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National Centre for Cross Disciplinary Social Work
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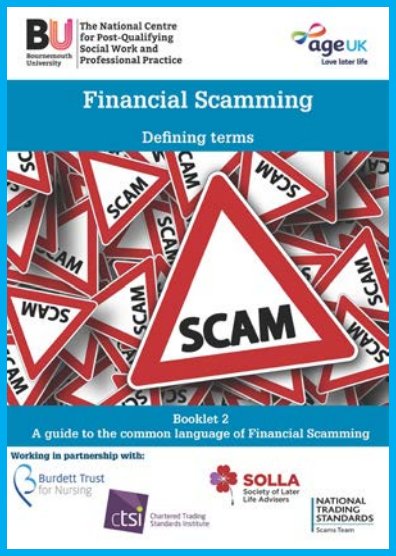
Scams Prevention and Victim Support toolkit



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NATIONAL TRADING STANDARDS
Scams Team

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About the Scams Prevention and Victim Support toolkit and the authors

The National Centre of Cross Disciplinary Social Work (NCCDSW) has been investigating financial abuse from scams for over three years. We work in collaboration with key partners from across the public, voluntary, financial and law enforcement sectors, including the Chartered Trading Standards Institute, National Trading Standards Scams Team, Royal Mail, the Burdett Trust for Nursing and Which? In partnership with these agencies we are committed to developing both professional and public understanding of the risks posed by financial scams. NCCDSW leads research into scamming and publishes practice guides, literature and resources. For further information please go to www.nccdsw.com

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Age UK Scam Prevention and Support Programme

Welcome to this learning toolkit on supporting people who are, or are at risk of becoming, victims of financial abuse from scams.

This toolkit has been developed by the National Centre for Cross Disciplinary Social Work, Bournemouth University on behalf of Age UK as part of the Scams Prevention and Support Programme.

The Programme is funded by the City Bridge Trust, to work in partnership with Action Fraud's Economic Crime Victim Care Unit (ECVCU), to support older people who are at a high risk of being or who have been scammed.
 We hope the toolkit will be of use to you as an adviser.

We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

This toolkit was first published in January 2018.

How to use this training toolkit

The training is interactive and participatory using a range of learning methods including group activities, individual reflective exercises and small group discussions.

Included in this toolkit:
Training guide

- Resources
- Research summary
- Activities
- Powerpoints
- Booklets - three booklets are included which were published by NCPQSW (available from www. ncdsw.com)

1. Financial Scamming Our Campaign and Research to Date (FS)
2. Financial Scamming Defining Terms (DT)
3. Cyber Scams (CS)

For ease of use within the toolkit the booklets are provided here as separate pages, each coded according to the source booklet, for example FS1 or DT2.

To support the PowerPoint presentations key information is provided below and linked to each slide to enable you to use this toolkit with other advisers. The Scams and Ladders Game and card games will be available during the training sessions. You will be able to use these tools and reflect together on how these may be used effectively in your ongoing work.

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Programme

Day 1: Introduction and learning outcomes

This is supported by **PowerPoint 1** which introduces the training, the topics to be covered during the two days and the learning outcomes

Day 1: Session one: overview of scams (1 hour and 30 minutes)

The purpose of session one is to provide an overview of scams by examining definitions of common terminology, the legislation and regulations which address financial scams, the range of scams and the extent of detriment caused.
The session will be supported by PowerPoint 2, case study 1, the card game and booklets FS, DT and CS.

PowerPoint 2:

1. **Title Slide**
2. **Learning points**
3. **What is a scam?**

The training begins with a participatory exercise which sets the tone for the ongoing training. This builds on the experiential knowledge of attendees, enabling them to reflect upon their own existing knowledge and experience which they bring to the training.

The aim of the first part of this exercise is to support attendees to think about and draw on their own knowledge and experience of financial abuse from scams. Reducing the term to a one sentence definition requires them to focus on the essential aspects of the topic, distinguishing scams form other forms of fraud.

4. **Definitions**

DT2 provides definitions of scams and key terminology.

A scam is a form of fraud or financial abuse designed to extort money from people using misleading or deceptive 'selling' techniques. Scams are often disguised as business practises that rely on the premise of false promise. They offer, for example, a product, investment or relationship that either does not exist, or the value is considerably less than advertised (NTSST, 2015).

5. **The range and types of scams**

The information in the booklets organise scam types by the primary method of communication, but you will see that a scam often involves multiple methods which reinforce the apparent authenticity of the message and can therefore make the identification of victims more difficult. The card game illustrates this by showing how, for example, a cyber scam may involve a telephone call.

