention of victimization (Daigle 2012).

To understand the phenomenon of victimization and its causes, theory needs to be applied, to gain insight into why some persons are more likely than others to become victimized. The present study has applied Cohen and Felson's (1979) Routine Activity Theory [RAT] and Hindelang, Gottfredson and Garafolo's (1978) Lifestyle Theory. These theories are two of the most widely used theories due to their broad empirical support and has therefore become very useful both within the victimological and criminological field (Daigle 2012). Hindelang et al. (1978) lifestyle theory focus on individual's risk of being victimized through their lifestyles, they posit that certain lifestyles or behaviors leads to situations in which the risk of being victimized is more likely to occur. According to Hindelang and colleagues, lifestyles are structured by demographic variables such as sex, age, marital status, occupation, ethnicity and social belonging. These variables determine whom individual's meet, where and when they meet and in which settings they spend their time, something that in turn affects whether or not a person will have a risky lifestyle (ibid.). Just after the development of Lifestyle Theory (Hindelang et al. 1978) Cohen and Felson's (1979) RAT emerged which is closely related to the Lifestyle Theory. According to Cohen and Felson (1979) crime does not just happen to anyone or anywhere, they argue that crime is connected to individual's daily routines or lifestyle like work, school, home and other activities. More specifically, they propose that a

person's daily routine activities influence the exposure to different types of settings which further generates different types of situations and thereby impact the risk of being victimized (Cohen & Felson 1979). According to this approach, victimization is likely to occur when the three following elements converge in time and space; a motivated offender, a suitable target and the absence of capable guardians (ibid.). Cohen and Felson (1979) argue that there are plenty of motivated offenders and that no further explanation of this element is needed however, this is something they have become criticized for (see Felson 2013). The meaning of suitable target relates to the targets attractiveness which in turn is related to the quality of the target (ibid.) The targets attractiveness also depends on whether or not the target has a capable guardianship, a guardianship that either can be provided through social or physical means (ibid.).

Since the previous described theories do not clearly concretize the meaning of a motivated offender Cornish and Clarke's Rational Choice Theory [RCT] (1987) will be applied in order to better understand the motivation behind the search for and choice of exposing the elderly to fraud. The theory focus on the perpetrators decision-making process and views criminals as rational individuals who make their decisions about crime based on the relationship between the benefits of the crime and the difficulties and risks that accompany the crime (ibid.). Thus perpetrators are seen as calculation actors who weigh profits against losses and it's only when the benefits outweigh the risks that crime will be committed (ibid.).

4.2 Elderly as ideal victims and a particularly vulnerable group

The "victim" label is constantly shifting due to various social, cultural, economic and political factors and is therefore very complex and far beyond a fixed and straightforward concept (Cross 2018). Nils Christie (1986) acknowledged the complexity in ascribing victim status and developed the concept of "The ideal Victim" where he refers the ideal victim to "a person or a category of individuals, who – when hit by crime - most readily are given the complete and legitime status of being a victim" (Christie 1986 p. 18). Sick, old or very young people are particularly well suited as ideal victims as their weakness or perceived weakness easily gives them victim status (ibid.).

Just as some individuals have higher risk to be involved in criminal activities some people or groups of people tend to be at greater risk of being exposed to crime compared to others (Lindgren et al. 2001). For example, women and children, disabled people, victims of racist and homophobic crimes, elderly, travelers, socially excluded people and criminals (ibid). The reason why these groups of individuals are seen as a particularly vulnerable depends on them being victimized based on what they are and thereby crimes against these groups is not just seen as a crime against the individual him/her-self but also as a crime against the individuals whole background, culture, person and identity (ibid.). Women and children have for a long time been in the light of general and political debates as well as within research, however crime against the elderly has not received the same attention (Juklestad & Eriksson 2004). Juklestad and Eriksson (2004) mention several reasons why crime against the elderly is specifically problematic, one of them are that with age comes both physical and mental problems that increase their vulnerability. Crime against the elderly also often leads to more severe somatic, psychological and social consequences compared to, for example, younger people (Lindgren et al. 2001; Powell & Wahidin 2008). Elderly who have been victimized tend to isolate themselves from society as they fear going out to

the same extent as before, physical injuries take longer time to heal and feelings of guilt and shame tend to be strong (Lindgren et al. 2001).

4.3 The development of fraud and fraud against the elderly

Year 2019 NCCP introduced new crime codes for fraud, the reason for this renewal was that previous codes had become outdated and therefore the renewal aimed to create codes that were less sensitive to changes over time (NFC 2019). For example, almost all frauds today are committed by using the internet and thereby the term “fraud using the internet” seemed outdated (ibid.). Furthermore, there was an update regarding who the crime has been addressed to, more specifically, “against elderly/disabled” or “not against elderly/disabled” (NCCP 2019a). Unfortunately, the extensive renewal makes it difficult to see how statistics over specific fraud types have changed over time and especially the development of fraud offences against the elderly. With this in mind, table 1 shows the development of all reported fraud offences on a national level between the period 2009 and 2019⁴.

