

Notice of Meeting

Resident Experience Board



Date & time
Wednesday, 20 July
2016 at 10.00 am

Place
Ashcombe Suite
County Hall
Penrhyn Road
Kingston upon Thames
KT1 2DN

Contact
Dominic Mackie or
Sharmina Ullah
Room 122, County Hall
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Chief Executive
David McNulty



We're on Twitter:
@SCCdemocracy

If you would like a copy of this agenda or the attached papers in another format, eg large print or braille, or another language please either call 020 8541 9122, write to Democratic Services, Room 122, County Hall, Penrhyn Road, Kingston upon Thames, Surrey KT1 2DN, Minicom 020 8541 8914, fax 020 8541 9009, or email dominic.mackie@surreycc.gov.uk or sharmina.ullah@surreycc.gov.uk.

This meeting will be held in public. If you would like to attend and you have any special requirements, please contact Dominic Mackie or Sharmina Ullah on 020 8213 2814 or 020 8213 2838.

Elected Members

Mr Colin Kemp (Chairman), Rachel I Lake (Vice-Chairman), Mr Mike Bennison, Mrs Yvonna Lay, Mrs Jan Mason, Mr John Orrick, Mr Karan Persand, Ms Barbara Thomson, Mr Alan Young, Mr Robert Evans, Mr Ramon Gray, Ms Denise Turner-Stewart.

Ex-officio Members:

Mrs Sally Ann B Marks (Chairman of the County Council), Mr Nick Skellett CBE (Vice-Chairman of the County Council)

TERMS OF REFERENCE

The Committee is responsible for the following areas:

Community Safety	Adult and Community Learning
Crime and Disorder Reduction	Cultural Services
Relations with the Police	Sport
Fire and Rescue Service	Voluntary Sector Relations
Localism	Heritage
Major Cultural and Community Events	Citizenship
Arts	Registration Services
Customer Services	Trading Standards and Environmental Health
Library Services	Legacy and Tourism

AGENDA

1 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS

2 MINUTES OF THE PREVIOUS MEETING

The minutes of the extraordinary Board meeting on Thursday 30 June will be tabled at the next meeting.

3 DECLARATIONS OF INTEREST

To receive any declarations of disclosable pecuniary interests from Members in respect of any item to be considered at the meeting.

Notes:

- In line with the Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012, declarations may relate to the interest of the member, or the member's spouse or civil partner, or a person with whom the member is living as husband or wife, or a person with whom the member is living as if they were civil partners and the member is aware they have the interest.
- Members need only disclose interests not currently listed on the Register of Disclosable Pecuniary Interests.
- Members must notify the Monitoring Officer of any interests disclosed at the meeting so they may be added to the Register.
- Members are reminded that they must not participate in any item where they have a disclosable pecuniary interest.

4 QUESTIONS AND PETITIONS

To receive any questions or petitions.

Notes:

1. The deadline for Member's questions is 12.00pm four working days before the meeting (Thursday 14 July).
2. The deadline for public questions is seven days before the meeting (Wednesday 13 July).
3. The deadline for petitions was 14 days before the meeting, and no petitions have been received.

5 QUESTIONS FROM SOCIAL MEDIA

To receive any questions from social media.

6 RESPONSES FROM THE CABINET TO ISSUES REFERRED BY THE BOARD

There are no responses to report.

7 RECOMMENDATION TRACKER AND FORWARD WORK PROGRAMME

(Pages 1
- 6)

The Board is asked to monitor progress on the implementation of recommendations from previous meetings, and to review its Forward Work Programme.

8 THE IMPACT ON SURREY'S COUNTY CORONER RELATING TO DEPRIVATION OF LIBERTY SAFEGUARDS (Pages 7 - 14)

To update the Board regarding the current impact of Deprivation of Liberty Safeguards on Surrey County Council's Adult Social Care and Coroner Services.

9 REGULATION OF INVESTIGATORY POWERS ACT 2000 (RIPA) REVIEW 2015/2016 (Pages 15 - 20)

Scrutiny of the use of the Regulation of Investigatory Powers Act 2000 (RIPA) by the Council

10 PROTECTION RESIDENTS OF BUCKINGHAMSHIRE AND SURREY (Pages 21 - 70)

At the January meeting of the Residents Experience Board the Trading Standards Service was asked for further information on how residents access consumer advice, on how residents can be protected from scams, and on the use of Proceeds of Crime legislation. This report provides that information..

11 PERFORMANCE & FINANCE SUB GROUP VERBAL UPDATE

To received an update of findings from the recent Performance & Finance Sub-Group meeting with Cultural Services.

12 DATE OF NEXT MEETING

The next meeting of the Committee will be held at County Hall on Thursday 22 September 2016.

David McNulty
Chief Executive

Published: Tuesday 12 July 2016

MOBILE TECHNOLOGY AND FILMING – ACCEPTABLE USE

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Thank you for your co-operation

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**RESIDENT EXPERIENCE BOARD 2015/16
ACTIONS AND RECOMMENDATIONS TRACKER – 20 July 2016**

The recommendations tracker allows Board Members to monitor responses, actions and outcomes against their recommendations or requests for further action. The tracker is updated following each Board. Once an action has been achieved and reported to the Board it will be removed from the tracker.

Date of meeting	Item	Ref:	Recommendations/Actions	Achieved/Outstanding?	Deadline/Progress Check	Responsible Officer/ Member/Cabinet Member
19 NOVEMBER 2015	PERFORMANCE AND FINANCE SUB-GROUP VERBAL UPDATE	REB 24/2015	The Board is satisfied with the progress made by Surrey Fire and Rescue Service on the actions in the Management Action Plan, and recommends that Internal Audit conducts a follow-up review in the summer of 2016.	Outstanding	September 2016	Ian Thomson Russell Pearson Sue Lewry-Jones Richard Walsh
17 MARCH 2016	SURREY COUNTY COUNCIL'S LIBRARY SERVICE AND THE DEVELOPMENT OF A FUTURE STRATEGY	REB 6/2016	That the library service makes working with social care, health and other public sector partners a key focus for developing this vision	Outstanding	To be discussed at Library Task Group meetings.	Rose Wilson Peter Milton Richard Walsh
17 MARCH 2016	SURREY COUNTY COUNCIL'S LIBRARY SERVICE AND THE DEVELOPMENT OF A FUTURE STRATEGY	REB 7/2016	That the library service explore opportunities for partnership with local business and community resources	Outstanding	To be discussed at Library Task Group meetings.	Rose Wilson Peter Milton Richard Walsh
17 MARCH 2016	SURREY COUNTY COUNCIL'S LIBRARY SERVICE AND THE DEVELOPMENT OF A FUTURE STRATEGY	REB 8/2016	The Board requests an update concerning the various options considered for creating additional revenue and projected income from this activity in six months time.	Outstanding	September 2016	Rose Wilson Peter Milton Richard Walsh
19 MAY 2016	SUPPORTING ARMED FORCES COMMUNITY IN SURREY [Item 7]	REB 10/2016	The Board recommends that officers circulate case study video on the employment of Armed Forces personnel to the Board.	Achieved Update: the video was circulated to the Board on 21 June 2016.	June 2016	James Painter Sarah Goodman Richard Walsh

Date of meeting	Item	Ref:	Recommendations/Actions	Achieved/Outstanding?	Deadline/Progress Check	Responsible Officer/ Member/Cabinet Member
19 MAY 2016	SUPPORTING ARMED FORCES COMMUNITY IN SURREY [Item 7]	REB 11/2016	The Board recommends that officers expand and improve the information available to all Surrey County, Local and Parish Councillors on the issues facing Armed Forces personnel and veterans, including specific case studies.	Outstanding	September 2016	James Painter Sarah Goodman Richard Walsh
19 MAY 2016	SUPPORTING ARMED FORCES COMMUNITY IN SURREY [Item 7]	REB 12/2016	The Board recommends that officers raise Councillors awareness of the range of support and resources available to serving and retired Armed Forces personnel.	Outstanding	September 2016	James Painter Sarah Goodman Richard Walsh
19 MAY 2016 Page 2	COMMUNITY ENGAGEMENT IN THE LOCAL DECISION MAKING PROCESS [Item 8]	REB 13/2016	The Board recommends that Officers explore possibilities for strengthening local committee delivery structure that the committees operate under with an aim to reaffirm the purpose of the committee.	Outstanding	September 2016	James Painter Sarah Goodman Richard Walsh
19 MAY 2016	COMMUNITY ENGAGEMENT IN THE LOCAL DECISION MAKING PROCESS [Item 8]	REB 14/2016	The Board recommends that Members and Officers engage with the Cabinet Member to consider whether constitutional changes or modifications to local committee terms of reference would achieve the most appropriate committee model arrangements, to aid consistent partnership working across Surrey.	Outstanding	September 2016	James Painter Sarah Goodman Resident Experience Board Richard Walsh

Date of meeting	Item	Ref:	Recommendations/Actions	Achieved/Outstanding?	Deadline/Progress Check	Responsible Officer/ Member/Cabinet Member
19 MAY 2016	COMMUNITY ENGAGEMENT IN THE LOCAL DECISION MAKING PROCESS [Item 8]	REB 15/2016	The Board recommends that Officers provide further support and training to County and Borough frontline staff outlining the role, importance and work of Local and Joint Committees for their local residents, and instructions on how to forward enquiries to the Committees.	Outstanding	September 2016	James Painter Sarah Goodman Richard Walsh
19 MAY 2016	COMMUNITY ENGAGEMENT IN THE LOCAL DECISION MAKING PROCESS [Item 8]	REB 16/2016	The Board recommends that all Local and Joint Committees publicise how Committee budgets and Members Allocations are spent, and how this will benefit their local communities.	Outstanding	September 2016	James Painter Sarah Goodman Richard Walsh
19 MAY 2016 Page 3	COMMUNITY ENGAGEMENT IN THE LOCAL DECISION MAKING PROCESS [Item 8]	REB 17/2016	The Board recommends that the Cabinet Member engages with Local and Joint Committee Chairman to: <ul style="list-style-type: none"> • review and share best practice on public engagement at local committee to ensure all residents feel valued and listened to • create closer working relationships and positive engagement with Officers and elected Members, at both County and Borough levels, and • explore, through closer working relationships, working towards a Joint Committee structure. 	Achieved Update: A response for this recommendation was circulated to the Board on Tuesday 12 July 2016.	July 2016	Richard Walsh
19 MAY 2016	COMMUNITY ENGAGEMENT IN THE LOCAL DECISION MAKING PROCESS [Item 8]	REB 18/2016	The Board recommends that all Members challenge Local Committee Chairmen regarding public engagement at Local Committee meetings.	Outstanding	September 2016	Resident Experience Board

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Resident Experience Board Forward Work Programme 2016/17

20 July 2016

Ashcombe

- Trading Standards - The Proceeds of Crime
- Surrey County Council's use of RIPA
- County Coroner - Deprivation of Liberty Safeguards (DOLS)

22 September

Ashcombe

- VCFS Performance Framework
- Community Safety Partnerships

13 October 2016

Surrey History
Centre, Woking

- Surrey Heritage

17 November 2016

Ashcombe

- Flooding & Community Engagement
- Reforms to the Death Certification Process & Introduction of the Medical Examiner
- Special Educational Needs and Disabilities Programme - Customer Service Excellence

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Resident Experience Board
Wednesday 20 July

The Impact on Surrey's County Coroner relating to formal inquests for residents that pass away whilst under a Deprivation of Liberty Safeguards Authorisation

Purpose of the report: Scrutiny of Services and Budgets

To update the Board regarding the current impact of Deprivation of Liberty Safeguards on Surrey County Council's Adult Social Care and the Coroner Services.

Background:

1. The Deprivation of Liberty Safeguards are a provision of the Mental Capacity Act implemented in April 2009. Their purpose is to prevent the arbitrary detention (deprivation of liberty) of adults in care homes or hospitals for the purpose of receiving care or treatment.
2. When a person who lacks mental capacity to consent to their admission to a care home or hospital it is sometimes necessary to restrict or restrain them in some way to ensure that they receive the necessary care or treatment e.g. Locking exit doors, use of medication, close supervision, physical restraint etc. This can be lawful under the Mental Capacity Act as long as it the restrictions do not constitute a deprivation of the person's liberty.
3. Where a care home or a hospital (Managing Authority, MA) believes that it is necessary for a person to be deprived of their liberty in order to give them care or treatment they must apply to their local authority (The 'Supervisory Body' - SB) to authorise this. The process for assessing, recommending and authorising such arrangements and putting appropriate protections in place are regulated by the 'Deprivation of Liberty Safeguards' (DoLS) provisions of the Mental Capacity Act.
4. SCC is the 'Supervisory Body' for all DoLS requests made by care homes and hospitals in Surrey, and as such must commission all assessments required in order to authorise a deprivation of liberty and must authorise this if they meet the statutory criteria.

5. Authorisations can be put in place for a maximum of one year, and need to be reviewed and renewed if they are required for a longer period.
6. The assessment process involves six separate assessments:
 - Age assessment
 - Mental Health Assessment
 - Mental Capacity Assessment
 - Eligibility Assessment
 - No Refusals Assessment
 - Best Interests Assessment.
7. These assessments must be completed by at least two different professionals, including an approved doctor and a 'Best Interests Assessor (BIA)'.

Impact of the Supreme Court Ruling: P v Cheshire West & Chester Council; P & Q v Surrey County Council [2014] UKSC 19
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8. SCC was party to a widely reported Supreme Court case in March 2014. This was not because of any criticism of the council regarding their professional actions or their care and support for 'P&Q' – two sisters in their early twenty's who have a learning disability. The case was bought by the Official Solicitor as an appeal against an earlier High Court judgment which determined that they were **not** deprived of their liberty. The case was about a matter of law rather than professional practice and the judgement specifically made positive reference to the role and actions of SCC in supporting both of these young women.
9. The Supreme Court Ruling effectively lowered the threshold set for what constitutes a deprivation of liberty compared to previous court rulings. It established that if a person is a) without the mental capacity to consent to their care and treatment and b) is not free to leave and c) is under continuous supervision and control, then their accommodation arrangements (in Hospital or Care Home) must to be assessed under the DoLS provisions to lawfully authorise their detention.
10. Currently we prioritise assessments according to the Association of Directors of Adult Social Services (ADASS) guidelines, and the level of restrictions and restraint that may be required to support someone safely. Because of the significant increase in numbers of requests SCC, as with most other local authorities, has a large backlog of assessments. However we have increased our capacity to complete and authorise more assessments over the past year. Performance of SCC DoLS activity is scrutinised and monitored by both the Social Care Services Board, chaired by Mr Keith Witham and the councils Strategic Risk Network, chaired by the David McNulty.
11. When an authorisation is granted it gives the care home or hospital the legal authority to stop someone leaving in order to give them the care and treatment that they require as a result of their mental disorder. This may mean that if someone is constantly expressing a wish to leave or trying to leave that they need to be distracted from doing so, or in some situations

restrained. However, all care provided should always be in least restrictive manner possible to safeguard the person against harm in a proportionate way.

