

Agenda Item No. 3(e)

DERBYSHIRE COUNTY COUNCIL

MEETING OF CABINET MEMBER – HEALTH AND COMMUNITIES

7 September 2017

Report of the Strategic Director – Economy, Transport and Communities

**PROTECTING VULNERABLE PEOPLE IN DERBYSHIRE – DERBYSHIRE
SCAM WATCH UPDATE**

(1) **Purpose of Report** To inform the Cabinet Member of action being taken to support vulnerable local residents who have been victims of scams and to raise awareness about the potential harm from scams; and to seek the Cabinet Member's support to encourage the take-up of the Friends Against Scams training package.

(2) **Information and Analysis** Derbyshire Trading Standards Service (DTSS) seeks to support local vulnerable people who are at risk from the activities of rogue traders and, in particular, those that promulgate scam mail. Although a potential breach of the Consumer Protection from Unfair Trading Regulations 2008 (CPR), the persons responsible for sending scam mail, are usually based abroad and thus it is very difficult for individual local authorities to bring the perpetrators to Court. As such, for many years, DTSS has sought to raise awareness about the potential harmful effects of scam mail to local residents.

The National Centre for Post-Qualifying Social Work and Professional Practice has identified the extent of the problem, as follows:

- The estimated amount lost each year by UK consumers to mass-marketed scams via phone and post is between £5 billion and £10 billion.
- Nearly half of people in the UK (48 per cent) have been targeted by a scam.
- National Trading Standards Scams Team (NTSST) report that the average age of a scam victim is 74 – lonely older people are more likely to be at risk of being scammed.
- People with dementia are at increased risk of responding to a scam. They experience a fluctuation of mental capacity which makes it hard for them to understand risk and apply caution.
- Scams can be a major factor in the decline of health in older people, undermining wellbeing and quality of life.

- Many people who have responded to a scam are put onto “sucker’s lists” - these lists are sold globally between scammers and the victim is targeted repeatedly as a result.
- Age UK reports that 3.2 million people in the UK fall victim to scams every year – the estimated average detriment is just over £1,000 per victim but individual losses can be much higher

DTSS’s first attempt at raising awareness about scam mail was in 2006 when a ‘Junk the Junk’ campaign was launched in conjunction with Derbyshire Libraries. The idea behind the campaign was to encourage local residents to recognise unsolicited mail offering ‘fabulous prizes’ or notification of a ‘lottery win’ as junk mail and to get rid of it by ‘posting’ it to the Trading Standards team via their local library. This type of campaign was promoted nationally by the Office of Fair Trading which, at the time, had responsibility for Government policy relating to a range of consumer protection measures as part of an annual ‘scams awareness’ month. A significant change in legislative control of scams came in 2008 with the introduction of the CPR which made it a specific offence to imply that a member of the public had ‘won’ something. However, as indicated above, investigating foreign based criminals is virtually impossible for local authority based services.

There have been a number of public led campaigns to raise awareness, including Think Jessica launched in 2007 by Chesterfield based Marilyn Baldwin after her mother became a chronic scam victim and the campaign group ‘Scams and Prize Cheque Offences’ (SAPCO) launched by Brian and Candy Smith from South Derbyshire in 2013. However, it was not until the creation of the NTSST in 2013, following the Government’s Consumer Landscape Review coupled with action taken by the Metropolitan Police in partnership with the Royal Mail, that practical steps could be taken to contact and support victims of scam mail. A timeline of significant developments in response to the growth in scam mail is provided in Appendix 1 to this report.

With the cooperation of Royal Mail, the Metropolitan Police have been able to identify and intercept mail from UK residents that have been misled by the scammers. This mail can contain cheques and postal orders that have been sent by victims in the mistaken belief that they will receive a lottery win or a prize draw pay-out. The intercepted mail is sent to the NTSST for collation and return to the relevant local Trading Standards Service. This provides Trading Standards with an opportunity not only to return the money to local residents, but also to initiate a discussion to explain the fraudulent nature of the scam and hopefully to prevent them falling victim in the future.