Table 1. Reported fraud offences in Sweden between 2009 - 2019

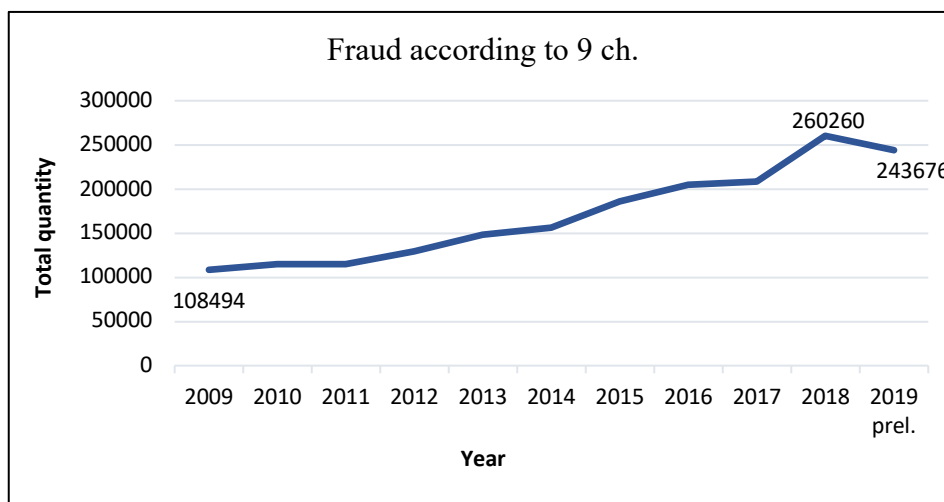


Table 1 indicates a steady increase in fraud offences in Sweden, over a ten-year period, the total amount of reported fraud offences has increased by 45 percent. One of the perhaps biggest reasons why fraud offenses has increased so sharply is a mix of increased internet use, reduced cash handling and society’s constant technological development which allows fraud to be committed in new ways (NCCP 2019b; NFC 2015).

As previously stated, the development of fraud targeting the elderly is hard to overview, however an annual report from NFC shows that specific fraud types against the elderly has increased (NFC 2020). For example, authority fraud which is categorized under social manipulation or so-called social engineering⁵ increased during 2019 (NFC 2020). That authority fraud against the elderly increases is also confirmed by the fact that there has been a rising trend of

⁴ The 9 ch. also includes extortion, usury and receiving stolen goods but fraud constitutes the majority of the offenses in the 9 ch.

⁵ Social engineering: “the perpetrator contacts a person and is capable of committing or failing to commit an act by utilizing a relationship of trust, in order to provide financial gain to the perpetrator” (NCCP 2019a p. 64).

telephone fraud or so-called vishing in recent years (SPA 2019b). In the end of 2018, the police authorities initiated a national special incident called “Dimma” which intended to reverse the upgoing trend of vishing which mainly affects the elderly (ibid.). During 2019, the crime prevention initiative “Dimma” had led to a sharp reduction of vishing, the fraud profits decreased from 40 million to around ten million (ibid.). However, the special incident “Dimma” is still present in some parts of the country, for example in the south region where the problem still remains to a large extent which could be explained by the fact that most fraud of this kind is connected to the serious organized crime which unfortunately to a large extent influence the south region.

5. PREVIOUS RESEARCH

The section that follows present the knowledge currently available in the field of fraud offences against the elderly, both on an international and national level. As stated earlier, the overall research regarding crime against the elderly is limited (Juklestad & Eriksson 2004). National studies with particular focus on fraud against the elderly are few in numbers and although there are more international studies the research area is still considered to be unexplored (Burnes, Henderson, Sheppard, Zhao, Pillemer & Lachs 2017).

5.1 Why the elderly?

Youngblood (2015) argue that one of the easiest group of people to commit fraudulent behavior against is the elderly. Because of elderly low registration tendency, fear of telling relatives about their financial loss and not always having the best mental condition to retell accurate case details the percentage rate of getting caught is lower than average (ibid.). Additionally, NCCP also state that its more common for perpetrators of fraud to mislead and succeed when the victim is older (NCCP 2018). Moreover, due to lack of social networks and social interactions many elderly people experience loneliness which is a major risk factor for fraud since the perpetrators utilize their loneliness (Alves & Wilson 2008; EUCPN 2017). The fact that elderly spend most of their time home alone contributes to them engaging in conversations with strangers over phone or face-to-face and thereby the perpetrator easily can build a high level of trust which increases the chances of receiving money (EUCPN 2017). Apart from the fact that elderly often live in social isolation which increase the possibility for the perpetrator to build trust, elderly also tend to have an overly trusting nature (Castle, Eisenberger, Seeman, Moons, Boggero, Grinblatt & Taylor 2012). Studies confirms that elderly, compared to younger individuals, generally are more trusting in people something that in turn may make them more vulnerable to fraudulent behavior (ibid.). With this said, old age does not automatically predispose individuals to utilization but cognitive, physical and social circumstances which arises in connection with an increased age contributes to greater vulnerability of the elderly (Pinsker, McFarland & Pachana 2010).

5.2 What do we know?

Fraud targeting the elderly is usually divided into two broad categories, either fraud committed by someone familiar or by a stranger (Youngblood 2015). Fraud committed by someone familiar to the victim usually refers to either caregivers, relatives, friends or neighbors where there is some type of relationship between the perpetrator and the victim while fraud offences committed by a complete

stranger demonstrates a non-existent relationship (Youngblood 2015). The latter category is perhaps the least studied (Burnes et al. 2017) and the same goes for crime against the elderly in general since the focus here mainly concern elderly vulnerability to abuse and maltreatment which primarily is carried out by someone close or in a position of trust (Jönson 2001). That fraudulent behavior against the elderly committed by strangers are studied to a lesser extent may seem strange considering that most fraud offences e.g. those committed by invoice, card details or over phone and internet predominantly characterizes by a non-existent relationship between the perpetrator and the victim rather than a close relationship (NCCP 2016).