12. If an application for a DoLS does not meet all the criteria required, then it cannot be granted, and a less restrictive care and support plan must be implemented or arrangements made for the relevant person to be placed elsewhere if appropriate, or allowed to return home if that is a viable option for them that they wish to pursue.
13. Appeals for DoLS authorisations are heard in the Court of Protection, and this is one of the many safeguards incorporated into DoLS provisions to ensure that people subject to DoLS and their representatives have the right of access to the court.
14. The table below sets out details of the number of requests made to SCC for DoLS authorisations since 2011. It highlights the significant spike in applications following the Supreme Court case in 2014, and the number of requests waiting for assessment.

Year	No. of requests
2011-2012	57
2012-2013	60
2013-2014	113
Supreme Court Judgment handed down 19th March 2014	
2014 -2015	3,045
2015- March 2016	3,852
Number of requests waiting for assessment	
8 th July 2016	5037

15. The number of requests awaiting assessment is very high. However this unprecedented demand has been acknowledged by the Department of Health and ADASS. This level of delay is replicated in neighbouring authorities with, for example, Hampshire County Council and West Sussex County Council reporting waiting lists of 4200 and approx 3000 respectively.
16. In 2015-16, 233 assessments were completed and 169 authorisations were given. Currently there are 183 active authorisations in place.

The Coroner Service:

17. Local authorities' role in the Coroner Service is somewhat unique within the local government setting. Coroners are independent judicial office holders appointed and paid by local authorities. Coroners, not local authorities, are legally responsible for providing the service and local authorities cannot seek to interfere in any way with judicial decisions taken by coroners. The governing legislation is set out in the Coroners and Justice Act 2009 (the CJA 2009) and the associated rules and regulations. SCC has four main responsibilities arising from the CJA 2009:
 - To meet all the costs of the service

- To indemnify Coroners against legal challenge
- To appoint Coroners
- To provide sufficient Coroners Officers, support staff and accommodation to enable Coroners to discharge their statutory functions

18. A Coroner's duty is to investigate deaths that have been reported to them if they have reason to think that the death was violent or unnatural, the cause of death is unknown, or the person died whilst in prison, police or another type of state detention such as where a DoLS order is in place. In supporting the delivery of the service, SCC aims to ensure an efficient, empathetic and resilient countywide service for families impacted by deaths investigated by the Coroner.

19. The service is also supported financially by Surrey Police who currently provide coroners officers and some support staff. Coroner's Officers are the eyes and ears of the coroner and carry out the practical aspects of investigations on behalf of the coroner, such as organising post mortems, arranging for witness statements, organising inquests and liaison with bereaved families.

20. In practice therefore the day to day operation of the service consists of a tripartite arrangement between the Senior Coroner (Richard Travers), SCC and Surrey Police. A good and harmonious working relationship exists and all parties are committed to providing the bereaved people of Surrey with a responsive and caring service. The SCC budget for the coroner service for 2016-17 is £1.775m. The Surrey Police contribution to Coroner's Officer staffing is circa £500,000.

21. By way of information there is an impending legislative change that will impact on the coroner service. The Department of Health (DoH) carried out a consultation on 'Reforms to the Death Certification Process and Introduction of the Medical Examiner' which closed on 15 June 2016. SCC responded to the consultation. The reforms propose to place a new duty on upper-tier authorities (which includes SCC) to appoint medical examiners to provide independent oversight of the death certification process for all deaths, not just those referred to the Coroner. There was no specific guidance included in the consultation with regards to where a DoLS authorisation is in place but a separate report will be compiled to brief the Board of the implications of this new legislation, if and when it is approved by Government.

Chief Coroner Guidance on DoLS Authorisations

22. The Chief Coroner for England and Wales issued Guidance Note No.16 in December 2014 (revised January 2016) which concluded that when a person dies who is subject to a DoLS authorisation, the death should be reported to the Coroner and the Coroner should commence an inquest. The Chief Coroner concluded that the person is not 'in state detention' for these purposes until the DoLS is authorised.

23. The Chief Coroner also advised that the coroner may conduct a brief 'paper' inquest in open court but where the family or witnesses are not present, preferably within 2 weeks of the death. This would be in circumstances where the coroner obtains a copy of the DoLS authorisation, and a medical report indicating that the death was from natural causes, and the coroner checks that the family have no particular concerns about the death. Bereaved families have this process explained to them in advance.
24. By reason of the exceptionally high number of unauthorised DoLS applications the Surrey Senior Coroner initially requested that any death where a DoLS request was pending was also referred to him. However, he subsequently revised his view in December 2015, and only authorised DoLS are now to be referred to him. He has also requested that the Surrey Registration Service enquire whether the deceased person was subject to a DoLS authorisation when they died. This has been incorporated into the death registration on-line and telephone booking process.

The Law Commission Review

25. DoLS have been subject to considerable criticism ever since their introduction. In March 2014, two events inflicted significant damage. First, the House of Lords post-legislative scrutiny committee on the 2005 Act published a report, which amongst others matters, concluded that DoLS were not fit for purpose and proposed their replacement. A few days later a Supreme Court judgement (usually referred to as '*Cheshire West*') gave a significantly wider definition of deprivation of liberty than that which had been previously understood to apply in the health and social care context. The judgement laid down an 'acid test' for deprivation of liberty: whether a person is subject continuous supervision and control and is not free to leave.
26. The practical implications of this judgement for local authorities and the state have been significant. For example there has been a tenfold increase in DoLS applications in England and a 16 fold increase in Wales since the judgement, and it is estimated that only half of these have been processed owing to the resulting pressures on local authorities and health boards.
27. As a result of these events the government asked the Law Commission to carry out a review of the DoLS. The Consultation finished on 2 November 2015 and the Law Commission is currently considering the responses. SCC responded to the consultation and a copy is available on request. The DoH indicates that there is unlikely to be any legislative change before 2018 and at the present time there is no clear indication as what those changes may be, or the impact on SCC and the coroner.

The Financial and Resource Impact of DoLS on the Coroner Service

28. From 1 April 2015 to 31 March 2016 16* DoLS inquests were completed in Surrey. Since 1 April 2016 a further 11* DoLS inquests have been completed. NOTE: the 2015-16 figures are an estimate as the coroner's software does not currently enable proper retrieval of DoLS data.
29. At this stage it is difficult to quantify the resource implications of DoLS cases for the coroner and SCC's budget. For natural DoLS deaths each case takes between 2-3 hours of Coroner's Officer time and between 30 minutes-1 hour for the Coroner to hear the case. However, for unnatural DoLS deaths a longer formal inquest is necessary which requires a jury and all the usual expenses associated with a jury case.
30. An indication was given at a South East regional meeting for Local Authority Coroner Service managers that between 13-25% of DoLS authorisations result in Coroner's cases per year. Based on the 2015-16 authorisations (169) this could potentially result in 22-42 additional inquests. If all 5,037 pending DoLS applications are processed this could result in an additional 654-1,259.
31. Although the exact figures are very difficult to calculate, the average cost of an inquest in 2015, based on 508 inquests was circa £2,000. This is based on the following expenditure:
- Mortuary storage fees - £349,000
 - Inquest expenses (Post mortems, histology, toxicology) - £440,000
 - Coroner body transfer fees - £88,000
 - Staffing (Assistant Coroners) - £134,000
 - Total - £1,011,000**
32. If all 5,037 pending DoLS applications are processed this could mean an additional budget pressure of £1,308 - £2,518,000 per year. An additional £430,000 has been added into the Coroner Service budget this year (2016-17) to cover the potential increase in DoLS and other inquests.

Conclusions:

33. It continues to be very challenging time to meet the level of demand within ASC and the coroner service to deal with DoLS authorisations and inquests.
34. The service will continue to consult and work with the relevant government departments to influence future policy, procedures and legislation.
35. The outcome of the Law Commission review on DoLS is awaited and there is no clear indication as what those changes may be, or the impact on SCC and the coroner.

Suggested recommendations:

36. That the Coroner Service and ASC continue to work together to discuss the on-going implications of DoLS.
37. That the Chairman writes to the Chief Coroner, the DoH and the Law Commission to lobby for a timetable in terms of the publication of the Law Commissions proposed changes, and when they are likely to be implemented.

Next steps:

38. Ongoing liaison with HM Senior Coroner for Surrey, Richard Travers, Yvonne Rees, Strategic Director for Customer and Communities and Giles Adey, SCC Coroner Service Manager, to facilitate a joined up approach in managing the increase in referrals to the Coroner Service.
39. On-going monitoring of DoLS requests and authorisations and inquests.
40. ASC and the Coroner Service will continue to review information governance and the referral process to ensure bereaved families are looked after in a timely manner.
41. The Coroner Service will continue to review the DoLS inquest process to that it is as efficient and quick as possible for families whilst still ensuring proper investigation is undertaken.
42. At the appropriate time a separate report will be presented to the Board on the implications of the proposed new legislation regarding the introduction of Medical Examiners.

Report contacts:

Giles Adey, Coroner Service Manager

Jim Poyser, Senior Manager, MCA and DoLS

Andy Butler, Principal Social Worker

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Resident Experience Board

20 July 2016

Regulation of Investigatory Powers Act 2000 (RIPA) Review 2015/2016

Purpose of the report: Scrutiny of the use of the Regulation of Investigatory Powers Act 2000 (RIPA) by the Council

Introduction

1. An updated corporate policy on the use of RIPA was agreed by Cabinet in November 2013. The policy includes a scrutiny role for the Resident Experience Board, to oversee the use of RIPA by the Authority.
2. This report provides a summary of how RIPA has been utilised over the previous financial year in order to tackle crime and protect local residents from harm.

Background

3. Local authority Trading Standards Service conduct criminal investigations into a wide range of activities, bringing criminals to justice whilst protecting local communities and legitimate business.
4. The Human Rights Act (HRA) 1998 came into force in October 2000, enshrining the principle of the right to respect of private and family life, and that there should be no interference by a public authority except in accordance with the law.
5. During criminal investigations it is sometimes necessary to interfere with an individual's right to privacy e.g. carry out surveillance activity covertly, or trace the subscriber of a telephone number used in connection with a crime.
6. The Regulation of Investigatory Powers Act 2000 (RIPA) allows such activities to continue and properly regulates such investigative activity.
7. The use of RIPA is included within existing Corporate Governance Policies and the Policy Custodian is Yvonne Rees, the Strategic Director for Communities.

What types of activity can be authorised?

8. Three different types of activity can be authorised known as:

- **Communication Data Checks** – used to obtain subscriber and billing details. This **does not** include the ability to “bug” or otherwise monitor calls and we do not receive any call data i.e. the content, call lists or open emails.

- **Directed Surveillance** - covert targeted monitoring of an individual. Used in situations such as age restricted test purchase exercises. This **does not** include ‘intrusive surveillance’ i.e. hidden cameras in an individual’s private residence or vehicle.

- **Covert Human Intelligence Sources (CHIS)**, using or tasking individuals who establish or maintain a relationship with another person for a covert purpose e.g. using a profile on social media for the purpose of posing as a potential customer to investigate the sale of illicit goods over the internet.

9. In all cases, after less intrusive approaches have been considered, the activity authorised must be both necessary and proportionate to the nature of the criminal offence under investigation. The offences under investigation must also either;

- meet the ‘serious crime threshold’ being offences that attract a maximum custodial sentence of 6 months (or more) or,
- be those that relate to underage sales of alcohol or tobacco for directed surveillance only.

10. All applications for authorisations are initially scrutinised by the accredited RIPA Single Point of Contact (SPoC) or in-house Senior Legal Officers, then in the case of communications data it is passed to the National Anti-Fraud Network (NAFN) for approval, before being passed to the Head, or Assistant Head of Trading Standards to authorise. The authorised application is then presented in private to a Justice of the Peace by a Senior Legal Officer.

11. The Protection of Freedoms Act 2012 came into force on 31 October 2013. This requires RIPA authorisations to undergo judicial review with a magistrate approving a RIPA application only if satisfied that it:

- Is necessary for the prevention and detection of crime or prevention of disorder.
- Is proportionate in human rights terms to what it seeks to achieve.
- Has been authorised by a person in the authority at the level designated in RIPA.
- Meets any other restriction imposed by order (e.g. serious crime threshold).
- In the case of a CHIS sets out that the relevant procedures and supporting officers are in place to protect the welfare and safety of the CHIS.

12. All authorisations must be fully recorded and are subject to regular external oversight. There are two external inspecting bodies and both report to Parliament, who also conduct audit visits and require annual returns of use.

- **The Office of Surveillance Commissioners (OSC)** - looks at how public authorities make use of authorisations in relation to Directed Surveillance and Covert Human Intelligence Sources.
- **Interception of Communications Commissioner's Office (IOCCO)** - looks at how public authorities make use of authorisations to seek communications data.
- **Cabinet Member for Localities and Community Welbeing** – receives quarterly and annual reports on use of RIPA.
- **Strategic Director**, Yvonne Rees, is the Senior Responsible Officer for RIPA

13. Our most recent external inspection (from the OSC) took place in November 2014 and the feedback was very positive. In the feedback report the Chief Surveillance Commissioner Sir Christopher Rose stated "**you have in place a comprehensive, robust, and efficient regime with a dedicated team of enthusiastic knowledgeable and experienced officers.**"

Review of the local authority use of RIPA 2015/16
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Authorisations granted

14. During 2015/2016 a total of six RIPA authorisations were granted. For comparison purposes the figures for three previous years are also given.

	2012/13	2013/14	2014/2015	2015/2016
Communications Data Authorisations	7	1	0	1
Directed Surveillance Authorisations	1	4	3	5
CHIS authorisations	1	0	0	0

Details of Communications Checks

15. A single Communications data check was made during 2015/2016 relating to an investigation into a cold-caller conducting a fraudulent business by offering overpriced, unnecessary and substandard gardening services to three elderly and vulnerable victims. The victims were pressurised into agreeing to work and one was charged £4,290, another £2,500, and another £3,800 for just a few hours of unnecessary and shoddy work. The addresses used by the traders were not correct and the communications check was used in an attempt to identify and trace the fraudsters involved. Unfortunately in this case the information obtained has not led to the identification of the trader in this case.

Details of Directed Surveillance Activity

16. The five Directed Surveillance authorisations made during 2015/2016 related to test purchasing of age restricted products (alcohol & tobacco). The authorisation for test purchasing is sought after intelligence indicates that illegal under age sales are being made. However in each of these cases the business refused to sell the product to our under-age test purchaser demonstrating compliance with the legislation.

