

DERBYSHIRE COUNTY COUNCIL

MEETING WITH CABINET MEMBER, HEALTH AND COMMUNITIES

01 September 2015

Report of the Strategic Director, Health and Communities

DERBYSHIRE SCAM WATCH PROPOSAL

1. Purpose of Report:

To seek the Cabinet Member's support for setting up a Derbyshire Scam Watch Scheme in conjunction with Derbyshire Age UK and Derbyshire Citizens Advice Bureaux following a successful bid to the Derbyshire Police and Crime Commissioner's Crime Prevention Grant.

2. Information and Analysis:

- 2.1 As has already been reported, Derbyshire Trading Standards has seen a significant increase in complaints about 'Scam' mail communications. Whilst complaints about scam mail have been reported for many years, it is only recently that good intelligence about the scale of the problem and the number of older people falling victim to scam mail has been received. Since the vast majority of scammers are based abroad, taking enforcement action in the UK is extremely difficult. Consequently, our efforts have been aimed at preventing people falling victim to scams.
- 2.2 Following its creation in 2012, National Trading Standards¹ (NTS) identified tackling scams as a priority and a new National Trading Standards Scams Team was set up within West Sussex Trading Standards. Working closely with the National Fraud Agency, the Metropolitan Police and Royal Mail, the national team has been able to intercept scam mail responses sent by the public and so prevent them losing money to the scammers. The intercepted mail from Derbyshire residents is sent back to Derbyshire Trading Standards and we undertake to return their money and give one to one advice aimed at preventing them becoming repeat victims. So far we have dealt with 80 members of the public in this way and although this work is rewarding and valuable, it can be quite time-consuming with repeat visits and liaison with family members often needed.
- 2.3 In May this year we were notified that the Police and Crime Commissioner (PCC) for Derbyshire had launched Round 6 of Crime Prevention Grant and was inviting bids for up to £25,000. The PCC invited bids to provide funding to

¹ See new website: <http://www.nationaltradingstandards.uk/>

‘promote partnership working with the Commissioner and help deliver’ the following objectives:

- To improve the support provided to victims and witnesses
- To keep people, particularly the most vulnerable in our communities, safe from harm, anti-social behaviour and criminal activities
- To encourage further investigation into the issues relating to alcohol related crime and harm and the impact of drugs on communities
- To support local policing and maintain current strength, distributing resources into places of greatest need
- To drive continual improvement in performance through a robust performance framework that identifies key risks and manifesto priorities
- To provide strong and effective partnership working including with Neighbourhood Watch, and the Voluntary, Community and Social Enterprise sector to facilitate greater impact and use of resources

2.4 Proposed bids were to be spent during the period 1 September 2015 to end August 2016 and had to relate to at least one of the following priorities:

- 1) Protecting victims of crime
- 2) Helping those vulnerable to crime
- 3) Tackling anti-social behaviour
- 4) Tackling drug and alcohol-related crime and harm
- 5) Tackling domestic abuse
- 6) Supporting Witnesses

2.5 A small working group was established to consider a joint bid led by North East Derbyshire CAB and including Derbyshire Age UK and the Trading Standards Division. The proposed bid was to recruit and train Age UK and CAB volunteers to carry out the sort of home visits that Trading Standards staff have been doing. The funding would pay for the recruitment of a coordinator to be a focal point of the project with the following responsibilities:

- To recruit volunteers to carry out home visits to local residents identified as scam mail victims
- To organise training of new and existing volunteers to be delivered by trading standards staff
- In partnership with other stakeholders to identify 100 victims and/or potential scam victims for a home visit
- Ensure that identified residents received direct support and advice about the potential harm from scam mail.
- To refer, as appropriate, residents to other care sources of support via the County Council’s First Contact service.
- To make Safeguarding referrals as appropriate.
- To recommend the installation of telephone ‘call blockers’ as appropriate
- To commission monthly media communications
- To identify the scale and levels of consumer detriment

- To seek feedback from those residents visited to ascertain whether they felt more aware of the potential harm from scam mail and better connected as a result of the intervention.

2.6 One of the objectives of the project is to alleviate the additional work load pressure on the Trading Standards Division of conducting home visits and to concentrate our resource on providing support and expertise to the volunteers. Another key objective is to provide a telephone hot-line and website for partner agencies to give information and advice about scams and potential scams based on national, regional and local intelligence.

Further details about the bid are provided in the appendix to this report. We were notified on 15 July 2015 that the bid for £25,000 had been successful.

3 Other Considerations:

In preparing this report the relevance of the following factors has been considered; human resources, legal, financial, prevention of crime and disorder, equality of opportunity; environmental, health, human resources, property and transport considerations.

4 Background Papers:

Cabco Report, 5 July 2010 Raising Derbyshire Resident's Awareness About Scams

Cabco Report, 30 September 2014 Tackling Scam Mail Communications

5 Key Decision:

No

6 Call-in:

Is it required that call-in be waived for any decision on this report? No

7 Officer's recommendation:

That the Cabinet Member, Health and Communities supports the setting up of a Derbyshire Scam Watch Scheme in partnership with Derbyshire Age UK and Derbyshire Citizens Advice Bureaux following a successful bid for £25,000 to the Derbyshire Police and Crime Commissioner's Crime Prevention Grant.