5.2.1 Common types of fraud

The National Council on Aging [NCA] (2020) describes fraud targeting the elderly as “the crime of the 21st century”. Among other things, the most common fraud targeting the elderly in the U.S. tend to be; phone fraud e.g. vishing, spoofing, funeral and cemetery fraud, lottery fraud and other internet fraud e.g. phishing (ibid.). A similar pattern can be seen in Europe, in a report from the EUCPN (2017) one of the most common violations against the elderly is fraudulent behavior through social engineering. Fraud through social engineering refers to fraud in which the perpetrator contacts a person and utilizes a relationship of trust in order to make them hand out confidential or personal information that will be used to provide financial gain to the perpetrator (NCCP 2019a). There are many subcategories which fall under fraud through social engineering, however according to EUCPN (2017) internet fraud, telephone fraud, house visits (e.g. fake police officers) and street visits (e.g. shoulder surfing) are the most prevalent among elderly victims. When looking into fraud against the elderly on a national level, fraud through social engineering also tends to affect the elderly in Sweden. In recent years the police authorities have noticed an increasing trend of telephone fraud (vishing) which mainly affects the elderly and thereby a national special incident called “Dimma” was initiated in order to reverse the rising trend of vishing (SPA 2019b). Additionally, in the latest annual report from NFC statistics shows that authority fraud (categorized under social engineering) increased during 2019 due to a MO where the perpetrator called the elderly and mislead them by pretending to be a police officer (NFC 2020). Another common MO, noticed in Sweden but also on an international level, are the “granny fraud” or “grandchild fraud” where the perpetrator calls the elderly victim and asks, “do you recognize who it is?” (EUCPN 2017; NCCP 2018). Usually the victim answers by giving the name of one of their grandchildren and then the perpetrator pretends to be the victim’s grandchild in order to convince them to send them money (ibid.).

5.2.2 The perpetrators

Even though the perpetrators can be relatives, caretakers, friends, neighbors and others in positions of trust there is no avoiding the fact that various types of fraud which mainly targets the elderly are committed within the framework of organized crime (SPA 2017; EUCPN 2017). According to Sklar (2008) organized crime groups targeting the elderly should be considered the most dangerous ones since for them this is not just some extra money, for them it’s a business. There are both national and international organized groups who target the elderly, those committed by international groups usually move from town to town and country to country (NCCP 2018) while the national groups are based in Sweden and

mainly consist of serious criminal groups who see this as a new source of income to their illegal businesses⁶.

5.3 What we don't know

As discussed earlier, even though the research within this field is limited we know a lot about why the elderly are particularly vulnerable to different types of fraud offences. This includes knowledge around who the perpetrators are, what motivates them, what consequences elderly victims of fraud suffer from, the prevalence and the tendency of under-reporting. However, scientific studies who distinguish *how* the perpetrator find the elderly victims, (that is the step before the crime can be committed), appears to my knowledge be completely missing from research. A possible explanation to how perpetrators finds their victim may be related to the principle of public access to information, a fundamental principle for the state of Sweden which refers to the right to access public documents (GOS 2019). In a report published by NFC (2015) it is discussed how an increased use of the internet has opened up a new arena for criminals and how it is believed that the technological development together with the principle of public access to information facilitates perpetrators of fraud to find their victims. In another report published by European Law Enforcement Agency [EUROPOL] (2015) the increased use of personal information is highlighted as a huge problem and how its accessibility is expected to become a valuable commodity misused by criminals. How perpetrators find their intended victims tends to be a topic that only has been discussed and also to a very small extent. With that said, there are no prominent scientific and empirical studies that have examined how perpetrators of fraud find their intended victims and especially not elderly victims.

So, what exactly is it that allows perpetrators of fraud to find the elderly victims? In Sweden for example we have something called the principle of public access to information which refers to the right to access public documents (GOS 2019) which enables all individuals even those with bad intentions to collect personal information about everyone registered in the Swedish society (apart from those covered by confidentiality). Given this fact there are reasons to believe that those websites that mass-publish personal information with the support of the principle of public access to information are misused by criminals in order to pinpoint elderly victims and hence the aim of the current study being to examine this more closely.

6. METHODOLOGY

The following section contains a description of the material and methodological approach of this study. Interviews were considered to be the most appropriate way to answer the research questions as the selected respondents have direct insight into criminal cases in which the answer is expected to be found and therefore the study is based on a qualitative approach with an inductive alignment. The choice of this methodological approach is considered to be motivated because it offers a unique depth of understanding where knowledge from specific cases can be used in order to say something about the general level (Malterud 2014; Tewkesbury 2009).

⁶ Oral communication with the RFC.

6.1 Preunderstanding

Regardless of methodological approach, qualitative or quantitative, all researchers need to maintain a critical mind since there is no question *whether* they affect their research rather *how* they affect it (Malterud 2014). With that said it is important to be aware of one's own preunderstanding which constitutes of personal experiences, hypothesis and professional interests (Denscombe 2018) since this either can strengthen an ongoing project or cause insufficient ability to see new perspectives (Malterud 2014). The author's experiences and knowledge that has been obtained from the criminological field can to some extent influence her preunderstanding but in order to counteract the possibilities of personal opinions and subjectivity the author, before the study begun, started off by a critical reflection regarding her preunderstanding.