Details of Covert Human Intelligence Source (CHIS) authorisations.

18. There were no Covert Human Intelligence Source authorisations made during 2015/2016.
19. All six RIPA authorisations were authorised by then Policy and Operations Manager, Ian Treacher who was fully trained in his responsibilities as an authorising officer.
20. A quarterly summary of RIPA activity is provided to the Cabinet Member for Localities and Community Wellbeing. This summary provides greater detail of all of the individual RIPA authorisations granted in the period in sanitised form.

Conclusions

21. The only use of RIPA by the Council over the past year has been by Trading Standards.
22. The use of RIPA enables the local authority to detect and prevent crime and protect Surrey communities and businesses.
23. Authorisations have been made and considered appropriately and all have received judicial approval.

Financial and value for money implications

24. The use of RIPA in the ways outlined above provides protection from any legal claims in relation to alleged breaches of the Human Rights Act.

Equalities implications

25. Many rogue traders deliberately target elderly and vulnerable people. The investigative techniques covered by RIPA are sometimes needed to investigate such crimes to help identify and locate such criminals. A telephone number may well be the only line of enquiry and possible link to the offender. Utilising RIPA can therefore help the Trading Standards service to continue to effectively protect the most vulnerable people in our communities. Any decision to use techniques covered by RIPA are made against standard criteria and not influenced by ethnicity, race or other factors.

Risk management implications

26. The use of RIPA in the ways outlined above provides protection from any legal claims in relation to alleged breaches of the Human Rights Act.

Implications for the Council's Priorities or Community Strategy/Local Area Agreement Targets

27. The use of RIPA enables the Council to undertake criminal investigations which help protect vulnerable people, local communities and legitimate business.

Recommendations

28. The Board is asked to note the above summary of the council's use of RIPA.

Next steps

29. It will be necessary to make amendments to the corporate policy when the Investigatory Powers Bill comes into force.

30. The Bill currently aims to:-

- a) Consolidate all legislation that enables acquisition of communications data/interception/warrants into one place
- b) Replace the various oversight agencies (including IOCCO, OSC) into one agency to be headed by the 'Investigatory Powers Commissioner'
- c) Attempt to make sure that investigatory powers are fit for the digital age

31. Modernising the legislative framework is welcomed, as is the simplification of the external scrutiny regime.

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Sources/background papers: none

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Resident Experience Board

20 July 2016

Protecting residents of Buckinghamshire and Surrey

Purpose of the report: At the January meeting of the Residents Experience Board the Trading Standards Service was asked for further information on how residents access consumer advice, on how residents can be protected from Scams, and on the use of Proceeds of Crime legislation. This report provides that information and asks the Board to continue to help us develop new approaches and partnerships to better protect residents, especially the most vulnerable people in our communities.

Introduction

The Joint Trading Standards Service for Buckinghamshire and Surrey was launched on 1st April 2015.

The new service is providing an improved service for residents and businesses in both counties whilst at the same time making further efficiency savings and increasing income generation.

The report outlines how the service receives referrals and complaints from residents and how it works to raise awareness of consumer issues, and prevents residents becoming a victim of scams or deceptive trading practices.

The report also highlights how the service responds to scams and how it utilises Proceeds of Crime legislation to help compensate victims.

Background

Accessing Consumer Advice and Trading Standards Services

1. In 2002 the Government launched a new way of providing consumer advice for citizens with the launch of Consumer Direct. Consumer Direct was a government funded network of regionally based contact centres with fully trained staff

employed to respond to consumer complaints and problems by providing consumer advice and guidance.

2. The new system replaced the locally based patchwork of services previously provided by local Trading Standards teams. In some areas the service had been provided very well (Surrey for example had a team of 12 officers providing consumer advice for all residents) whilst others provided no service at all. The new service provided a consistent high quality service with national coverage for the first time.
3. In order to ensure that Trading Standards services still had access to all of the relevant information to investigate particular issues or problem areas the data received by Citizens Direct was transferred automatically to local Trading Standards services. Depending upon the level of resources available locally, and on local priorities, the relevant Trading Standards service prioritised follow up investigations.
4. In 2012, this advice provision moved to **Citizen Advice Consumer Services (CiTACS)** which continues to provide a cost effective and easily accessible telephone advice line to all consumers. The Citizen Advice branding helped ensure this new model of delivery was easily recognised. Local Trading Standards services continue to be provided with the details of all complaints dealt with by CiTACS. In the year 2015 / 2016 for example we received details of 21,996 consumer complaints from CiTACS.
5. Trading Standards services analyse the complaints received via CiTACS, and from a range of other sources. Using and risk / harm matrix the most serious cases are investigated further, for example where there are high numbers of complaints, or where products are unsafe, or where the resident is particularly vulnerable. Depending upon the nature of the problem the service will use a range of tools to tackle issues, from advice to traders, through to civil and criminal legal action where necessary and proportionate to do so. For most individual complaints in practice this means that there is no follow up Trading Standards investigation. Only a relatively small number of the over 20,000 individual complaints received via CiTACS annually are investigated by the service.
6. In all of our advice and promotional material, including our website and social media presence, we ask residents to contact CiTACS for Consumer advice and assistance. Our website pages also detail how to report scams and frauds.

Tackling Scams and Financial Abuse

7. A key priority for the service is to protect residents, especially the most vulnerable, from financial abuse. This means that this type of case is prioritized for response and intervention by the service. Some example case study interventions and investigations are summarised in **Annex 1**.

The Nature of the Problem

8. The recent publication from the **Chartered Trading Standards Institute**, in partnership with the **National Trading Standards Scams Team** and the **National Centre for Post Qualifying Social Work and Professional Practice** highlights the issues very well.
9. The report, entitled “**Financial Scamming**”, is attached as **Annex 2** to this report. Some key points from the report are:
 - Lonely older people are more likely to be at risk of being scammed
 - Many people who have responded to a scam are put onto “suckers lists”. These are sold globally between fraudsters who target vulnerable people.
 - Financial scamming can affect everyone. It is vastly under reported and the true scale of detriment is unknown.
 - Scamming has been taking place for many years but the growth of the internet and e-communications has accelerated the problem in recent years
 - Vulnerability is not a term defined in law which means it is difficult for professionals to introduce measures to protect vulnerable people. However “adults at risk” of harm is now used in adult safeguarding policy.
 - Older people are targeted by certain types of scams such as doorstep, mail, telephone and investment scams. Older people are at increased risk of Dementias, isolation and feelings of loneliness.
 - Dementia causes a fluctuation of mental capacity, which can make it difficult for people to understand risk and apply caution to decision making. This makes people with dementia at increased risk of responding to a scam.
 - An aging population is likely to put pressure on the health and social care economy. These services are already struggling to manage the present demand. Older victims of financial crime will experience loss of assets and may become financially dependent on the state for funding future care needs.
 - Financial scamming can have seriously damaging consequences on individuals and society. This impact is often underestimated. Becoming a scam victim can be a life changing event,
 - Scams can be a major factor in the decline of health in older people, undermining wellbeing and quality of life.
10. In tackling these problems we already work in partnership with a wide range of other organizations, but as the issue continues to grow we need to do more.
11. As a result of this research the report makes three recommendations for financial institutions to do more to:
 - Recognise their duty of care to dementia sufferers who could make an ‘unwise decision’ as a result of their cognitive state.
 - Allow vulnerable people to put a 24hour delay on new or large transactions from leaving their bank accounts and send an email or text alerting a carer or loved one at the start of that period.
 - Adopt a default that personal data is not shared without a clear opt in and that it is not held for longer than 12 months before permission is sought again, in order to prevent ‘suckers’ lists.

Prevention is better than cure

12. In partnership with a wide range of other organizations we work hard to raise awareness of potential consumer problems and scams and to alert residents in advance through:

- Website information on how to access advice, report scams etc.
- Printed materials, particularly for those who cannot access the internet.
- Social media such as Twitter, Facebook, Instagram, LinkedIn.
- TS Alert! Weekly email newsletter
- Training and awareness raising with partners, carers, charities etc.

Prevention, Warnings, Alerts and Social Media

Scam Packs and Cold Calling Packs – working with partners

13. We have recently produced new scams awareness sticker packs, in partnership with the Surrey Police and Crime Commissioner (PCC) and both Surrey and Thames Valley Police services. The scam packs supplement our previous highly successful Doorstep Crime sticker packs. Over 100,000 Doorstep Crime packs have already been printed and widely distributed. 50,000 Scams packs have already been produced and are currently being distributed. Due to demand, another 50,000 have been ordered in conjunction with Thames Valley Police.

14. We have distributed posters and information leaflets to places where vulnerable people go such as libraries and pharmacies. Doorstep Crime and Scam information packs have been also been distributed via Volunteers, Surrey Police and Neighbourhood Watch, as well as a wide range of charities such as Action for Carers, Surrey Community Action, Sight for Surrey, and through Community Centres, and Daycare Centres etc.

15. The sticker packs are designed to be of practical use. The doorstep crime pack has stickers to both deter cold callers and also remind people not to deal with cold callers. Feedback is that they are effective in reducing cold calling and that they also provide people with more confidence in saying no on the doorstep. The scams sticker packs act as a highly visible reminder not to respond to scam emails and telephone cold calls.

Social Media

16. We have active Facebook, Instagram and LinkedIn accounts. We use Twitter very frequently, tweeting several times each day and would encourage all Councillors to follow us on Twitter @Bucks_SurreyTS.

17. We now have 3,351 Twitter followers one of the largest Trading Standards following in the UK. We regularly use hashtags to highlight particular issues or themes. July is Scams Awareness month and we have been actively promoting that via Twitter using the hashtag ScamAware. Our messages are regularly retweeted extending our reach further.

18. However we don't use Twitter as a "front door" to the service. As we don't provide a Consumer Advice service for residents we do not want to raise resident expectations which would then be disappointed. The route to access Consumer Advice and assistance is through the Citizens Advice Consumer Service (CiTACS) and we aim to be clear and consistent in that message for residents.

TS Alert!

19. We also publish a Trading Standards weekly newsletter TS Alert! which is very widely distributed via email. The feedback for the newsletter is very positive. Again it highlights the CiTACS contact number as the source of further advice and assistance for consumer problems. The newsletter has almost 3,000 subscribers many of whom forward it on to other contacts and partners.

Approved Traders

20. Another important approach to prevention is to promote reputable approved traders that residents can use confidently. By working in partnership with **Checkatrade** we offer almost 2,000 traders in Surrey that have met a comprehensive schedule of checks. Our partnership ensures that residents can find reputable traders more easily and this also helps drive out rogue traders. We are also working closely with **Trustmark** and we aim to offer a similar approach for TrustMark members shortly.

Blocking Calls

21. In appropriate cases we arrange for the free provision of a telephone scam call blocker to be installed in homes. These units both stop incoming scam calls and also provide us with information and intelligence on their source. The pilot project ran initially in Mole Valley and has now extended to other Districts and Boroughs. The devices are highly successful in blocking unwanted scam calls and an example of their impact is included in the scam case studies in **Annex 1**.

22. Scam call blocker devices are provided on referral from the Police, Adult Social Care, care agencies, housing associations, community alarm providers, a counsellor (community mental health worker) and Trading Standards Officers dealing with investigations and vulnerable victims.

23. Recipients are usually vulnerable residents who are experiencing problems with scam or nuisance calls. Some of these have already been victims of phone scams, some are vulnerable to becoming victims because they have difficulty in making good decisions when speaking to callers, and many are adversely affected by such calls because of their health issues or physical frailty.

24. Since starting this approach we have blocked more than eleven and a half thousand nuisance calls in total. Last month (in June 2016) 150 nuisance calls were blocked by just one unit installed for a vulnerable couple in Englefield Green and this represented 92% of the calls made to their telephone number that month. Similarly, 113 calls were blocked for an Egham resident last month, this being 86% of the calls made to the line.

25. Recent feedback from residents where a call blocker unit has been installed:
- *"Excellent / very few unwanted calls now."*
 - *"I feel a lot happier now, as I don't get those calls. It is a very good service."*
 - *"The new apparatus is absolutely marvellous. I have had no nuisance calls since it was installed."*
 - *"Since having the device fitted my mother now feels safe when answering her phone. Many thanks. A great service."*
 - *"Really pleased, has eliminated so much aggravation. Anyone not on my list who gets through seems to have a genuine reason for wanting to speak to me."*
 - *"Excellent. ... We are no longer harassed by unwanted calls."*
 - *"It helps a lot. I think it is very good. I would be scared and would be stressed. I have had less panic attacks. I want to let people know that there is something to help with bad calls"*
 - *"Since having the device I feel much safer answering the phone."*
 - *"It's brilliant, has totally stopped all nuisance calls. Made a drastic difference to the amount of times my phone rings."*
26. We have used external sponsorship from Checkatrade and income from Proceeds of Crime to help fund both Call blocking equipment and our scams and doorstep crime leaflets and sticker packs.

Trading Standards Interventions and Investigations

Doorstep Scams

27. For many years scams related to doorstep crime have been a high priority for the service. Doorstep cold calling traders often attempt to sell goods or services that are overpriced, poor quality, unnecessary, faulty or which do not exist. Victims are often billed for services they did not ask for. Doorstep fraudsters put people under pressure and sometimes can appear friendly, polite, and trustworthy.
28. We provide a priority response to incidents of doorstep crime. Where possible we intervene immediately to help prevent money being handed over. Our interventions stopped over £200,000 being handed over in this way in 2015/16. In addition we investigate and prosecute cases of doorstep crime and also use Proceeds of Crime legislation to secure compensation for victims. However we know that only a small percentage of incidents are reported. In addition securing convictions can be challenging as victims are often vulnerable, unwilling or unable to provide evidence.
29. Despite the difficulties, in 2015/16 we secured several high profile and significant convictions of doorstep rogue traders, leading to a total of 14 years in prison sentences, plus 22 months of suspended sentences. The courts now treat such crimes with the seriousness they deserve.