David Lowe
Strategic Director
Health and Communities

Appendix Police and Crime Commissioner Funding Bid to set up Derbyshire Scams Watch Project

Summary of Proposal

A Voluntary Sector/Public Sector project to raise awareness amongst older residents of the potential harmful effects of mass-marketing, internet, doorstep and telephone scams, and to provide one to one advice and support where potential scam/fraud victims are identified.

Advice and enforcement agencies in Derbyshire including Citizens Advice, Age UK, Trading Standards and Police, have long been aware of the harmful impact on local residents, and in particular older adults, of the variety of fraudulent practices typically known as 'scams'. However, the amount of potential victims in Derbyshire has only relatively recently become apparent. This has followed the collation of intelligence received by Derbyshire Trading Standards, the National Trading Standards Scams Team (NST) and Action Fraud along with research carried out on behalf of Age UK and Citizens Advice.

This suggests the following detriment to UK citizens from scams:

- £5 billion – the estimated amount lost each year by UK consumers to mass-marketed scams via phone and post.
- Nearly half of people in the UK (48 per cent) have been targeted by a scam
- Every year more than three million people in the UK fall victim to scams losing hundreds, sometimes thousands, even hundreds of thousands of pounds.
- Just five per cent of scams are reported.
- Losses to vishing (phone) scams more than trebled in 2014 from £7m to nearly £24 million, according to Financial Fraud Action UK; 58 per cent of people reported receiving suspicious calls.
- £495 million – the total cost of pension scams known to the Pensions Regulator.
- £670 million – the total annual cost to victims of the top ten online scams

Taking enforcement action against the perpetrators of on-line and postal scams is often very difficult as typically they are located abroad, so the main strategy in recent years has been to seek to raise awareness about the different types of scams – particularly amongst older people. However, press releases and newsletters are not enough. What is more effective is to reach people in their own homes.

The main purpose of this bid is to provide training, advice and support to volunteers to enable them to visit scam victims in their own homes. Derbyshire Police and Trading Standards Service do not have the capacity to visit all victims and potential victims, but by working with voluntary sector partners, we can ensure that significantly more local people can be supported and prevented from being defrauded. Where evidence of actionable criminality exists, potential witnesses will be supported to give evidence to enable investigations be undertaken and, if appropriate, alleged offenders prosecuted.

Proposed Outcomes

Derbyshire Scam Watch website will be established, providing a central resource of information about known scam activity and tips on how to protect against becoming a victim. This web-based resource will be available to the public and also carers, volunteers and enforcement colleagues to provide a reference source of information.

The primary anticipated outcome is to set up a programme of visits to known victims as communicated to Trading Standards by the National Scams Team, and also as identified by referrals from partner agencies including Age UK, Derbyshire CAB, DCC Adult Care, Community Safety, Public Health and Derbyshire Police. The service will also be available to concerned family, friends and neighbours of older residents.

100 victims/potential scam victims will be visited with the following potential results -

- Direct support, advice and 'target hardening' provided to maximise the likelihood of ending a victim's response to scams
- DCC First Contact referrals made where other needs are identified during the visits
- Staff to make Safeguarding referrals where serious care issues are identified that may require statutory intervention
- Further embedding of vulnerable individuals in local social support structures including befriending services, local groups etc.
- Where it is identified that victims are affected by nuisance/scam calls, referrals made to DCC TS for provision of call blocking devices

Training of approximately 15 additional volunteers specific to the aims of this project.

In addition:

- 12 external media communications during the project period including an Age UK magazine piece and staff newsletter
- Statistical evaluation of the scale of scams and detriment to those targeted, and a total financial benefit calculated, based on the prevention of any future loss by victims (Trading Standards calculate that each successful intervention results in a pure 'financial' benefit of £500 of prevented loss to scams, over a 12 month period)
- As well as mass-media scams, older residents are more likely to become victims of doorstep-crime. Where intelligence is revealed of actionable doorstep criminality, older people will be supported to give evidence so that Police and Trading Standards enforcement staff can conduct criminal investigations, and where appropriate, initiate legal proceedings

Impact and Benefit

100 local residents (direct) will be prevented from becoming/continuing to be victims of fraudulent scam communications.

Following the final visit each victim will be contacted to seek to establish:

- how satisfied they are with the intervention,
- to rate how safe they now feel,
- whether they know more about local community organisations and services and
- How much of an impact the interventions have had on their health and well-being.

This will provide data on the social and emotional impact of the project as well as any financial gains made by safeguarding victims. Where possible, information will be disseminated amongst victim's own family and friendship circles ensuring that many other local people are safeguarded against becoming victims in the future. Where appropriate, victims will - via referral from volunteers - be provided with call blocking devices to permanently reduce nuisance/scam calls. In one year, just 10 users on the initial Trading Standards pilot project, benefited from a total reduction of 3,500 unwanted calls).

- Key workers in all agencies are better trained to identify criminal scams and help support victims with increased knowledge of roles of partners in relation to crime prevention.
- Local residents will be more aware of the potential harm from scams as a result of the publicity generated during the project.
- 100% of actionable criminality investigated with a view to prosecution of identifiable offenders.
- Trading Standards will be able to increase intelligence held in relation to scams and how they are perpetrated, identify any emerging trends. The National Scams Team will understand more about the extent and value of scams and fraud.
- Best practice will be shared with other agencies and localities.