6.2 Sample

The sample constitutes a total of three respondents, all individuals work within the Swedish police authority with connections to fraud and crime against elderly in different ways. One respondent work at the Regional Fraud Section (RFS), another at the National Fraud Center (NFC) and the last respondent in a special police unit called "CIRCA"⁷. The respondents were select because they were considered to be information-rich cases from which one can collect valuable knowledge from and thus the study consists of a so-called purposive sampling (Rapley 2014). Moreover, the author reached out to the respondents through earlier contacts within the police authority in Malmö who referred to potential respondents with good insight in the studied area. Apart from their expertise they were also chosen because they represent various regions in Sweden and work at both a national and regional level with different positions within the authority. These factors were considered to strengthen the dependability of the study. The recommended respondents were later contacted by email and phone with a request to participate in the current study.

6.3 Collection of material

A total of three semi-structured interviews were conducted through phone calls between February-March 2020. Semi-structured interviews are based on relatively specific themes which are prepared by the researcher through a so-called interview guide, then it is the themes that shapes the interviews (Denscombe 2018). Semi-structured interviews were chosen since they compared to structured and unstructured interviews offers a high level of flexibility, this means that the researcher can adapt the questions based on the given answers but still touch upon the same themes among the respondents (ibid.). Since the author of the present study desire to touch upon the same themes among the respondents despite different positions within the authority the choice of semi-structured interviews is considered to be motivated.

Based on the study's research questions the author designed an interview guide before conducting the interviews (see appendix 2). According to Denscombe (2018) it's important to create the most comfortable situation as possible for the respondent and therefore the interviews started off with some background questions regarding their professions. The questions that followed were based on the chosen themes and mainly contained open-ended questions that focus on the development of fraud against elderly, the respondent's experience of fraud against elderly, which approaches are most common within this type of crime, how the perpetrator come into contact with the elderly victims and their

⁷ CIRCA is a police unit that works nationally with organized crime targeting the elderly.

experiences regarding the principle of public access in relation to fraud against the elderly. Closed questions were followed up by open-ended questions in order for the respondent to develop their answer. Moreover, the interview guide was only used as a guide per se in order to let the respondent's talk as freely as possible about the studied subject and thereby follow-up questions were also asked. Lastly, in the end of the interviews the respondents were given the opportunity to share information that he/she thought could be out of interest for the study that the interviewer had missed to discuss.

Since all of the respondents were stationed in different regions of the country it was difficult to, due to time and costs, conduct them face-to face at their workplace and therefore telephone interviews seemed the most effective. Before the interview took place, the respondent was sent a consent form by email to sign and send back. Afterwards the author requested to record the interview, all respondents agreed up on this which allows the author to have a better focus and reduces potential memory loss when analyzing the collected material. Moreover, the interviews took between 20-30 minutes and were conducted in Swedish.

6.3.1 Transcription

In order to analyze the collected material, the raw data needs to be processed and organized which is done through a transcription (Kvale & Brinkmann 2009; Malterud 2014). Transcription can be seen as a translation between two different narrative modes, which is the translation from oral to written discourse (Kvale and Brinkmann 2009). In order to facilitate the translation from oral to written it's preferable to record the interviews with high acoustic quality (ibid.). Because of the cost to buy a Dictaphone and the queue to borrow one from the university the author used her cellphone and carefully placed it to secure audio of high quality.

The author herself continuously transcribed the interviews just after they were conducted in order to avoid losing relevant information but also because the person who conducts the interviews is viewed as the best candidate to clarify oral uncertainties (Kvale & Brinkmann 2009). Additionally, Malterud (2014) argue that it is advantageous when the transcription is done by the interviewer him/herself since this strengthens the credibility of the analyzed material. However, it is important to keep in mind facial expressions and gesticulations get lost in the transcription process and therefore even the most successful transcriptions only reflect an indirect picture of reality (ibid.). To ease the analysis of the transcribed material the author on beforehand created guidelines for how to transcribe the oral data, it was decided that incoherent expressions and repetitions of words should be corrected. Malterud (2014) call this way of transcribing *slightly modified verbatim mode*, it does not aim to change the respondent's statements rather work as a tool for the person who analyze the material and therefore the previously mentioned guidelines were used to ease the process of analyzing. Moreover, in order to maintain the requirement of confidentiality all respondent's names were recoded into numbers (respondent 1-3).

6.4 Analysis

One of the most widely used analytical approach within the qualitative research field is the thematic analysis, this approach offers the possibility to identify, analyze and report patterns within data (Braun & Clarke 2006). In this way, the collected data becomes well organized and can be described in great detail which in turn can provide both rich and complex results (ibid.). The author finds the thematic analysis suitable since the present study aims to collect in-depth information from a smaller number of interviews to identify common patterns