Mail, Phone and Internet Scams

30. Over recent years we have also been working closely with the National Trading Standards Scams Team which has in the past included seconding one of our officers to the team on a part time basis. As part of the work of the team they access the “suckers” lists and share them with local authority Trading Standards teams for follow up action. In 2013 Surrey Trading Standards signed an agreement The National Trading Standards Scam team (NTSST) pledging to contact all Scam Victims that they notified us of. We were the first authority to do so and there are now 176 Local Authorities signed up.
31. This new intelligence has created a new workstream in identifying and supporting victims to prevent further abuse.
32. New intelligence of victims is received regularly including names and addresses of victims that have participated in a number of known scams, often also including cheques, or their bank account details. We seek to provide appropriate support to help stop them becoming a victim again. This will often involve working with Safeguarding teams, Surrey Police, and appropriate charities.
33. The first list which was sent to us from the National Scams Team **included 726 victims of scams in Surrey**. All were contacted and during this time we devised guidance material on the impacts of Scams both for Victims and for Care Professionals to assist in raising awareness. Following on from this we devised the Scam sticker packs to include stickers for cheque books and phones to assist in reminding residents to be wary of sending money or giving out personal information.
34. More recently in February of this year we have received another 2 lists from the National Scams Team comprising of a **further 300 individuals** in Surrey responding to Scams. We also receive priority referrals where concerned family members or other agencies have reported concerns. There is another list of a **further 500 suspected Surrey victims** which we expect to be sent to us very shortly.
35. In dealing with such victims there are often links found between mass marketing Scams and Doorstep Crime. As an example in one recent visit to an elderly couple in Egham an officer found masses of Scam Mail all over the house which was being responded to. The couple had already lost several thousand pounds and were also having Doorstep Callers visit them very regularly. They had recently had 3 separate burglar alarms fitted, solar panels installed, and building work completed, all as a result of cold calls. We have worked together with Adult Social Care and the Police so that together we can offer additional protection against further financial abuse. A scam call blocker has also been installed.
36. In another recent referral an officer removed large quantities of scam mail from the home of a retired Lecturer in Guildford . There had been so much mail that he was unable to walk across his living room floor.
37. In one new initiative we have also worked with victims to help them become “Mail Marshals” helping them take control of the issues, and provide up to date intelligence on new scams. The victims, instead of responding to the mail are

asked to log all they receive and pass it on to Trading Standards regularly. The approach helps fill the void that responding to scams previously provided.

Surrey CyberSafe Network

38. The service has also been working closely with the Office of the Police and Crime Commissioner on a new CyberCrime initiative. The Surrey CyberSafe Network, led by the PCC, brings together a range of partners to prevent residents and local businesses becoming victims of cyber-enabled crime and to develop a co-ordinated response to this problem.

Raising Awareness and Co-ordinating Future Action

Scams Conference

39. In order to build a greater and wider understanding of this problem and to share and develop new ideas to tackle it more effectively we are planning to hold a “Scams” focused conference in Surrey and another in Buckinghamshire later this year. Plans are in the early stages of development but will include Adult Social Care, Public Health, Police, and a range of other partners to help develop an agreed approach to this issue. Only through working together will be able to better protect vulnerable residents.

40. The National Scams Team have supported similar conferences elsewhere and will assist in the development of our plans.

Friends Against Scams / Stand Against Scams

41. The National Scams Team have also recently started promoting a new initiative aimed at raising awareness of scams and to prevent people becoming victims by empowering communities. The approach, called “**Friends Against Scams**” also forms part of the wider “**Stand Against Scams**” initiative. The approach encourages people from all walks of life to attend a short training session and commit to talking to others about scams and potentially identify victims. It also promotes “Scamchampions” and “Scambassadors” who may be in positions of responsibility and encourages them to use their influence to raise the profile of scams.

42. Details of these nationally co-ordinated initiatives are included in **Annex 3 (Friends Against Scams)** and **Annex 4 (Stand Against Scams)**. This will be one of the areas to look at in the planned Scams conference so we can jointly explore how we can make best use of this approach.

Proceeds of Crime Act – recovering criminal assets and compensating victims

43. After we have successfully taken legal action and secured convictions we are also determined to ensure we secure compensation for victims, and to recover the proceeds of crime.

44. **The Proceeds of Crime Act 2002 (“POCA”)** sets out the legislative scheme for the recovery of criminal assets with criminal confiscation being the most commonly used power. The aim of the asset recovery in POCA is to deny criminals the use of their assets, recover the proceeds of crime, and disrupt and deter criminality.
45. In order to make use of the Proceeds of Crime powers to seek confiscation of assets the joint service now employs three Accredited Financial Investigators (AFIs). These Officers have powers to access financial information from institutions and to use the information to seek a range of different orders from the courts such as Confiscation Orders, Restraint Orders (to prevent disposal of assets), and Production Orders (requires financial information to be provided). They also tackle money laundering issues related to the crimes being investigated.
46. Where criminal assets are identified the courts can make confiscation orders and the money will be collected through HM Courts and Tribunal Service.
47. The money recovered in this way is dealt with under a Home Office scheme called **The Asset Recovery Incentivisation Scheme** or **ARIS**.
48. The ARIS scheme then redistributes the money recovered. Firstly compensation is paid to victims and then the remaining money is shared as follows:
- One third paid to the Home Office
 - One third paid to the HM Courts and Tribunal Service
 - One third is available to be shared equally between the Prosecutor and the Investigating Authority

In general where Trading Standards is both the investigating and prosecuting authority it means that we will recoup one third of the money recovered after victims are compensated.

49. We need to ensure at all times that we use any money recovered strictly in line with Home Office guidance and that enforcement decisions are not influenced by Proceeds of Crime issues.
50. The financial incentives are intended to further boost asset recovery and to fund local crime fighting priorities for the benefit of the community.
51. Since 2010, nationally more than £746 million of criminal assets has been seized. Over the same period, assets worth more than £2.5 billion have been frozen denying criminals access to these resources, and £93 million has been returned to victims.

How do we use the Proceeds of Crime received under the ARIS scheme?

52. The Home Office monitor the use of ARIS money each year and we must complete a monitoring form to ensure it is invested according to the guidelines.

53. The money received is used primarily to pay for the employment of the Accredited Financial Investigators and the associated overheads including management costs.
54. The assets recovered through POCA have continued to increase. The costs of providing the Financial Investigations resource are covered by the assets that are recovered. In addition, any surplus has been used for specific projects such as producing the doorstep crime or scam packs referred to previously, and in purchasing call blocking devices.
55. More recently we have also earmarked some of the money received to create a fund where victims of rogue traders whose property has been damaged (roofs for example) can call on if they do not have the ability to pay for the repair themselves.
56. This year we expect to recover in excess of £200,000 (in addition to any compensation for victims) and the costs of delivery are approximately £120,000. As a result, this year we will have an additional £80,000 available to fund new initiatives
57. This year the £80,000 available is being provided to the Community Safety teams in Bucks and Surrey to support additional project work to reduce crime. Two thirds of the £80,000 will go to Surrey and one third to Buckinghamshire. In Surrey it will be used to help support initiatives tackling Domestic Abuse.
58. Our officers also support a growing number of other local authorities in financial investigations. We have supported 14 other local authorities to date, both inside and outside of Surrey.

Examples of recent successes include:

- a) Financial investigations supporting a London Borough Planning Department securing a confiscation order of £81,543.
- b) Supporting Mid Sussex District Council securing a confiscation order of £50,000 against a business running an unauthorised airport car park.
- c) Tackling online product counterfeiting - A trader who sold counterfeit DVDs was required to £500,000 through a confiscation order.
- d) A rogue builder that was convicted following investigation by the Service has had to pay £114,000 compensation to his victims.
- e) In a recent case a rogue gardener, previously sentenced to three and a half years imprisonment for defrauding 10 victims, has been order to pay compensation of £97,650. In addition the service will receive £74,000 from the ARIS scheme.
- f) Most recently, in early July, a benefit fraud case resulted in over £100,000 being refunded to Surrey County Council (as well as ensuring future savings of savings of over £20,000 a year). The individual concerned was fraudulently

claiming for a range of benefits including Disability Living Allowance, Independent Living Fund payments, Tax Credits, as well as claiming for payment for a completely fictitious carer.

Proceeds of Crime – Summary of impact

59. In total during **2015/16** our Accredited Financial Investigators:

- ensured the recovery a total of £1.4M from the proceeds of crime.
- secured compensation for victims of scams and rogue traders of £124,000
- recovered £204,000 for use by Surrey and Buckinghamshire.

60. So far in **16/17** we have:

- secured compensation for victims of £97,000
- recovered £100,000 for Surrey County council

Financial and value for money implications

61. Consumer advice is funded by Government to be delivered at a nationally co-ordinated way via the Citizens Advice consumer Service. As a result local authorities no longer provide separate stand alone consumer advice services but can focus on using the information and intelligence provided to target resources effectively.

62. The work tackling scams has a direct financial benefit for residents and helps protect them from large financial losses. Scams also undermine the health and wellbeing of victims resulting in increased demand for health and social care support. By protecting residents and tackling scams we can help reduce that impact.

63. The use of Proceeds of Crime allows the service to recover criminal assets which can then be used to compensate victims and also to pay the cost of employing and supporting Financial Investigators. Assets recovered in excess of those costs are able to be utilised to tackle local crime priorities including reducing the fear of crime.

Suggested Recommendations

64. The Board are asked to note the approach taken to protect residents and support the range of initiatives taken to protect residents from scams.

65. In particular the Board are asked to support the proposal to hold a Scams conference later this year and associated new initiatives such as Friends Against Scams.

Next steps

67. The service will continue to enhance the prevention work via Social Media and our intervention work in partnership with the National Scams Team. We will hold a conference later this year with a focus on bringing a wider range of partners together to raise awareness of the impact and nature of scams and to more effectively tackle the harm caused.

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Sources/background papers: Financial Scamming – The National Centre for Post-Qualifying Social Work and Professional Practice

Annex 1 – Local Scams and Rogue Trader Case Studies

Annex 2 – Financial Scamming – The National Centre for Post Qualifying Social Work and Professional Practice

Annex 3 – Friends Against Scams – National Trading Standards Scams Team

Annex 4 – Stand Against Scams – Chartered Trading Standards Institute / National Trading Standards Scams Team

Annex 1 – Local Scams and Rogue Trader Case Studies

Case Study 1 – Doorstep Cold Caller – Proceeds of Crime

In December 2015 a serial rogue trader, already serving a three-year jail sentence for fleecing elderly customers, was ordered to pay £114,000 in compensation to his victims through Proceeds of Crime legislation.

The rogue trader charged extortionate sums for shoddy repairs to roofs and drains and had been pressuring and intimidating residents. His victims included an 89-year-old war veteran from near Guildford who was cheated out of more than £42,000 making him overdrawn for the first time in his life.

The tactics used to obtain payments from victims included accompanying or driving them to the bank to withdraw funds and standing over them while they made internet transfers. The compensation is to cover not only the payments made for overcharged work but also the cost of putting right shoddy work.

Case Study 2 – Doorstep Cold Calling

Also in December 2015 another serial fraudster was jailed for 20 months for fraudulent trading following an investigation by the Service. He cold called his vulnerable elderly victims in Buckinghamshire and Bedfordshire, charging for unnecessary and vastly overpriced work. Tragically one of the victims who was a witness for the prosecution, and a second person who was a suspected victim, died prior to the trial.

At sentencing the Judge described his behaviour as: “despicable offending, preying on the sick and the elderly, carried on over time.” The Judge also acknowledged that it was clear from his record that the defendant had done this before, referencing three other like convictions for fraud and money laundering involving money taken from elderly victims for work not done. The sentence was given to run consecutively to another prison sentence the defendant is currently serving for an unrelated matter.

Case Study 3 – Doorstep Cold Calling – Gardening

In another case a Surrey landscape gardener who preyed on elderly and vulnerable victims who were unable to look after their own gardens was convicted of several fraud and money laundering offences. Customers complained that queries about price or the standard of work led to threats, verbal abuse and aggression. In one case, a woman in her 90s was charged £24,500 for work worth only £400. In another case, a man was charged £17,000 for work valued at £200. In total, in relation to ten different cases, over £665,000 was defrauded from elderly and vulnerable victims.

Our Proceeds of Crime work has led to confiscation and forfeiture of £297,979 (available assets) of which £97,000 has gone back to 10 identified victims, £74,000 will be paid to the local authority, and the remainder will go to the Crown.

Case study 4 – Scam Telephone calls

On 24th June, whilst this report was being drafted, a referral was received from the Mole Valley Adult Social Care Team. **Mrs A** living on her own in Dorking, in her 80s, suffering from Alzheimer's was being targeted and plagued by numerous cold calls – both by telephone and scam mail.

Mrs A had been responding to the scams for many months and would have continued to do so if it had not been for the intervention of her taxi driver who regularly took her to her support group at the local day centre. On this occasion he refused to take her to the bank to collect money to send off in response to the scam calls. Instead he alerted staff at the day centre who in turn alerted the Adults Social Care team who then contacted Trading Standards.

Our Officers visited Mrs A that afternoon to help demonstrate that the calls and letters were scams, and to help protect her in future. In the time our officers were with her she received another 3 scam phone calls seeking money. Her family and neighbours are now alerted and are aware and supportive.

With her agreement we have also provided a call blocker unit to screen out scam calls. However she did indicate that even though she now knew they were scam calls, it was at least an opportunity to talk to someone, and she would miss that.

Case Study 5 – Scam mail victims and becoming a Mail Marshall

Mr and Mrs C from Redhill aged 76 and 80 had sent approximately £20,000 in the last 5 years to Scammers. Mrs C realised that her husband was sending money and recognised them as Scams, but had been unable to persuade her husband to stop. He had been diagnosed with early onset dementia. Following a couple of visits from an officer he was persuaded that he was not going to win any money and he has since become a "Mail Marshal" regularly bringing their scam mail into the office and thereby helping tackle the problem instead. By doing so Mr C feels less of a victim and is able to help tackle the problems and help others. It helps fill the gap created from stopping responding to the scam mail.

Mrs A from Esher aged 94, was sending about £400 per month to Scammers. When the Trading Standards Officer (TSO) arrived she had 5 letters waiting to be posted with cheques of £25 and £30 in each. By working partnership with others a range of her other problems have also been addressed. She is being re-housed in a property without stairs because of her mobility problems, and fire safety concerns have also been addressed through this intervention.

Mr B from Epsom, aged 89, was sending about £600 per month in response to scam calls. The officer visited on a number of occasions and arranged for some Telecare equipment to be installed and a scam call blocker.

Case Study 6 – Scam Internet marketing - Subscription Traps

Between 10 October 2013 and 30 September 2015, the service received approximately 600 consumer complaints from across the United Kingdom via the Citizens Advice consumer service and Action Fraud. The complaints were from consumers who had signed up for what they understood to be a free trial or sample of a cosmetics product. In fact they had unwittingly signed up to a continuous payment authority to receive ongoing monthly charges and supplies of the products until they cancelled.

Pop up advertisements on social media asked consumers to pay a small postage fee (ranging from £0.99 to £4.99 per product) for a sample of the product. When a consumer signed up for the trial they did not receive any confirmation email to confirm their purchase nor the terms of the trial.

Unless the subsequent agreement was cancelled, after 14 days the full price for the product, ranging from approximately £85 to £99 per product was deducted from their bank account or credit card. These charges continued until the agreement was cancelled.