In 2014-15, DTSS had contact with and returned money to 71 local residents and although this work is rewarding and valuable, it can be quite time-consuming with repeat visits and liaison with family members often required. During the course of the year, the Service had been provided with names and

addresses of some 1,200 local residents who had fallen victim of the scammers. Due to the scale of identified victims in Derbyshire, DTSS sought support from the voluntary sector and in partnership with Derby and Derbyshire Age UK, supported a bid by North East Derbyshire Citizens Advice Bureau to the Office of the Police and Crime Commissioner (OPCC) for Derbyshire to set up Derbyshire Scam Watch (DSW). The objectives of DSW were to both raise awareness amongst older people and to visit local residents who had sent money to the scammers to explain that they had been taken advantage of by organised criminals. In addition to visits undertaken by Trading Standards officers, volunteers were trained to also carry out home visits.

In addition to recruiting and training volunteers to conduct advisory visits to 100 scam victims, the DSW project achieved the following:

- The development of DSW branding and marketing materials.
- A dedicated website: www.derbyshirescamwatch.org.uk
- Facebook page @derbyshiresw
- Twitter Feed @DerbyScamWatch

Details of DSW initiatives delivered during the OPCC funded project are provided in Figure 1 below. The initial project was funded from September 2016 to August 2017. It had been hoped that a bid to the Big Lottery Fund would provide funding for a three year initiative, but this proved to be unsuccessful. However, with support from Derbyshire Public Health, the DSW project is continuing and now has the benefit of additional funding for 2017-2018 from a further OPCC grant. Planned DSW activities for the current year are also shown in Figure 1 below.

Figure 1 - Derbyshire Scam Watch Initiative

Derbyshire Scam Watch Events 2015-16

- Safer Neighbourhood events – Chesterfield, Swadlincote and Buxton
- Dementia café's throughout the County including: Bakewell, Clay Cross, South Normanton, Staveley, Eggington
- Over 50's groups throughout the County
- Derbyshire Befriending Network
- All Derbyshire Libraries promoted DSW during Scam Awareness Month
- Over 60 pharmacies displayed posters highlighting the danger of scams
- Presentations to several District/Borough Councils
- Delivered conferences at Danesmoor and Derby Cathedral which were well attended with representatives from a range of organisations
- In partnership with the Faith in Action Team at Derby Diocese an article for Parish Magazines has been produced and has been downloaded over 1,000 times.
- Various other groups and events throughout the County.

Planned for 2017-18

- Dementia cafe's
- A number of Women's Institutes (W.I.'s).
- Safer Neighbourhood Team events when notified by the Police and Crime Commissioner's office.
- The promotion of scam awareness through Nat West Bank communities lead officer
- Working in conjunction with the Diocese to distribute a DSW message to all the parishes across Derby City and Derbyshire. Information has been sent to the Derby Diocese safeguarding team.

As part of the DSW initiative and in response to the Care Act 2014, DTSS has also been seeking to raise the level of awareness about the harmful effect of scams with other County Council service areas and has engaged with Adult Care through the Derbyshire Safeguarding Adults Board. The Board has a number of working groups/sub-groups that deal with various elements of safeguarding practice and the Financial Abuse Working Group has been meeting quarterly since September 2016. A summary of the group's activities is as follows:

- Produced terms of reference and an action plan, and the membership has increased significantly since the first meeting.
- Produced a toolkit of resources for professionals involved in the work – located on the Safer Derbyshire website.
- Established Friends Against Scams (FAS) campaign as the preferred means of rolling awareness out to frontline staff. FAS is a national awareness raising training module that has been produced by NTSST. It recognises a number of roles to raise awareness about the harmful impact of scams on vulnerable older people including 'Scam Friends', 'Scam Champions' and 'Scambassadors'.
- Brought together a diary of events to promote the messages around prevention and safeguarding.
- Adult Care has produced a pocket booklet for Derbyshire professionals to raise awareness about scams/financial abuse and is also producing periodic scams bulletins.
- Has produced a periodic Scams Bulletin for the public, highlighting the most recent scams operating in Derbyshire and signposting the public to the DSW website.
- Worked together on specific promotional events targeting the public with scam prevention and awareness messages.

Membership of the Financial Abuse Working Group includes:

- Derbyshire County Council - Adult Care – Prevention and Safeguarding teams, Trading Standards, Community Safety.