(themes) in order to answer the research questions. Just as there is no clear rules for how to analyze qualitative data neither is there a clear agreement on how to carry out a thematic analysis (Braun & Clarke 2006). However, the thematic analysis can be seen as an analysis consisting of six different phases, more specifically; 1) *Familiarizing yourself with your data*, 2) *Generating initials codes*, 3) *Searching for themes*, 4) *Reviewing themes*, 5) *Defining and naming themes* and 6) *Producing the report* (ibid.). Based on this approach, the author started off by reading the transcribed data to get an overall impression of its content and then while taking notes re-reading the data once again (ibid.). The second phase involves creating initial codes, at this time the author coded interesting features that she encountered which in the third phase was gathered and sorted under potential themes (ibid.). The fourth phase consists of reviewing and refining the themes, and therefore the author looked closer to the initial codes to see if they fit the existing themes or needed a new “home” (ibid.). In the fifth phase the author defined and refined the potential themes, identified the meaning of each theme and produced the final names for the themes that later on would be used in the study (ibid.). In the sixth and final step of the analysis the author extracted quotes from the data in order to show the prevalence of the chosen themes (ibid.). The thematic analysis ended up with a total number of three themes, these and the codes are specified in appendix 3.

6.5 Ethical considerations

Researchers within social sciences, regardless methodological approach, need to consider the *criterion of protection of the individual* and the *research criterion* (Swedish Research Council [SRC] 2017). Before, during and after the research process the researcher needs to be ethically motivated, when societies and citizens are being studied it is important to be aware and consider the *criterion of protection of the individual* (Kvale & Brinkmann 2009; SRC 2017). This is because the researcher has a responsibility regarding the individuals who participate in the study and also for the individuals who indirectly can be affected by the study’s results (SRC 2017).

In the current study, the author has considered the four most fundamental ethical principles that falls under the *criterion of protection of the individual* in order to acquire a good research practice, they are as follows; *information requirement*, *consent requirement*, *confidentiality requirement* and *usage requirement* (SRC 2002). To fulfil these requirements the author after receiving approval from the Ethical Council sent out an information letter, containing all four ethical principles, to the intended respondents. The information letter started off by giving a brief description of the author (responsible for the project) followed by the aim and research questions of the study, against which background the respondents had been selected to participate and information regarding voluntary participation. Moreover, information about who will have access to the data, how the collected data (transcriptions and consents forms) will be stored and handled upon completion of study was given and thereby the confidentiality requirement was covered. The letter ended with information regarding the usage requirement, more specific that the data only will be used for the purpose of the study and published at Malmö University Electronic Publishing (MUEP). The consent requirement was fulfilled by, before conducting the interviews, collecting consents forms from the respondents where they either agreed or disagreed participating in the study.

7. RESULTS

During this section the study's results will be presented through those three themes which emerged from the interviews and the thematic analysis (see appendix 3). In order to reflect the content of the interviews several quotes⁸ will be presented to adequately answer the current study's research questions.

7.1 The perpetrators approach

The responses to the question of the most common approach of fraud against elderly were equal. There's a consensus among the respondents that fraud through social engineering are one of the most common approaches:

“There is a category that is categorized as social engineering, this is the most common approach and also according to statistics this is the most common approach”

One respondent highlighted that vishing, which falls under social engineering, is the most frequent type of fraudulent behavior against elderly at the moment and that it has been so for a while:

“Vishing is the most common trend right now, in the fall of 2018 it peaked, and this was when the special incident called Dimma was implemented within the police authority”

Another respondent agreed that vishing was a common approach but also added shoulder surfing, an approach which also falls under social engineering:

“You could say that we work with two types of perpetrator's, those who come from another country and steal money through shoulder surfing and those who call elderly and pretends to be the bank, a grandchild or a relative”

7.2 The search for elderly victims

Regarding the question how the offenders find the elderly victims the coherence of the respondents was high. All respondents argued in one way or another that perpetrators use the internet, more specifically several different websites who mass-publish personal information in order to find the intended victims:

“The perpetrators come into contact with the victims by visiting websites such as “Ratsit”, “Merinfo” etc. where you can get information about for example everyone at the age of 80 on a certain street in a certain area”

“... they do searches in these systems to get information about the elderly, they may also target areas that they know are wealthy”

“...it's very easy to find the victims and we also see that the perpetrators are searching for information in this way”

⁸ As the interviews were conducted in Swedish all quotes have been translated into English.

In response to the follow-up question, if using these specific websites is the most common way for perpetrators to find their victims, the following was highlighted:

“Based on the information we have obtained from investigative work this is by far the most common way to find intended victims”

“... we have many victims who live in the north but who are called by perpetrator’s in southern Sweden, these are not places where the perpetrators are up and visiting as in the case of burglary. In these cases, they rely entirely on information via the internet”

7.2.1 A product of organized crime

Based on the interviews, it’s also possible to discern that the perpetrators utilizing these mass-publishing websites often are individuals with connections to organized crime. Fraud targeting the elderly thereby tends to occur within the framework of organized crime:

“...organized crime accounts for the large mass...I do not have the exact numbers, but I would say they account for at least 95 percent of the crime profits”

“It is about organized crime that is network-based and profit-based”

“Our view is that it is usually multi-criminal persons who carry out these types of fraud, they are dealing with other crime such as drugs and sometimes they also have connections to organized crime”

“It is a very effective organization and we can see that the leaders of the clusters often are involved in the serious organized crime, the deadly violence and the drug trade”

Two of the respondents described how well-organized fraud targeting the elderly are and how they can see different clusters and networks of people:

“...the clusters consists of about 4-5 persons all whom have different tasks...there is a leader who controls the cluster...callers sitting and calling the elderly...managers whose task is to find recipients of the money received...and then there are people with knowledge in system science whose task is to find gaps in the security system”