The products were manufactured in the USA, where payments were handled, but distributed by a fulfilment house in Surrey.

Trading Standards entered into extensive consultation with the Surrey based distributor and the American manufacturer to address issues with the websites, terms and conditions and selling practices.

Working closely with the Surrey based distributor, steps were taken to bring the Surrey based company into compliance, inform consumers as to their right to cancel, and securing over £12,000 in refunds for consumers.

Unfortunately it became apparent that the American manufacturer was unwilling to take all the steps necessary to amend their misleading trade practices. As a result the Surrey based distributor terminated their agreement with the American manufacturer.

The products are no longer distributed from within the UK or the EU. We have also referred the issue to the United States Federal Trade Commission, to enable the Company to be tackled at source.

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Financial Scamming

A Brief Guide



Working in partnership with:



Chartered Trading
Standards Institute

**NATIONAL
TRADING
STANDARDS**

Scams Team

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We would like to thank all those who contributed:



Foreword



Financial scamming and its impact have been receiving a higher public profile in recent months, yet though it is recognised as a growing problem, there is a lack of clear research and evidence into the scale of the problem, its causes and the impact on the public.

The National Centre for Post Qualifying Social Work and Professional Practice at Bournemouth University have been working with key national organisations in the UK to develop a better understanding of this issue, seeking ways and solutions to reduce the risk of financial scamming.

I want to thank the many organisations who have shared their experience and data with us to help formulate our thoughts and understanding. In particular The National Trading Standards Scams Team, Chartered Trading Standards Institute, North Yorkshire Trading Standards and the City of London Trading Standards Team.

We are continuing to work with these bodies plus other leading agencies in this field to develop a clearer understanding of the scale and impact of scams and their implications for society.

Listed on the next page are our three campaign points which we believe are both achievable and would make the greatest impact in reducing the risk of being scammed for the most at risk citizens in our society. In particular, those at risk are lonely older people, and specifically those with a cognitive impairment (Dementia) who may be unable to safeguard themselves as a result of their health or social care needs.

This work is far from complete and we are continuing to research and develop our ideas and understanding. If you would like to contribute your thoughts or ideas please contact me. It is only via our collective efforts that we will be able to tackle this growing issue and we positively welcome your input and support.

Professor Keith Brown

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Our Campaign asks that...

1. All agencies, especially financial institutions should:

- Recognise that consumers/clients with Dementia are by definition more at risk of being scammed. Therefore measures to protect this population group are required as part of a 'duty to care', and those with a diagnosis of Dementia have by definition a cognitive impairment which means that their potential 'unwise decision' is a result of their cognitive state rather than simply an unwise decision.

2. All organisations that hold personal data should:

- Only share or pass on personal details and information to other organisations via a clear opt in as opposed to an opt out process. Data should only be held for a maximum of 12 months before permission needs to be sought again.
- Recognise that the normal default position should be that charities do not share, pass on or sell personal details to help prevent 'Suckers Lists'. The exception being to report a safeguarding concern to statutory agencies where there is a suspicion that the person(s) is/are at risk of harm or scamming and this information should be used in accordance to The Care Act (2014).

3. Citizens who feel at risk of financial scamming should be able to:

- Formally notify their bank or building society in writing stating that they feel at risk and requesting that all transactions to new payees above a defined threshold (perhaps £1000) have a 24 hour delay before being processed.
- At the start of the 24 hour delay period, an email/text alert is automatically sent to the customer's nominated representative (relative, friend) stating that the customer is attempting to make a large transaction. This will give the opportunity for the proposed transaction to be challenged with a view to potentially stop it leaving the consumers account.

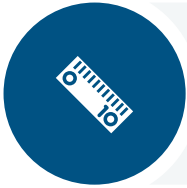
Key Points



Lonely older people are more likely to be at risk of being scammed.



Many people who have responded to a scam are put onto 'suckers lists'. These lists are sold globally between fraudsters who target vulnerable people.



Financial scamming can affect everyone. It is vastly under reported and the true scale of the detriment is unknown.



Scamming has been taking place for many years but the internet and growing use of e-communications has accelerated the problem in recent years.



Vulnerability is not a term that is defined in law which means it is difficult for professionals to introduce measures to protect vulnerable people. However 'adults at risk' of harm is now used in adult safeguarding policy.



Older people are targeted by certain types of scams such as doorstep, mail, telephone and investment scams. Older people are at increased risk of Dementias, isolation and feelings of loneliness.



Dementia causes a fluctuation of mental capacity, which can make it difficult for people to understand risk and apply caution to decision making. This makes people with dementia at increased risk of responding to a scam.



An ageing population is likely to put pressure on the health and social care economy. These services are already struggling to manage the present demand. Older victims of financial crime will experience loss of assets and may become financially dependant on the state for funding future care needs.



Financial scamming can have seriously damaging consequences on individuals and society. The impact is often underestimated. Becoming a scam victim can be a life-changing event.



Scams can be a major factor in the decline of health in older people, undermining wellbeing and quality of life.

What is the problem?

The Care Act (2014) has recognised the risk posed by financial abuse/crime on individuals and society. Financial scamming is a growing problem and if we fail to respond appropriately to the threat by safeguarding those at risk, it is likely that the financial and social implications will grow in the future.

What is financial scamming?

Scams are a form of fraud or financial abuse designed to extort money from people using misleading or deceptive 'selling' techniques. Scams are illegitimate schemes, often disguised as business practises, that rely on the premise of false promise. They offer, for example a product, investment or relationship, or the perceived value of the offer does not exist. Scamming is increasingly a global problem.

The estimated average detriment to victims of mail scams is £1,012.

(National Trading Standards Scams Team, 2016)

3.2 million people per year fall victim to a scam.

(Age UK, 2015)

For a scam to be successful the victim must choose to participate in the scheme, financially or psychologically. To make the transaction appealing scammers use techniques of persuasion, utilising business skills and professionalism.

What is a 'suckers list'?

Many people who have responded to a scam or to lead generator mail are put onto 'suckers lists'. Lead generator mail determines susceptibility to scams by asking questions such as "would you like to win a prize for nothing?". A 'suckers list' is a form of criminal catalogue which holds personal details of scam victims. These lists are sold globally between fraudsters who are looking to target vulnerable people. The selling of 'suckers lists' can lead to people being repeatedly targeted by scams.

The average confirmed victim age based on 'suckers list' intelligence was 74.

(National Trading Standards Scams Team)

The details recorded in these lists will vary but can include names, contact details, dates of birth, age, items bought, types of scams previously responded to and amounts of money handed over to scammers.

The National Trading Standards Scams Team have accessed 15 'suckers lists' to date, obtained from various different sources and partners. These lists contain over 260,000 names. These lists are traded between scammers.



What are the different types of scam?

Fraudsters use a wide range of techniques, methods and communication media to make contact with victims which results in many different types of scam. This is not an exhaustive list as scammers evolve their methods. Here are some of the most common:

Lottery or prize draw scams

Claim you have won a large sum prize on a lottery or draw, that you didn't enter. To claim the winnings victims must send a fee to release the funds or cover taxes.

Nigerian (419) letter scams

Offer a share in a large sum of money in return for helping to transfer it out of the country. Once scammers have bank account details they empty the accounts.

Romance scams

Involve fake online dating or chat rooms which groom the victim by building an online relationship. Victims are often persuaded to hand over money to help their 'partner'.

Clairvoyant scams

Lure victims by offer of a contact with a deceased relative or a prediction of their future - bereaved individuals may be particularly susceptible.

Catalogue scams

Sell 'miracle cures', products and vitamins at bargain prices. Products either do not arrive or are of little or no value. Victims are sometimes entered into a fictitious prize draw as an incentive to continue ordering products.

Charity scams

Pocket donations, use details to access accounts and use premium rate phone numbers.

Pension scams

Pension liberation schemes target older people by offering to convert pension benefits to cash benefits. Victims pay high fees and often face tax bills as a result of such schemes.

Investment Fraud

Cold calling consumers to offer products such as wine, diamonds and land as an investment opportunity. Often, the products do not even exist and even if they do, the financial returns promised simply fail to materialise.

Recovery Room Fraud

Victims who have already lost money to an initial investment scam are contacted again to be told that their investments can be recovered on payments of further fees or on purchase of other commodities.

Mail Scams

Scammers commonly contact people through the post. Some victims, particularly older people, receive hundreds of scam letters a week. Despite the growth of the internet there is no evidence to suggest a reduction in mail scams. Common mail scams include lottery and prize draw scams, Nigerian letter scams, clairvoyant scams and catalogue scams.

Mrs. M, 92, lives alone. When Trading Standards visited her house there was little evidence of scam mail in the living room, but it transpired she had been responding to prize draw mail scams for over 10 years and had been hiding the mail. Mrs. M's estimated spend was £500 a month, amounting to a detriment of approximately £60,000. 34 bags full of scam mail were removed from her house.

It is estimated that prize draw scams cost the UK public £60 million per year.

(National Trading Standards, 2015)

2 in 5 of all postal scams are lotteries or prize draws.

(Citizens Advice, 2015)



Don't pay anyone in advance for a prize or cash sum.



Don't send money abroad or to someone you don't know.



Check for poor spelling and grammar.



Ask about the Mail Preference Service, this will not prevent all scam mail or international mail.

Doorstep Scams

Scammers commonly pose as legitimate doorstep sales people and attempt to sell goods or services that are of poor quality, unnecessary, faulty, overpriced or which do not exist. In some cases victims are unaware of the inflated price for goods or services. Victims are often billed for services that they did not ask for or which were worth considerably less. Doorstep fraudsters put people under pressure and can appear friendly, polite and trustworthy.



Don't pay for any agreed goods or services upfront.



Don't immediately agree to any offer or service.



Get all agreements for any goods or services in writing upfront.



Check credentials such as ID, address and telephone numbers.

There were 17,264 reports of doorstep crime in 2014/15, but this could be as low as 1% of cases.

(National Trading Standards Board, 2015)

The Most Prominent Doorstep Scams



Telephone Scams

Scammers commonly make contact over the telephone to obtain personal details. These scams are referred to as 'vishing' and are becoming more prevalent. Common telephone scams include courier scams, pension scams, investment scams and charity scams.

Courier scams are evolving into different variations. It usually consists of two parts; firstly scammers cold call, claiming to be from the bank or other authority and persuade victims to offer their PIN. Secondly, scammers send a fraudulent courier to pick up their bank card which will also give them their address.


Mrs. A suffered a power cut after a storm which resulted in her telephone blocking device disengaging. During the four hours without power her daughter received 10 phone calls. After investigation, it was found that Mrs. A was receiving an average of 70 nuisance calls per month. During the worst month 121 calls were received.

58% of people received suspect calls, an increase from 41% the previous year.

(Financial Fraud Action, 2014)

£23.9 million lost to vishing in one year, which is up £7 million in one year.

(Financial Fraud Action, 2014)

 **Don't return a call without calling a friend first or using another telephone.**

 **Don't give out your PIN to anyone.**

 **Ask about the Telephone Preference Service, this will not prevent all scam calls or international calls.**


 **Install a call blocker.**

Investment Scams

The investment market is vulnerable to scams because of the large sums of money involved. Scammers often attempt to groom victims and form relationships to build trust. There are many types of investment scams including share or 'boiler room' scams, get-rich-quick or 'ponzi' schemes and pension scams.

 **Never deal with people who cold call you to sell investments.**

 **Not all investment products are regulated by the Financial Conduct Authority - work out the risks.**

 **Just because you are promised a 12% return, what if the business you are dealing with goes bust?**

 **Thoroughly research all investments and consult trusted family and friends before parting with any cash.**

Total losses through boiler room and share sale fraud were shown to be £1.3 billion in 2014/2015.

(Action Fraud, 2016)

Mr. O, 45, was cold called by an alleged financial adviser, offering to make a better return on his pension pot. The deal included a 30% cash back rate and an 8% return, plus an annual £1,000 for agreeing to be locked into the scheme for 10 years. The offer was time limited. Thinking it too good to be true, Mr. O did his research and found the company was government registered with a legitimate looking website. A courier was sent with the paperwork and Mr. O signed, also agreeing to become a company director and trustee. Mr. O received his first bonus, but lost his pension pot after the alleged adviser disappeared. HMRC also fined Mr. O for tax related offences.

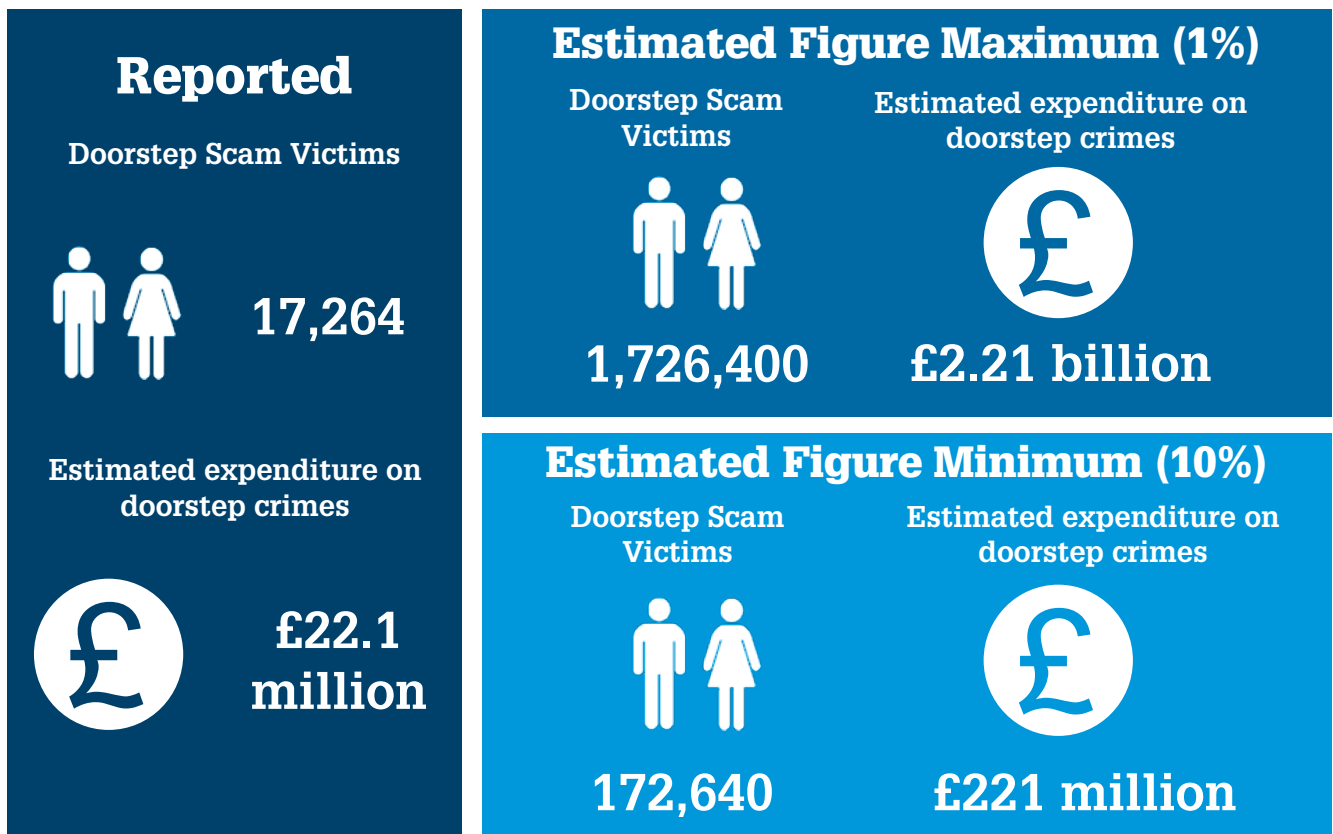
(The Pensions Regulator, 2015)

How big is the problem?