In addition to financial abuse from scams, such as those described in the booklets FS7-9 and CS4 and CS5, you also need to be aware of the 'sharp practice' commercial techniques used by some legitimate businesses, which can be a form of financial exploitation. Sharp practice refers to unethical business practices, for example where vulnerable people may be repeatedly contacted for multiple charitable donations or frequent orders of products they do not need, to meet sales targets.

Financial scamming has been a long-term social issue, but it is only recently that the true range, reach and impact of personal fraud on health and well-being is being recognised. Technology increases the opportunities for scammers to reach beyond national boundaries. However, 'old tech' fraud (face to face encounters, mail or telephone contact) remains prevalent, often targeting lonely or socially isolated people, or those in vulnerable circumstances – the very people you are likely to be working with.

Supporting staff to develop the skills and knowledge required to recognise abuse from scams is key to tackling this crime.

6. The law and regulations concerning fraud and scams

Case study 1 provides an example of scam involvement. It considers how legislation might be applicable to this case and enables trainees to think about both the opportunities and limitations to protect scam victims using legislation. The Fraud Act 2006 and the Unfair Trading Regulations 2008 are detailed on DT3

7. Safeguarding legislation

Legislation enables proactive approaches to prevention and protection in respect of safeguarding adults from abuse and neglect. The Care Act 2014 introduces a new focus on financial abuse (s42, 3) which includes scamming and unscrupulous trading practices. This means that scamming is a public health responsibility and needs to be part of safeguarding strategies overseen by local Safeguarding Adult Boards.

Financial abuse is defined in the Care Act 2014 as:

(a) having money or other property stolen,

(b) being defrauded,

(c) being put under pressure in relation to money or other property, and

(b) having money or other property misused.

T**he Fraud Act 2006 defines scams as fraudulent criminal activity with different types of scams falling into the three categories of fraud:**

(a) Fraud by false representation

(b) Fraud by failing to disclose information

(c) Fraud by abuse of position (Fraud Act, 2006, Chapter 35 (1))

Further consideration of scams in relation to safeguarding adults is given in session 6.

8. How big is the problem?

Calculating the true cost of scams involves measures of economic detriment often focused on specific, but overlapping, crimes relevant to specific agencies. For example, doorstep scams (Doorstep Crime Survey, 2015), online scams (Get Safe Online, 2016) or mass marketing fraud (The National Trading Standards Scams Team). These provide a specific focus of detriment rather than giving a global assessment of loss.

The Annual Fraud Indicator 2017 (Portsmouth University, 2017) provides a more comprehensive figure and calculates that up to £5.7bn was lost to individual fraud in 2017. The Annual Fraud Indicator in 2016 (University of Portsmouth 2016) calculated that up to £9.7 billion was lost to personal fraud in the UK involving 3.25 million victims This figure is made up from £3,562 million lost to mass marketing fraud, £5,396 million lost to identity fraud, £769 million lost to private rental property fraud and £3 million to prepayment meter scams. It does not include up to £2.2 billion lost to doorstep scams. The National Trading Standards Scams Team, reported by Lonsdale et al (2016), calculate that mass marketing fraud alone costs consumers up to £5.77 billion annually while Age UK (2015) suggest this is closer to £9 billion. There is no typical loss for victims as the amount of money lost will vary for each victim and each scam (Deevy,et al, 2012), however figures from the National Audit Office (2016 p 5) indicate that victims of mass marketing fraud loose an average of £4,500 each .

The Office of National Statistics report (2017) states that there were an estimated 3.6 million cases of fraud and two million computer misuse offences in the year up to September 2016. John Flatley from the ONS is reported as stating: “Crime has changed; with fraud now the most commonly experienced offence” (BBC, 19.1.17).

The activity focuses on the reasons why reporting is limited and guides attendees to consider ways of improving rates of reporting. This activity links with the following, and later sessions.

Day 1: session 2: Understanding the tactics used by scammers and the impact on decision making (1 hour and 15 minutes)

The purpose of this session is to examine the tactics used by scammers and the impact these can have on processes of decision making. Examples of real scam letters are used to illustrate and identify the language and methods used by scammers to entice potential targets.

The session will be supported by PowerPoint 3, booklet FS, scam example letters, the summary of Dr Elizabeth Carter's chapter in Safeguarding Adults, Financial Scams and Mental Capacity (2017) and case study 2.