“It is not unusual that the networks consist of family members or relatives who commit crimes in different countries in Europe”

7.3 The principle of public access to information

Whether the principle of public access to information affect elderly vulnerability and enables perpetrators search for elderly victims it was argued that it most definitely exposes the elderly and make them easy targets of fraud as well as it is utilized for the purpose of searching for intended victims:

“Yes absolutely, it is clearly a downside of the principle of public access to information, but we are not against the principle however, we need to protect our citizens in a different way”

“If you want to find a relative or childhood friend then it is great to be able to search for information like this, but the criminals also take advantage of this opportunity”

In the discussions of how to reduce the possibilities for perpetrators to find the elderly victims the following was highlighted:

“... so, in order to make it more difficult for the perpetrators, one need to review the fact that one can get so much information about different people via the internet”

“I see no benefit in being able to see how old people are or what income they have... not being able to see one’s age would probably make it more difficult for the perpetrators to find the intended victims, it would”

“If you can’t search for personal information via the internet it would make it much more difficult for the perpetrators to find their victims”

8. DISCUSSION

The purpose of this study has been to identify *how* perpetrators of fraudulent behavior targeting the elderly find their victims and whether or not the principle of public access to information contributes and enables their search for elderly victims. The following section will discuss the result in relation to previous research as well as theory. Furthermore, the importance of the result, directions for future research and study limitations will be highlighted.

8.1 Result discussion

Based on the result it can be stated that fraud through social engineering tends to be predominant when it comes to elderly exposure to fraud offences, something that is also confirmed by statistics and previous research (EUCPN 2017; NCA 2020; NFC 2020). Social engineering and especially vishing were highlighted in 2018 as the Swedish police authority noticed an upgoing trend of perpetrators targeting the elderly through vishing (SPA 2019a). That vishing targeting the elderly have become more common is no coincidence, as according to RAT crime trends are related to different societal changes that occur (Cohen & Felson 1979). It can be assumed that the fact that we have moved into an increasingly digitalized world, where the internet usage has increased significantly in recent years, has contributed to changes in the extent and nature of crime. New opportunities to commit crime by the help of internet has developed and the anonymous nature of the internet makes it difficult to prevent these types of crime as the absence of capable guardianship increases drastically (Fletcher 2007; Grabosky 2004).

In order to tackle the negative development of vishing targeting the elderly the police authority initiated the special incident “Dimma” and the alarming development decreased significantly as a result of this effort (SPA 2019a)⁹. Apart from this the police authority has, together with the organization Victim Support Sweden and other senior organizations, developed an educational package (“Don’t try to fool me”) based on the purpose to raise the awareness and

⁹ However, “Dimma” is still present in the southern region as this area is still considered to be severely affected and there are reasons to believe that this has to do with the fact that a large part of the serious organized crime is found in this region which accounts for the bulk of this type of crime (EUCPN 2017; SPA 2017).

knowledge among the elderly of how to protect themselves from fraud (SPA 2020). This investment has been worked on for several years now and seems to have a positive effect as more and more reports of elderly refusing to give out personal information is being received¹⁰. The preventive work done (and still being done) to reduce the elderly exposure to fraud offences seems to have proved successful but as some regions, especially the southern region, still suffer from these types of crime one cannot help but wonder if there are other ways apart from e.g. teaching awareness to prevent this. Although the elderly awareness of fraud seems to have improved, they belong to a group of people who suffers from age related disabilities, who do not have the same knowledge regarding technology and who belongs to a generation with an overly trusting nature and thereby it may be beneficial to also prevent them from being suitable targets in other ways.

8.1.1 The search for elderly victims

The results of this study clearly distinguish how perpetrators find their intended victims. The use of the internet tends to be predominant, more specifically through websites that mass-publish personal information e.g. Ratsit, Merinfo, Eniro, Mrkoll, etc. The respondents made this assessment based on the fact that they see this in the investigative work they and their colleges conduct. When emptying the perpetrators phones and computers on information they discover large number of searches on these specific websites, phone calls connected to the search strings and accounts linked to the websites. Through these websites one can quickly and easily access large amounts of personal information, as one respondent said, *“why should they do it in another way as this is the easiest and most effective way for the perpetrators to find their intended victims”*. What kind of information the perpetrators can collect from these websites varies but common information that is available is among other things; name and surname, phone number, home- and email address, personal identification number (sometimes even the last four numbers), age, whether the person lives alone or with others, type of housing and its estimated value, name of cohabitants and estimated income (Data Protection Authority [DPA] 2020). But this is only a small part of the information found on these websites as several sites offer additional services for a fee which opens up for more information (ibid.). One may think it is bizarre that these mass-publishing websites are authorized to publish such personal information, but they obtain this information from various authorities e.g. the Swedish Tax Agency and thereby they have the support of the principle of public access to information as the information available within these authorities normally is public (ibid.). This means that the websites can publish this type of information without it being illegal and the fact that they gather and compile large amounts of personal information in one place makes it much more accessible compared to searching for information through separate authorities. This is what makes these websites so attractive, that one can easily, quickly and most often for free access all this information (DPA 2020).