Financial scamming is under reported by victims which means the true scale of the problem is unknown. It is estimated that only 1% - 10% of scams are reported.

Doorstep Scams in England (2014-2015)

“Reporting levels of doorstep crime are believed to be between 1% - 10%”



(National Trading Standards Board, 2015)

Why is it under reported?

Often victims feel embarrassment and refrain from admitting their actions to friends, family and the authorities. Some victims feel their financial loss is too insignificant to alert the authorities, or that the offence will not be investigated seriously.

Scammers commonly target small amounts of money from large numbers of people because insignificant loss is less likely to be reported. Low levels of reporting make it difficult to achieve accurate information about the scale of financial scamming. The reported figures are likely to be only the tip of the iceberg, and the true detriment could be much higher.

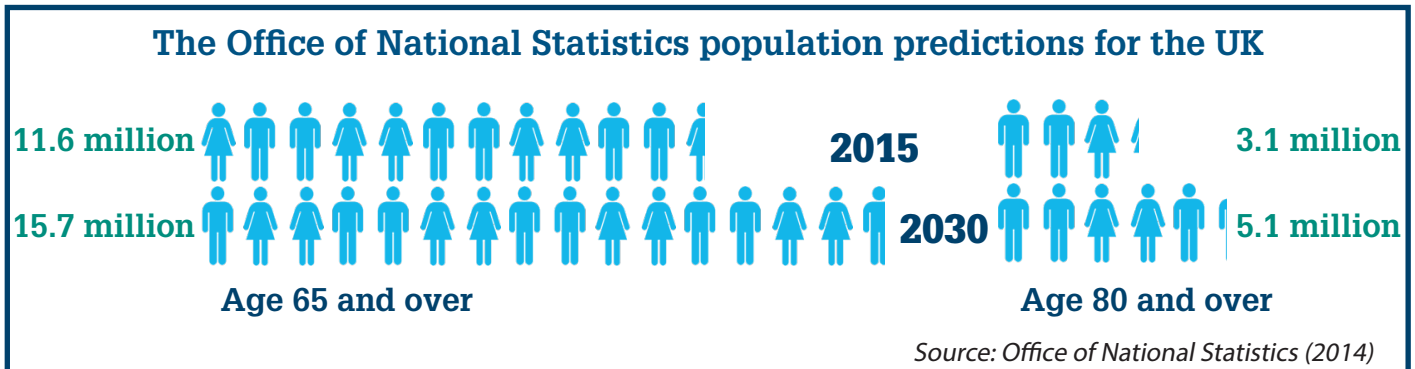
Is scamming a growing problem?

Yes. Scamming has been taking place for many years but, due to an increase in use of the internet and e-communications for mass marketing fraud, it is a growing problem and internet has enabled criminals to reach a global audience.

With more personal and business transactions completed online the opportunities to obtain personal information has become much easier. By collating this information in 'suckers lists' criminals can easily send personal data across the globe.

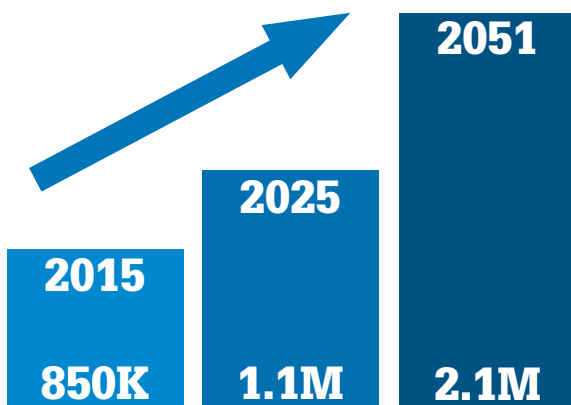
How big will the problem get?

The UK has an ageing population, and this means that the proportion of older people in the UK will increase. There will be greater pressure to meet the needs of an ageing population over the next 15 years.



Older adults are more at risk of developing Dementia and of living alone and are at particular risk of being targeted by scammers.

Alzheimer's Society Predictions from the Population with Dementia in the UK



If current trends continue and no action is taken, the number of people with dementia in the UK is forecast to increase to 1,142,677 by 2025.

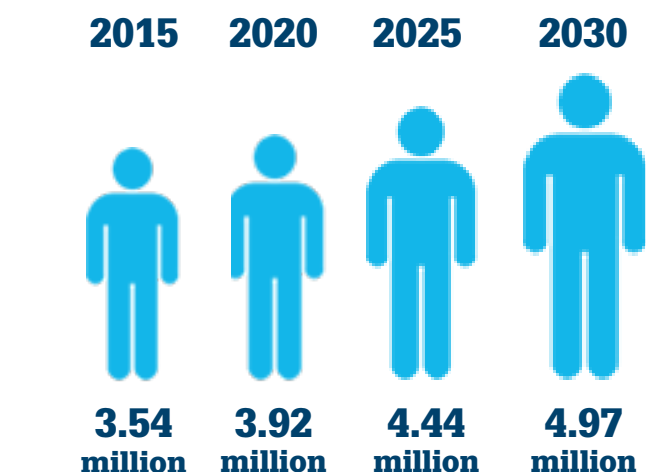
(Alzheimer's Society, 2016)

Therefore an ageing population in a future that is increasingly living alone may predict increased numbers of older people at risk of financial scams.

In 2015, 68% of people who were living alone were female, in comparison to 32% of males.

The demand and costs for health and social care are likely to increase over time as the population ages. Older people who lose savings to scams will be unable to contribute to care costs in old age resulting in a higher burden on state funded provision.

Predictions for People Over 65 Living Alone in England



Who is at risk from scamming?

Financial scamming is a problem that can affect everyone and research by the Office of Fair Trading shows that in 2006, 48% of the adult population in the UK were likely to have been targeted by a scam, this is likely to have increased since the report was released. However, scams are often targeted at specific groups of people. Fraudsters customise the type and content to fit the profile of those targeted.

This could mean that a staggering half a million older people have fallen victim to losing savings.

(Age UK, 2015)



Those most at risk of financial scams are:

- Older people are targeted more often by certain scams such as doorstep, mail, telephone and investment scams.
- Socially isolated individuals - They are often invisible and their involvement in scams may remain hidden. Loneliness may encourage someone to respond favourably to an approach from a scammer.
- Those with Dementia and cognitive impairment lack financial literacy skills and judgement.



Many victims fall prey to scams because scammers combine different scam types together. Multiple scams are used to reinforce scam messages and can have a more persuasive effect on individuals. Many people do not even recognise they have been targeted by scammers or that they have responded to a scam.

65% of doorstep scam victims were aged 75 and over.

(National Trading Standards Board, 2015)



Risk Factors

Loneliness

There is a difference between social isolation and loneliness. Social isolation is an objective term to describe a lack of contact with others including friends, family and the community. Loneliness is a subjective term describing how a person feels about themselves and their level of contact with others. People experience loneliness differently and it does not necessarily reflect social isolation.

Older adults are vulnerable to feelings of loneliness because of a combination of the following psycho-social factors (Victor, C. et al., 2005);

- **Socio-demographics** (Age, gender, family, living arrangements)
- **Social Resources** (Friends, family, community network, time spent alone)
- **Material Circumstances** (Education, income, wealth)
- **Health** (Disability, cognitive impairment, mental health)
- **Life Events** (Bereavement, divorce, admissions into residential care)

Older adults are more likely to live alone and experience bereavement, loss of friends and loved ones or moving into care. Health problems or disabilities can reduce mobility and engagement with the wider community. Cognitive impairments can make it difficult to maintain relationships.

3 in 10 of those aged 80 and over report being lonely.

(Office of National Statistics, 2015)

Loneliness is a significant but under recognised social problem and it makes older adults more vulnerable to scamming. People who are isolated or without a social network can find it difficult to talk to others about finances or scams and there may be fewer opportunities for others to identify or intercept scams. Loneliness is related to higher frequencies of telephone and doorstep contact and people who feel lonely are more likely to listen to a sales pitch as, in some cases, this may be the only social contact they have.

Mr. G is 67 and has lived alone since his wife died. Awaiting a hip replacement he has poor mobility and cannot drive. Mr. G received clairvoyant scams after the loss of his wife and he responded because he felt lonely. He then started receiving and responding to prize draw and catalogue scams in his wife's absence until he got caught up in a daily routine of repeat orders to pass the time.

After intervention from Trading Standards it emerged that Mr. G had £41,000 of debt across five credit cards he had taken out to fund scams. Wardrobes and cupboards in his house were stacked with goods that were of no use to him.

Dementia

Dementias result in cognitive impairments that can interfere with everyday life. The prevalence of Dementia increases in old age. Symptoms include memory loss and difficulties with communication, problem solving and reasoning. It is a progressive condition affecting a person's abilities and mental capacity over time.

Dementia can cause fluctuations in mental capacity, and ability to make decisions and judge risk. Dementia can make it more difficult for people to identify and understand risk and to apply caution to decision making. This makes people with Dementia particularly vulnerable to scamming.

1 in every 14 of the population aged 65 years and over have Dementia.

(Alzheimer's Society, 2016)

Dementia currently costs the UK £26.3 billion a year.

(Alzheimer's Society, 2014)

The financial sector is changing rapidly and people with Dementia may find it difficult to understand new methods of financial transactions; for example, online banking, telephone banking and cash machines. People with Dementia may require support to safely manage their finances.

Managing finances can be a difficult and complex process for everyone, This process can be more difficult for people with Dementia putting them at higher risk of financial abuse. Having Dementia can also make it more difficult to detect financial abuse.

62% of carers said the person they care for had been approached by cold callers, or doorstep sales people.

(Alzheimer's Society, 2011)

70% of carers said that nuisance telephone cold callers routinely targeted the person they cared for.

(Alzheimer's Society, 2011)

Scammers target people with Dementia because they are more susceptible to scams. They may be unable to identify the value of money or identify the risks of sending money in advance.

Mr. K, 86, lost his wife 22 years ago and lives alone. He has health and mobility issues and does not leave his property. He is in the early stages of Dementia. Mr. K replied to lottery, clairvoyant, inheritance and other scams. He wanted to pay for improved, social living accommodation in a care home. He receives 80-120 scam mail letters and 20 scam phone calls a week. Mr. K has spent at least £30,000 on scams in three years, although this is likely to be much higher. With no savings, Mr. K survives on his state pension and benefits. His Dementia is such that he has moments where he understands that he has been replying to scams, but he quickly forgets.

Dementia Care



£26.3 Billion per year



£32,250 per person

Social Care

£10.3

Billion per year

Private



£5.8

Billion per year

Public



£4.5

Billion per year

(Alzheimer's Society, 2014)

The Mental Capacity Act 2005

The Mental Capacity Act 2005 was implemented in England and Wales in 2007. It was introduced to correct of a lack of consistency in the law concerning mentally incapacitated adults and best interest decision making on their behalf. Prior to 2005 the law did not always respect independence and autonomy.

The Mental Capacity Act is a statutory framework that allows for decision making on behalf of people over the age of 16 who have a mental incapacity. The Act covers personal welfare decisions, mental healthcare decisions and financial decisions. It has 5 principles:

- It must be assumed that a person has capacity unless proved otherwise.
- All practicable steps must be taken to help a person make a decision before it is deemed they are unable.
- People are able to make unwise decisions without being deemed as incapable of making a decision.
- Any decision or action taken on behalf of another must be done so in their best interest.
- Before decisions are made or actions taken on behalf of another, consideration must be given to alternative and less restrictive ways of doing so.

Section 3 of the Act outlines a test to be used to test for mental capacity. If any of the four conditions cannot be satisfied, a person would be deemed incapable.

A person is unable to make a decision for himself if he is unable-

- to understand the information relevant to the decision,
- to retain that information,
- to use or weigh that information as part of the process of making the decision, or
- to communicate his decision (whether by talking, using sign language or other means).

'Next of kin' does not exist within the law. The law does not allow for a next of kin to consent to treatment on behalf of another adult unless legal formalities have been put into place. Prior to the implementation of the Mental Capacity Act in 2007, care providers had no legal obligation to consult family or next of kin when making decisions about care and treatment and families had to rely on good practice to stay informed and involved.

Unwise Decisions

It should not be assumed that a person lacks mental capacity if their decisions are thought to be unwise. We all have a legal right to make an unwise decision. Distinguishing between a lack of capacity and an unwise decision can be difficult. Responding to a scam could be seen as an unwise decision unless the victim has been diagnosed with a cognitive impairment.

Lasting Power of Attorney

A lasting power of attorney allows a person to appoint someone of their choice to make decisions on their behalf should they become unable to do so. It is a legal tool which can help a person plan for their future and manage their finances and health and social care. Lasting Powers of Attorney can help protect vulnerable people from financial scamming.

Why do people respond to scams?

Most of the research into financial scamming to date has focused on the reasons why people fall victim to scams. Attention has been put on the persuasive techniques used by scammers to encourage responses and the characteristics of victims which make them more susceptible.

Persuasive Techniques

Scammers are skilled in exploiting the everyday decisions that people make. Heuristics are cognitive shortcuts which allow people to quickly make judgements. Scammers encourage people to use heuristics so that they are vulnerable to making quick and unwise decisions.

Scams are a form of marketing as they attempt to create a transaction, similar to legitimate sales transactions but without intention of receiving the products or services or quality of products or services perceived. Scammers have similar skills to people in sales and use these skills in a similar way. Within each scam there is an element of grooming. In some scams, particularly romance scams, grooming can continue for long periods of time before the victim loses any money. Research has found that there are four main psychological processes utilised to increase scam compliance:

Deterioration of decision making with incentive

When offered a high incentive, such as a large sum of money, people do not judge risk or reason their decisions in the same way as they would an everyday event. This is a visceral response, thinking with the heart and not the head. People with a cognitive impairment are the most vulnerable.