- Derbyshire Police – Public Relations, Economic Crime Unit, Safeguarding, Office of Police and Crime Commissioner.
- Derbyshire Fire and Rescue Service.
- National Health Service (NHS)/Clinical Commissioning Groups (CCGs)/Primary Care Trust (PCT) – Safeguarding leads, Chesterfield Royal Safeguarding, Community Health.
- Voluntary sector – P3 Charity (delivers services for socially excluded and vulnerable people), Age UK Derby and Derbyshire, Citizen's Advice Bureaux (CABx), North Derbyshire Voluntary Action (NDVA) (supports and represents health related voluntary organisations across Derbyshire), Alzheimer's Society.
- Insolvency Service.
- District/Borough Council Environmental Health.

DTSS has been in contact with Outreach Solutions and recognises that there is considerable merit in joining forces to help get the message out to older people throughout the County. It is also recognised that the national 'Friends Against Scams' training package is an ideal way of raising awareness amongst the public to help support older people and would like all Derbyshire County Council employees to undertake the training and become 'Scam Friends'. Further details about the website are contained within Appendix 2 to this report.

Other Considerations

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

(4) **Key Decision** No.

(5) **Call-In** Is it required that call-in be waived in respect of the decisions proposed in the report? No.

(6) **Background Papers** Held on file within the Economy, Transport and Communities Department. Officer contact details – Robert Taylour, extension 39830.

(7) **OFFICER'S RECOMMENDATION** That the Cabinet Member notes the report and agrees to encourage all Derbyshire County Council staff to become Scam Friends by undertaking the National Trading Standards Scams Team on-line training on a voluntary basis.

Mike Ashworth
Strategic Director – Economy, Transport and Communities

Appendix 1 Timeline for Tackling Scams in Derbyshire

Date	Event
2005	First Scams Awareness campaign?
2006	Derbyshire Trading Standards launched first 'Junk the Junk' campaign with Derbyshire Libraries
2007	Think Jessica ' campaign launched - Marilyn Baldwin presented with Trading Standards Institute (TSI) Hero Award
2007	OFT launch annual 'Scamnesty' - scams awareness month - supported by Derbyshire County Council ever since
May 2008	Consumer Protection from Unfair Trading Regulations 2008. An offence to ... <i>'creating the false impression that the consumer has already won, will win on doing a particular act ...'</i>
2009	Officer of Fair Trading (OFT)/University of Exeter Research published into psychological factors as to why people fall victim to scams. OFT estimates that 3.2 million people in the UK fall victim to scams losing £3.5 billion per year; equates to approximately 66,000 residents in Derbyshire
2013	Metropolitan Police working with Royal Mail intercept 1,000's of items of mail from UK residents responding to 'scam mail'
2013	Brian and Candy Smith launch SAPCO 'Scams and Prize Cheque Offences' and receive TSI Hero Award
November 2013	National Trading Standards Scams Team (NTSST) established and Derbyshire Trading Standards agree a Service Level Agreement (SLA) to receive referrals of local scam 'victims'
February 2014	Initially notified of some 950 potential victims in Derbyshire. 1,200 Derbyshire residents identified by NTSST and referred to Derbyshire Trading Standards for support
May 2014	Care Act 2014 enacted which recognises 'scams' as a type of fraud and places a duty on local authorities to work with relevant agencies to support victims
2014 to date	Programme of visits to local residents initiated
April 2015	Bid to the Office of the Police and Crime Commissioner to raise awareness about scam mail submitted by North East Derbyshire Citizen's Advice Bureau supported by Derbyshire Trading Standards and Derby and Derbyshire Age UK
September 2015	Launch of Derbyshire Scam Watch following receipt of grant of £25,000 from the Derbyshire Police and Crime Commissioner to raise awareness and provide support to victims of scam mail
2015	An additional 250 referrals received from NTSST during the year
February 2017	An additional batch of 870 referrals received from NTSST.
April 2017	Confirmation received of an additional £25,000 grant from the Derbyshire Police and Crime Commissioner to support the continuation of Derbyshire Scam Watch

Appendix 2 Friends Against Scams website