That our personal information is so easily accessible makes us all, but especially the elderly, suitable targets of fraud. The reason for elderly being suitable targets of e.g. vishing can be connected to their lifestyle and daily routines, as they tend to spend most of their time home alone it can be assumed that they answer the phone more frequently compared to others and thereby are considered suitable targets. Also because elderly, due to spending a lot of time home alone, may engage in conversations with strangers to a greater extent than others as they tend to lack social networks and social interactions (Alves &

¹⁰ Oral communication with the NFC.

Wilson 2008; EUCPN 2017). Loneliness of elderly people may also contribute to a lack of capable guardianship compared to other people who automatically gets this through their engagement in e.g. work, school or leisure activities, which according to Cohen and Felson (1979) increase the targets attractiveness. Apart from elderly being suitable targets due to their vulnerability, their visibility and accessibility also determine their suitability (ibid.). That large amounts of personal information are compiled on various mass-publishing websites increases the visibility of the elderly which according to RAT contributes to them being considered suitable targets. Accessibility refers to the offender's ability to get to the target and the fact that these websites enables for the perpetrators to quickly gather large amounts of information and thus easily can reach out to the intended victims by e.g. phone also contributes to them being considered suitable targets.

8.1.2 A product of organized crime

It seems that perpetrators of fraud who search for and target the elderly are a product of organized crime as the search for elderly victims made on these mass-publishing websites tend to be highly structured and organized. One of the respondents described how they see clusters of about 4-5 people, all whom have different tasks. A leader who controls the cluster, callers who call the elderly, people with knowledge in system science and managers whose task is to find recipients of the money received. Moreover, the callers more or less have this as a fulltime job as they can call up to 4-6 hours a day, and thereby they also come across huge amounts of money. As one respondent said, *"It is a very effective organization and we can see that the leaders of the clusters often are involved in the serious organized crime, the deadly violence and the drug trade"*, something that goes in hand with what has emerged in previous research (EUCPN 2017; Sklar 2008; SPA 2017).

Apart from elderly being a suitable target there also needs to be a motivated offender and an absence of capable guardians for crime to occur (Cohen & Felson 1979). Considering the motivated offender there are no further explanations to what motivates an offender as RAT takes the offenders motivations "as given" (ibid.). However, by the help of RCT, organized crime groups' motivation to commit fraud against the elderly can be explained. According to Cornish and Clarke (1987) the benefits of committing a crime needs to outweigh the risk of getting caught and punished. It is conceivable that the large amount of money perpetrators can gain from committing e.g. vishing outweigh the risks of getting caught as these types of crime often lack capable guardianship and thereby are hard to detect which reduces the risks of getting caught. Vishing targeting the elderly is considered a rational choice as the perpetrators choose this approach due to its huge economic benefits and because of the low risk of detection which has to do with the absences of capable guardianship and the anonymity that today's technology provides. The low detection risk may also be connected to the structure of the clusters, in a discussion with one of the respondents it was highlighted that the leader of the cluster ensures that the other individuals in the cluster do not know about each other as this reduces the risk of being caught and punished.

8.1.3 The unavoidable downside of an open society

It seems that more and more companies have the business idea of providing personal information through different websites and although they do not intend to favor the criminals the information's accessibility appears to enable fraudulent behavior. In a report from the Swedish Data Protection Authority (2020) it is stated that many citizens complain about mass-publishing websites as they

consider these websites constitute an infringement of privacy. According to DPA (2020) citizens are concerned and scared about how the access to personal information on these mass-publishing websites may be exploited by criminals and affect them negatively. This concern should be taken very seriously as the results of this study indicate that offenders of fraud targeting the elderly utilize the information available on these websites in order to commit fraud. Also, the fact that both Europol (2015) and the NFC (2015) highlight criminals misuse of personal information being a growing phenomenon gives us further reasons to take this seriously.

The principle of public access to information is considered a fundamental part of the Swedish society and there are many good reasons to why we should uphold this principle (GOS 2019). However, we also need to pay more attention to its downsides as personal information shared on mass-publishing websites attracts organized crime groups as they rely on this type of information to commit fraud. These mass-publishing websites can be compared to a storefront filled with expensive bags apart from the fact that there is no glass in front that protects the bags. We may need to review some parts of the principle of public access to information as it currently contributes to increased opportunities for perpetrators to commit fraud. In order to reduce the growth of fraudulent behavior, the opportunities must decrease and one way of doing this may be to introduce a more restrictive approach regarding authorities disclosure of personal information. Thereby, personal information would not be as accessible as it is today which would reduce the opportunities for perpetrators to commit fraudulent behavior against our elderly and make elderly less of a suitable target. A regulation would not only benefit the elderly, it would reduce the risk for all of us.

8.2 Study limitations

The study's limitations need to be recognized in order to consider the results applicability. The perhaps biggest limitation is the study's small sample size, having a small sample size is not negative in itself but it may contribute to not getting a very rich material which in turn affects the outcome of the results. As Sweden is divided into seven regions all consisting of one regional fraud section it would have been beneficial to interview one from each region, the author intended to do so but because of the difficulties in contacting these people and the high burden the police authority currently has this was not possible. An alternative would have been to examine the issue by conducting court judgements however, the author investigated this option but due to the material being too vague to answer the study's research questions this approach was not possible.