Acceptance of cues that create trust

Scammers use different techniques to elicit trust, including legitimate names and logos, faked customer reviews, positions of authority and common ground. People who put more importance on the interpersonal interaction than the details of the offer will miss the scam cues.

Social influence and consistency

People influence other's behaviour in different ways, including conforming to behaviour, reciprocating offers and gestures and being consistent in actions. Establishing similarity with victims or repeatedly asking for payments are a manipulation used in scams.

Urgency and scarcity

The value of an offer can be enhanced if it is perceived that the offer is scarce or urgent. Scammers often encourage victim's to take as little time to consider an offer as possible, increasing the pressure on the victim and likelihood of a rushed decision.

(Fischer, P., Lea, S. and Evans, K. 2013)



Each scam will also have an element that appeals to basic needs such as greed, fear and companionship, invoking a visceral response. This visceral response can stop victims from deliberating the scam for too long and is why scammers often put focus on the high rewards offered.

The more proximate the reward, the greater the visceral response will be.

(Langenderfer and Shimp, 2001)

Victim Characteristics

Most people will have received some form of scam, but only those who respond become victims. Research has focused on why victims respond to scams and what makes them more at risk. Victims appear to be more open to persuasion particularly by people they do not know. People who use heuristics to make decisions are vulnerable because of the short-cuts made in decision making. Victims are more likely to be scammed because of a number of errors made in decision-making processes.

Involvement in scams may also provide the victim with a sense of utility through engagement with meaningful activity, and a sense of purpose (Olivier, Burls, Fenge and Brown, 2015). This can make victims reluctant to give up their involvement.

<p>Urgency and scarcity</p> <p>Some people are more vulnerable to the pressure put on by scammers. People who struggle to make decisions under pressure are likely to be more vulnerable to scams.</p>	<p>Consistency and commitment</p> <p>Scammers may ask for small steps of compliance such as regular payments or contact. People who are comfortable with routine and consistency are likely to respond to such scams.</p>	<p>Gambling rewards</p> <p>Some people view scams as a gamble and are prepared to pay the relatively small costs for the chance to gain high rewards. The relationship between costs and rewards, the susceptibility to gambling, can make people more vulnerable to scams.</p>	<p>Emotional control</p> <p>Some victims have less control over their emotions compared with non-victims. People who struggle to regulate their emotional attachment are likely to be more vulnerable to scams.</p>
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(Office of Fair Trading, 2009)

What victims had to say

“ It gave me something to do, take my mind off ... Like a little job, because I had nothing else. ”

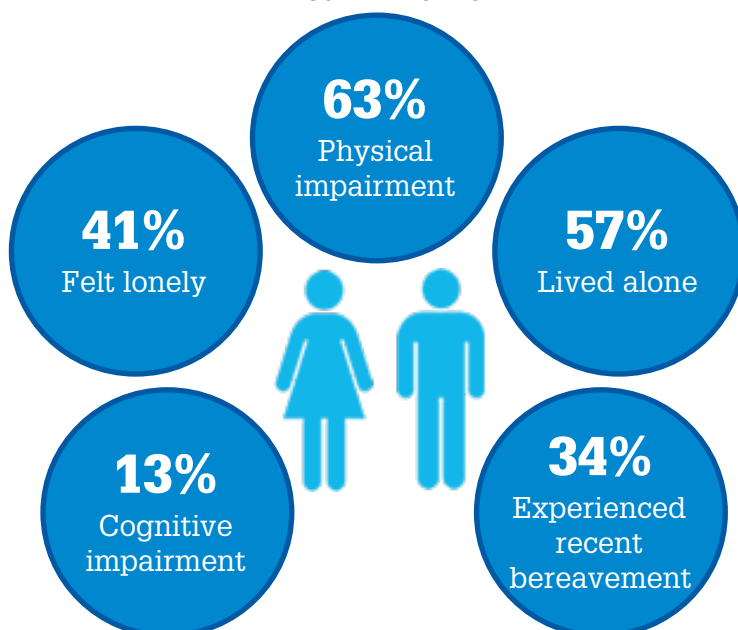
“ They play on that you see, your emotions and everything. It wasn't until sometime after my husband died that I really began to get involved with it because it gave me, I know this sounds silly, something to take my mind off my grief ”

“ They kept saying we can wait, there is no hurry, we understand. We're sorry for your loss. They were comforting me in one way, it's ridiculous to say it you know, quite friendly and believable. Took me over really ”

(Olivier, Burls, Fenge and Brown, 2015)

The Doorstep Crime Victim Impact Survey

Victim Profile



(National Trading Standards Board, 2015)

What impact does scamming have?

Financial scamming can have seriously damaging consequences on individuals and society. The impact is often underestimated. Becoming a scam victim can be a life-changing event.

Individuals

The financial detriment to victims can range from a few pounds to hundreds of thousands of pounds, depending on the type of scam and the number of times a victim has responded. In many cases the financial loss is severe enough to impact an individual's well being and day-to-day standard of living. Scam victims may go without food, sell or re-mortgage their home or take out loans to fund scams or debts caused by scams.

Scams can cause long lasting or permanent damage to an individual's health and quality of life. Many victims experience injury to their confidence and trust, and some victims are left with the psychological effects of stress, anxiety, fear, depression and shame. Many victims face denial and others place blame on their own shoulders.

Scams can be a major factor in the decline of health in older people. The Home Office carried out a study in 2003 on burglary and it was reported that older victims of doorstep crime decline in health faster than non-victims of a similar age (Donaldson, 2003).

Mrs. M began responding to prize draw scams, sending £10-£15 regularly to 'win' the money to pay off her daughters debts. This could bring her daughter home from overseas. Over 15 years Mrs. M spent her life savings, over £20,000, on scams and admitted she had become addicted to responding. She became seriously ill, couldn't work and lived off benefits. Mrs. M went without food to fund the scams and showed Trading Standards Officers empty food cupboards and piles of daily scam letters. Whilst recovering from a stomach operation, Mrs. M survived purely on liquid supplements supplied by the hospital. She accrued a debt of £2,000 to her bank.

Society

Scamming causes financial detriment to both individuals and wider society. Scamming increases the pressure on public services who have a duty of care as a result of the Care Act (2014) to safeguard individuals from financial abuse. The Care Act (2014) recognises the significant threat that financial abuse poses to adult health and wellbeing and places a responsibility for protection on Local Authorities. This will result in increased demand for 'safeguarding' responses from Local Authorities, the police and Trading Standards.

Loss of assets and finances may result in individuals being unable to contribute to their health and social care costs in old age, increasing the financial burden on society for future care provision.

People with Dementia are particularly at risk of financial abuse and scamming, and this puts additional pressure on community and residential Dementia care services. The average annual cost in 2007 of supporting a person with severe Dementia in the community was £37,473 and in a care home was £31,296 (Alzheimer's Society, 2007).

With more scam victims losing large sums of money, there is more pressure on public funding. Financial scamming will continue to be a challenge for the economy if it is not tackled in the future. Scams can undermine the health and wellbeing of victims resulting in increased demand for health and social care support.

What can be done?

A number of national initiatives are recognising the scale of the problem by financial crime and financial scams. These include:

Joint Fraud Taskforce

In February 2016 the Home Office announced the establishment of a new Joint Fraud Taskforce to combat financial fraud to include banks, the police and government officials. This is a response to the growing recognition that financial fraud is undermining business and the wider economy. There has been a growth in particular types of financial fraud in the last year including online banking fraud which rose by 48% in 2014. Another growth area for fraud has been the CEO or 'bogus boss' fraud, where staff are instructed to transfer money for a specific reason out of a company account, believing the instruction to come from a senior member of staff.

The new Joint Task Force brings together banks, payment providers, police, wider law enforcement and regulators to jointly tackle this threat. It builds on the success of the Joint Money Laundering Intelligence Taskforce set up in 2015. Five workstrands are identified:

- **Understanding the threat**
- **The collective response**
- **Victims and vulnerability**
- **Behaviour change**
- **Tackling systemic vulnerabilities**

The development of a national taskforce is positive and to be welcomed, and will encourage greater cooperation between banks, law enforcement and government to respond to fraud. It will be important for the taskforce to consider the impact of fraud on individuals as well as businesses, and to collaborate with other agencies involved in this work including Trading Standards, The National Trading Standards Scams Team and Bournemouth University.

Financial scams and in particular mass marketing fraud is a growing problem and can affect anyone, and it is important that the victims of this types of financial crime are identified and supported as well. The Care Act (2014) has recognised the risks posed by financial abuse/crime on individuals and places a statutory responsibility on local authorities to take a lead in safeguarding those at risk. This requires collaboration from key agencies involved in identifying and protecting victims of financial scams, including the police, trading standards, the financial sector, local authorities and health care.

We believe it is important that certain groups are recognised as being at increased risk of scam involvement, and this includes older people and those who are socially isolated and living alone. In particular those with dementia find it difficult to understand risk and apply caution to decision making due to their cognitive deficits and reduced financial capability. This makes people with dementia at increased risk of responding to scams. Therefore banks and other financial institutions should have a 'duty to care' for those with cognitive impairments who may make an 'unwise decision' a result of their cognitive state. It is important to ensure that vulnerable citizens are protected and supported in the best way possible.



Operation Broadway (An example of multiagency work to prevent scams)

Operation Broadway is a multi agency approach to tackling the serious issue of investment fraud. It brings together a number of partners – the City of London Trading Standards Service, the National Trading Standards Tri-Region Scambusters Team, the City of London Police, the Metropolitan Police, the Financial Conduct Authority and Her Majesty’s Revenue and Customs. Investment fraudsters cold call consumers, particularly those of more senior years, in an attempt to sell “fantastic” investment opportunities in products such as wine, diamonds, rare earth metals and even car parking spaces. The sale of these products is not regulated and the products are normally over-priced, are actually a very poor investment and often do not even exist. Individual consumers have been known to lose hundreds of thousands of pounds which has a devastating effect on the victims and places additional burdens on the welfare system in the future. The fraudsters like to be associated with prestigious addresses in the City to create the impression of respectability in their glossy brochures and on their web sites and they use mail forwarding businesses to give the impression that they are based in the Square Mile.

Operation Broadway is an intelligence led approach to tackling this crime and partners meet every two weeks to share intelligence and decide on deployments to addresses in the City. It also engages closely with the network of mail forwarding businesses and virtual offices that may be inadvertently facilitating this type of crime. The useful provisions of the London Local Authorities Act are rigorously enforced, making it more difficult for the fraudsters to use a seemingly respectable address. Public awareness campaigns are also orchestrated in order to make consumers aware of the serious risks of dealing with cold callers.

Every incident of investment fraud involves the transfer of money from the vulnerable consumer to the criminal and Operation Broadway is now hoping to work with the financial services sector to build safeguards into the system to prevent this despicable type of financial abuse.

(City of London Trading Standards, 2016)

The National Centre for Post Qualifying Social Work and Professional Practice believe that it is important that certain groups are recognised to be at increased risk of scam involvement, including lonely older people and those with Dementia who have decreased financial capability.

Therefore, banks and other financial institutions have a ‘duty of care’ for those with cognitive impairments. Health and Social Care agencies along with the police and Trading Standards need to work collaboratively to identify and support those individuals most at risk.

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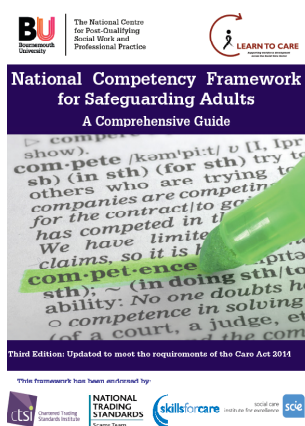
SAFEGUARDING ADULTS AT RISK RESOURCES

National Competency Framework for Safeguarding Adults

The National Competency Framework for Safeguarding Adults outlines the competencies required for those working with adults at risk.

The framework will aid staff supervisors and team leaders to use identifiable standards to measure the competencies of staff.

The framework has been updated to meet the requirements of The Care Act (2014). This should be used alongside the series of Safeguarding Adults resources.



Safeguarding Vulnerable Adults - Staff Group A Workbook

This workbook provides the information and training needed to establish the minimum standard of competence required of those who work with adults.

The National Competency Framework for Safeguarding Adults and this workbook, used

together, enables employers and employees to establish consistency in approach to Safeguarding Adults.

The workbook will enable employees to demonstrate competence in their practice in a way that is in line with their occupational role and responsibilities.



Safeguarding Adults at Risk of Harm - Staff Group B Workbook

Practice in this safeguarding adults requires a high level of skill and knowledge as professionals seek to Safeguard those most vulnerable and at risk of harm in society, whilst also striving to protect individual's rights to live their lives as they choose. This will often involve striking a balance between support and control, liaising with a wide range of professionals and people who use services and their families, offering a professional judgment on a complex situation whilst managing high levels of risk.

This book should be used alongside the National Competency Framework for Safeguarding Adults.



Safeguarding Adults at Risk of Harm - Staff Group C & D Workbook

This is the final workbook in the Safeguarding series produced by Bournemouth University on behalf of Learn to Care, the professional association of workforce development managers in local authorities.

This workbook seeks to assist strategic and operational managers to benchmark existing knowledge and understanding of safeguarding adults at risk of harm and stimulate further investigation as appropriate. The National Competency Framework for Safeguarding Adults and this workbook, used together, enables employers and employees to establish consistency in approach to Safeguarding Adults.



Contact details

We are able to offer a single point of contact for all questions and enquiries regarding all the educational programmes we administer. Our contact details are below:

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Twitter: @researchpqsw

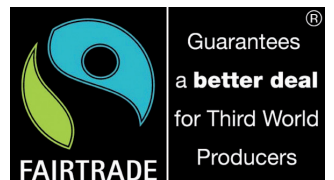
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NATIONAL TRADING STANDARDS

Scams Team

Friends Against Scams is a National Trading Standards Scams Team initiative

Friends Against Scams aims to protect and prevent people from becoming victims of scams by empowering communities to...

'Take a Stand Against Scams.'

Friends Against Scams aims to:

- Highlight the scale of the problem by getting communities and the nation talking about scams.
- Change the perceptions of why people become scam victims.
- Prevent people from becoming or continuing to be a scam victim by providing more adequate support.
- Recruit people to join the fight against scams to make this a scam-free nation.

ANYBODY can join Friends Against Scams and make a difference in their own way.



Within the initiative there will be:

Friends

People from all walks of life who attend a short training session, commit to talking to others about scams and potentially identify victims.

SCAMchampions

Friends who attend a further training session to enable them to recruit new Friends Against Scams.