8.3 Importance of result and direction for future research

Due to the limitations of the study, the results should only be used as an indicator of how perpetrators find their intended victims since more and larger scientific studies are necessary to be able to draw further conclusions. The increased use of the internet is challenging for the police authority, technical solutions, experts and resources are needed to enable the police to meet the challenges posed by the increased use of the internet. However, it is believed that the results of the present study may contribute to a new way of thinking in how one can prevent and reduce elderly exposure to fraud and make them less of a suitable target. For example, as this method (collecting personal information through mass-publishing websites) appears to be predominant then this knowledge should be passed on to politicians and policy makers in order for them to discuss the problem surrounding the principle of public access to information. More specific, whether authorities

disclosure of personal information and the ability to compile and mass-publish this information should be possible or not.

In regard to directions for future research it would have been interesting to carry out comparative studies, both quantitative and qualitative, with other countries that is not covered by the principle of public access to information to the same extent as Sweden in order to distinguish potential differences and to determine the effect of the principle of public access to information. It may also be of interest to interview individuals from other authorities than the police e.g. courts and district courts who also is believed to have insight in how elderly victims of fraud are found by perpetrators.

9. CONCLUSION

It is possible to argue that elderly victims of fraud to some extent are a prize of our open society, the principle of public access to information is very likely to facilitate the perpetrators approach to fraud as the result of the present study indicate that fraud offenders targeting the elderly find their intended victims by searching for information on mass-publishing websites. Having personal information available for everyone to see and share like that makes all of us easy targets of fraudulent behavior but mainly the elderly as they are easier to trick due to different cognitive, physical and social circumstances which arises in connection with an increased age. A regulation of the accessibility of this information on these mass-publishing websites e.g. information about one's age would probably make it much more difficult for perpetrators to find and target the elderly. Thus, at least not to the same extent as before, the elderly may not be considered as such suitable targets as they are now and thereby it can be assumed that their exposure to fraudulent behavior will be reduced. In other words, if a more restrictive approach regarding the authorities disclosure of personal information was presented this could possibly prevent many situations in which the information falls into the wrong hands.

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APPENDICES

Appendix 1. Detailed information about crime types included in Fraud 9 ch. 1-3a§

Fraud 9 ch. 1-3a §				
	No international connection		International connection	
	Not against elderly/disabled	Against elderly/disabled	Not against elderly/disabled	Against elderly/disabled
Fraud through social engineering - 1§ 1s., 2§ 1s., 3§				
Romance fraud	0945	0943	0944	0942
Investment fraud	0949	0947	0948	0946
Authority fraud	0953	0951	0952	0950
Of another type	0957	0955	0956	0954
Identity fraud – 1 §, 2§ 1s., 3§				
Purchases	0961	0959	0960	0958
Loans	0965	0963	0964	0962
Of another type	0969	0967	0968	0966
Invoice fraud – 1§, 2§ 1 s., 3§				
With contact	0973	0971	0972	0970
Without contact	0977	0975	0976	0974
Card fraud - 1§, 2§ 1 s., 3§				
With physical card	0981	0979	0980	0978
Without physical card	0983		0982	
Advertisement fraud - 1§, 2§ 1s., 3§	0987	0985	0986	0984
Insurance fraud - 1§, 2§ 1s., 3§	0988			
Parasitize crime - 2§ 2s.	0989			
Serious claim fraud - 3a§	0981		0990	
Other fraud – 1-3§	0995	0993	0994	0992

Appendix 2. Interview guide

Huvudfokus: äldres utsatthet för bedrägeribrott.

Studiens syfte: syftet med studien är att belysa äldres utsatthet för bedrägeribrott samt huruvida offentlighetsprincipen påverkar äldres utsatthet för bedrägeribrott.

Samtycke: inhämta samtycke.

Bakgrundsinformation

- Berätta lite om dig själv;
 - Hur länge har du arbetat inom verksamheten?
 - Hur länge har du haft bedrägeribrott (brott mot äldre) som fokus?

1. Brottsutvecklingen

- Hur ser du på utvecklingen av bedrägeribrott mot äldre?
 - Kan man se någon trend just nu? *Beskriv.*
 - Har den förändrats? *Beskriv på vilket sätt.*

2. Bedrägeribrott mot äldre

- Vad är din erfarenhet av bedrägeribrott mot äldre?
 - Vilka/vilket tillvägagångssätt är vanligast vid denna typen av brott?
 - Hur hittar bedragarna sina offer?
 - Är detta det övervägande vanligaste sättet? Om inte vilka andra sätt finns?

3. Offentlighetsprincipen och dess inverkan

- Äldre tillhör en särskilt utsatt grupp i samhället, hur ser du på offentlighetsprincipens inverkan på äldres utsatthet för bedrägeribrott?
 - Exempelvis tillgången till personlig information på nätet.
 - Hur skulle man rent preventivt kunna arbeta för att minska möjligheterna för bedrägeribrott mot äldre?
 - Skulle en lagändring vad det gäller personsöktjänster på nätet kunna bidra till att minska möjligheterna för bedrägeribrott mot äldre? *Beskriv på vilket sätt.*

Avslut

- Finns det något du tycker är viktigt att ta upp som vi inte diskuterat?
- Har du några övriga frågor?

Appendix 3. Summary of themes and codes from the analysis

Main themes	Codes
The perpetrators approach	<ul style="list-style-type: none">• Social engineering<ul style="list-style-type: none">- Vishing- Shoulder surfing
The search for elderly victims	<ul style="list-style-type: none">• Internet<ul style="list-style-type: none">-Mass-publishing websites• Organized crime
The principle of public access to information	<ul style="list-style-type: none">• Utilized by criminals• Negative effects