SCAMBassadors

MPs, senior officials or someone who will use their influence to raise the profile of scams.

Friends Against Scams will:

Start
Taking
Action
Now and
Deliver the message...
...Against Scams!



A Friend Against Scams learns about scams then turns that knowledge into action.

How to get involved

I'm an organisation

Friends Against Scams organisations will pledge to actively promote the Friends Against Scams initiative; the easiest way to do this is to make all staff Friends Against Scams.

For more information contact friendsagainstscams@eastsussex.gov.uk

Members of the public

Members of the public can become Friends Against Scams by attending face to face training sessions or by completing the online awareness session.

Coming soon...

There will be a designated website with links to on-line training, support and advice from both NTS Scams team and identified partners.

A little bit about the NTS Scams Team

The NTS Scams Team works across England & Wales and engages with partner agencies to identify and support victims of scams.

Aims of the NTS Scams Team are:

- To **IDENTIFY** victims of scams.
- To **INTERVENE** and protect victims from further victimisation.
- To **INVESTIGATE** criminal activity.
- To **INFORM** local authorities and agencies on how to work with and support scam victims.
- To **INFLUENCE** people at local, regional and national levels to **TAKE A STAND AGAINST SCAMS.**





Chartered Trading Standards Institute

STAND AGAINST SCAMS



#StandAgainstScams
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Become a **#Scambassador** Today

NATIONAL TRADING STANDARDS
Scams Team

STAND AGAINST SCAMS

Scams are the scourge of our communities. They are operated by criminals with the sole purpose of identifying and exploiting often vulnerable, elderly and mentally impaired people.

Trading standards, a function of local government, is focused on combating criminals and protecting these vulnerable individuals.

The average victim loses about **£1,000** to scams but some have lost their homes, their life savings and many thousands of pounds.

Financial loss is not the only cost. Feelings of **vulnerability** can have an overwhelming impact on many victims.

Elderly victims are **2.4 times more likely** to die or go into a care home than those who are not scammed.

Many other public services are required to help pick up the pieces and all this has a cost.

WHO WE ARE

The Chartered Trading Standards Institute (CTSI) is the professional body representing trading standards in the four nations of the UK.

Together with the NTS Scams Team we are creating a cross-party network to protect everyone from scams and the damage they cause. This is the **#Scambassador** network.

THE #SCAMBASSADOR NETWORK

As a **#Scambassador** you will have the backing of CTSI and NTS Scams Team in your advice, campaigns and media work.

#Scambassadors will be a source of support and crucial information for those who desperately need it.

The information that a **#Scambassador** gathers locally could also help tackle the problem on a national scale.

**CONTACT THE CTSI POLICY
TEAM TO SIGN UP TODAY
POLICY@TSI.ORG.UK**



STAND AGAINST SCAMS



SO WHAT ARE SCAMS?

If someone is persuaded to part with money as a result of **postal, telephone or electronic communication** received into the home they have been scammed. This can often take place on an industrial scale through:

- **Fictitious prize draws**
- **False investment opportunities**
- **Pension fraud or bogus equity release schemes**
- **Clairvoyant or dating scams**
- **Fake lotteries**

These scams often use techniques such as sales scripts, data collection and targeted mail. They may play on the aspirations as well as the vulnerability of the victim. Victims' details are often passed around criminal groups, leading to repeat victimisation.

Several forms of this crime take place on the doorstep. Victims are cold called at their homes and persuaded to part with money. The most common form is charging an extortionate price for unnecessary work not completed.

THE TIP OF THE ICEBERG

For all that is known about scams it is believed that there is a great deal of information yet to be discovered.

- **Victims don't report being scammed because of shame or intimidation.**
- **With diminishing funding for local trading standards services there are fewer opportunities to follow up on suspicious activity.**
- **Developing technology enables scammers to access victims in new ways.**

When it was founded the NTS Scams Team had uncovered **106,000** potential victims on captured criminal target lists also known as 'suckers lists'. Further investigations have suggested that there are **560,000** victims in circulation with many more anticipated.

Only **5%** of scams are reported

WHAT ARE LOCAL AUTHORITIES DOING ABOUT SCAMS?

Combating scams is rarely easy. Many criminals operate overseas out of the reach of UK authorities, hide under company identities or intimidate their victims into silence. Trading standards have seen staff numbers fall by half over the last five years. Criminals know this and are targeting consumers because of this.

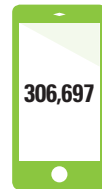
Local authority trading standards step in when they are aware of a victim, disrupting the criminals and where possible attempting to bring them to justice.

Officers work with victims to prevent future scams, using innovations such as call blockers to safeguard individuals. When a call blocker is installed it shows the targeting of the vulnerable.

Local authority trading standards have piloted call blocking software to help tackle scam calls up and down the country. In partnership with TrueCall we have found that:



Over 100 **trading standards, charity, social services, adult safeguarding** and **police teams** have been involved in successful call blocking projects all across the UK



nuisance calls blocked



of all calls received were nuisance calls



of nuisance and scam calls blocked

Residents were receiving **53 nuisance calls** per month - **6 times** the national average



MANY INTERVENTIONS ARE GUIDED BY THE WORK OF THE NTS SCAMS TEAM

NTS Scams Team

Founded in 2012, the core aims of the NTS Scams Team include: **identifying** victims of fraud; **intervening** and protecting victims from further victimisation; **investigating** criminal activity; **informing** local authorities and agencies on how to work with and support scam victims; and **influencing** people at local, regional and national levels to take a stand against scams.

The team shares its data with local authority trading standards services who are then able to intervene with victims on a one-to-one basis. Partner agencies are advised to make face-to-face visits to ensure that the victim receives the best possible care and support.

Local trading standards work tirelessly to ensure a long term support network is established. Where possible local teams will also link victims with other support mechanisms and befriending services such as those run by the charity Age UK.

Successes of the NTS Scams Team

- **173** local authorities are signed up to the NTS Scams Team initiative
- **19,447** victims identified throughout the UK
- **£812.01** average savings per person as a result of trading standards work



560,000

victims have been identified on so-called 'suckers lists'

3,628

postmen and postwomen trained by trading standards



110,000

items of mail seized

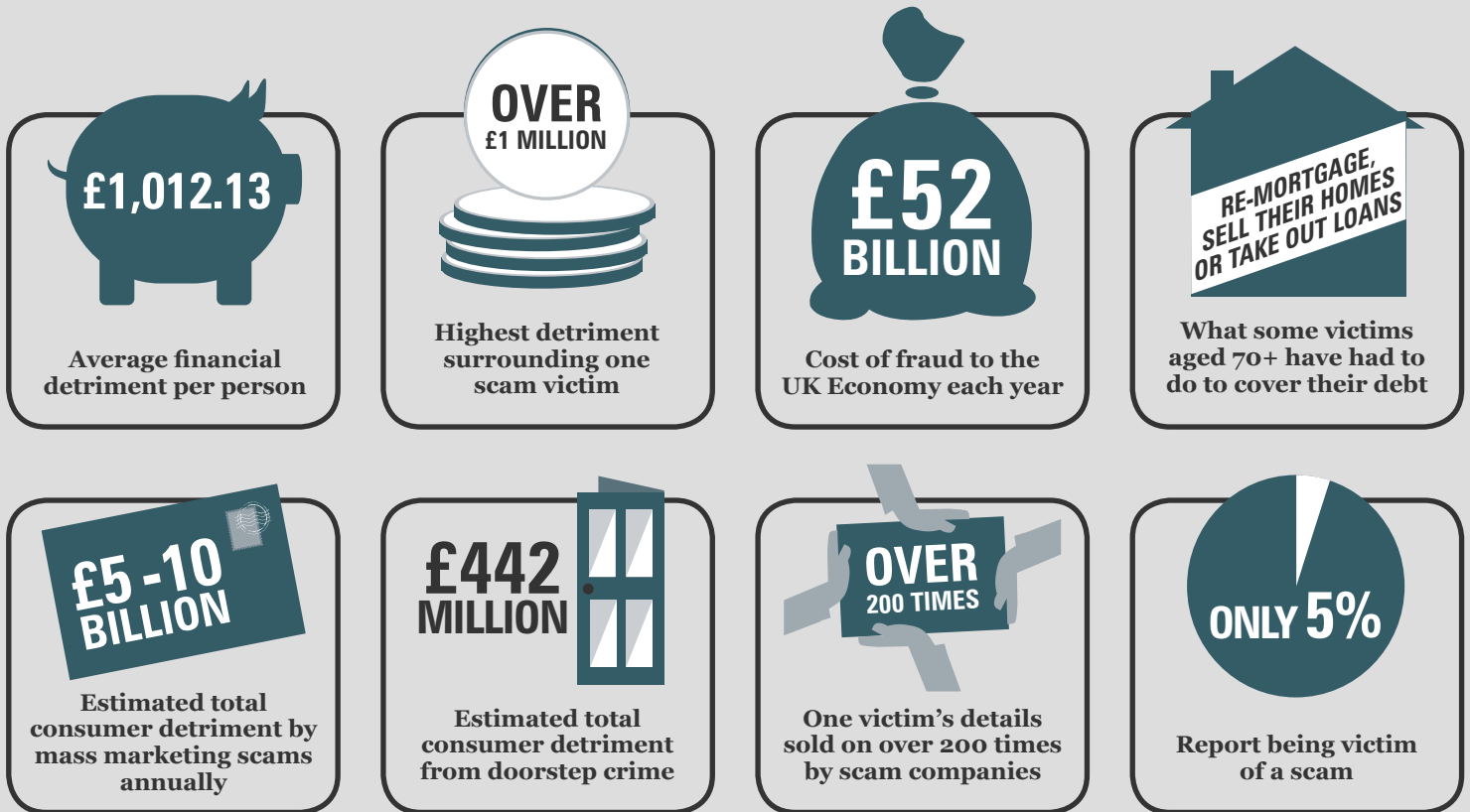


150,000

cheques seized

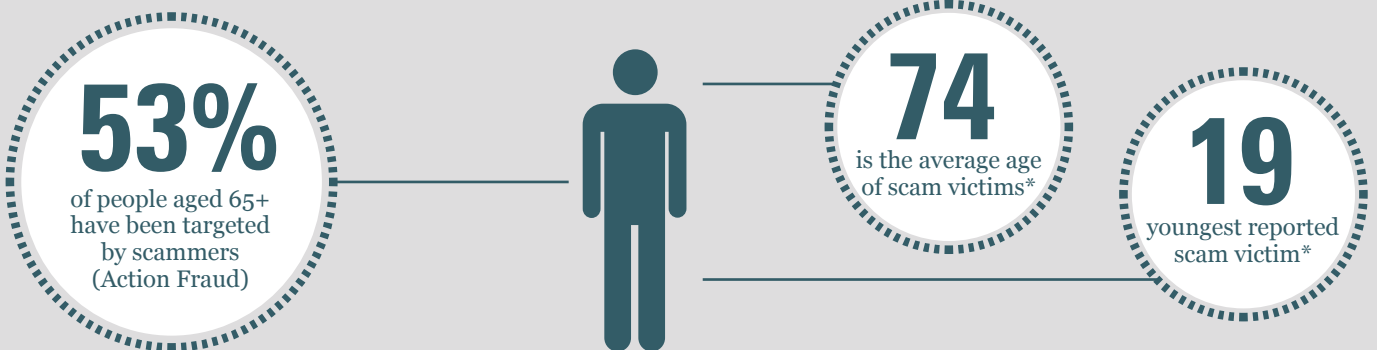


STAND AGAINST SCAMS



ANYONE CAN BE THE VICTIM OF A SCAM

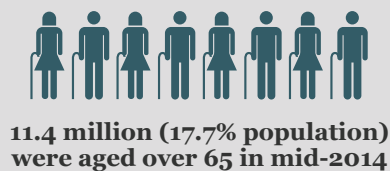
yet it is the elderly and vulnerable who are often systematically targeted by scammers



*based on 'suckers list' intelligence

RESEARCH HAS CONFIRMED

older people are more susceptible to becoming victims due to lower levels of cognitive function. This is a concern because the ageing population is on the rise:



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Number of people with dementia set to rise by 40% by 2025

HOW TO HELP A SCAM VICTIM?

By signing up to the initiative, as both a new #scambassador and as a prominent figurehead of the community, the cases of local scams victims and their families will inevitably surface and require action.

It is important to remember that victims are all unique. There are, however, some common things to remember for every victim:

- Experts have described victims of scams and financial abuse as being groomed by scammers.

- Because of this they may not accept that they have been a victim of crime, believing the criminals even over their own family.
- Their family may have made several attempts to stop repeat victimisation only to find that their family member cannot accept that they are being defrauded.
- Many victims suffer from dementia and other debilitating mental conditions which contributes to the difficulty to accept a crime has taken place.

Trading standards becoming involved will bring safeguarding support to victims and help to disrupt criminal activity.

If you or a constituent wishes to report a potential scam contact the Citizens Advice consumer helpline.

03454 04 05 06

or

03454 04 05 05

(Welsh speaking line)

If you would like any further information on the issues around scams, trading standards and what happens to an issue once it is reported please get in touch with CTSI

POLICY@TSI.ORG.UK

PRINT OUT FOR FUTURE REFERENCE

JOIN THE FIGHT

CTSI and the NTS Scams Team will support you every step of the way in becoming an effective **#Scambassador** for your community. We will provide media support and can help give you ideas for local community actions that might work well in your area.

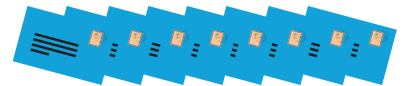
Some initiatives that have worked well in the past include:

WRITING to your local newspaper/magazine. Include a column on the latest scams reported in the area, warn constituents to be aware, provide info and keep us updated.



Use social media to raise awareness of issues **#STANDAGAINSTSCAMS**. Become a **#SCAMBASSADOR** today!

Co-ordinate a **MAIL COLLECT** in your constituency – this is a great way to get scam mail out of your constituent's homes and into the hands of the trading standards teams who will be able to investigate it fully. Send findings over to the NTS Scams team.



YOUR COMMITMENT TO US:

BY SIGNING UP AS A **#SCAMBASSADOR** YOU ARE COMMITTING TO:

- **Help us to raise the profile of the problem of fraud and financial scams at a national level**
- **Raise the issue of scams as a key topic of concern in parliament**
- **Encourage your local authority to sign up to the NTS Scams Team and start taking information on scam victims**

As the **#Scambassador** network grows we hope to be able to bring increased national attention to the issues

CONTACT THE CTSI POLICY TEAM TO SIGN UP TODAY



Chartered Trading Standards Institute

FOR MORE INFORMATION CONTACT THE POLICY TEAM

tel 01268 582250 or email policy@tsi.org.uk

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