PowerPoint 3:

1. **Title Slide**
2. **Learning points**
3. **Language used by scammers**

Scams are designed to attract people in particular circumstances or stages of life (Citizens Advice, Scotland, 2014, National Audit Office, 2016). Scammers use persuasion, promotion and enticement in ways which are similar to legitimate sales techniques, and this can make it hard to differentiate between genuine information or offers and scams. Scammers aim to create legitimacy and credibility, and inspire a sense of urgency and secrecy (Carter, 2017).

- **High value rewards –** victims are enticed by the offer of life changing sums of money for a relatively small outlay. These high value incentives lure and hook victims by promises of prizes or rewards which are 'nearly' theirs (Langenderfer and Shrimp, 2001). These "visceral triggers make the victim focus on huge prizes or benefits and imagined positive future emotional states" (Whitty, 2013, p.667).

- **Personalised contact –** contact with potential victims can be easily personalised from information held in the public domain as well as use of details shared between scammers through 'suckers lists'.

Receiving a letter or email addressed to you personally using friendly and caring language can be very persuasive.

- **Exploitation of trust and reciprocity –** people have a natural inclination to reciprocate and scammers will use cues prompting reciprocation, often imitating authorities such as HMRC which encourages trust (Cialdini, 1984, cited Olivier et al, 2015).

- **Urgency and false timescales –** being required to react quickly reduces the individual's ability to fully consider the offer. Creating a sense of urgency encourages victims to rush decision making because the offer is time limited and scarce. Emotive language is used which excites emotions such as hope and fear and makes emotional control more difficult (Knutson and Samanez-Larkin, 2014).

- **Active participation –**victims may be lured through phased activities, for example firstly by ticking boxes, leading to placing stickers on forms and which leads to further form filling. Victims may invest time and money which in turn makes them more likely to commit to the relationship.

This activity encourages attendees to think about how language is used to elicit responses and illustrates the power of language in affecting behaviour.

The summary of Dr Carter's chapter provides succinct, evidence based research which informs this part of the training.

4. **Scammers' tactics**

This activity enables attendees to check their ideas.

5. Lures
This slide provides further information regarding the language used by scammers.

6. Language describing victims
Scam victims are sometimes described as 'greedy' or 'foolish' for responding and this can make people reluctant to report their involvement in scams. It also individualises the problem, focusing blame and responsibility on the victim rather than on the perpetrator. Contrary to the idea of scam victims being greedy, many victims become involved as they want to win or gain money for others.

How victims of scams are perceived informs how they are approached.

The aim of this activity is to consider how the use of language can disempower and even re-victimize individuals who have been scammed.

7. Grooming
Grooming techniques used by scammers are similar to those used in cases of sexual exploitation, and includes creating false rapport and friendships based on 'similarity' with victims. Scammers are adept at making people feel "special and personally selected" (Lea and Webley, 2006, p.21). Befriending by using expressions of care and concern is the primary tool, and this is reinforced by frequent contact and small rewards and/or gifts. Victims are isolated from their networks of support leaving them vulnerable to manipulation and exploitation (Adapted from Baxter and Wilson, 2017).
Long term exposure and engagement with scams increases the likelihood of ongoing scam involvement as individual decision-making may be compromised (Baumeister et al, 2008, cited Carter, 2017). Scammers may use friendship building techniques to keep people engaged.

8. Grooming
The case study provides an example of how an individual was groomed for financial exploitation. By considering the techniques used by the scammer to engage and maintain the exploitative relationship, alongside the impact this has on the victim, attendees will gain insight into the complexity of this issue.

9. Secrecy
By promoting an environment of secrecy scammers prevents victims from taking advice from their family and/or friends, which makes them easier to manipulate (Baxter and Wilson, 2017).

10. Exploitation of human needs and motivations
Most people share the same fundamental human desire for health, wealth and pleasure. The promise of guaranteed money, miracle cures or simply a 'better' life (however that may be defined by the individual) appeals to basic desires. An individual's wish for the offer to be true may override their ability or willingness to check its legitimacy.

11. Suckers lists
Common forms of scams are often interlinked so, for example, people receiving scam post are also likely to receive multiple phone calls. Victim's details may be added to 'suckers lists'. These lists vary but frequently record names, contact details, ages or date of birth, details of any scams previously responded to and the amount of money handed over. These lists are sold globally and can lead to people being repeatedly targeted. The National Trading Standards Scams Team have uncovered over 240,000 names on 'suckers lists' (National Audit Office, 2016).

Day 1: session 3: Factors related to vulnerability to scam involvement (1 hour)

The purpose of this session is to explore key factors related to vulnerability to scam involvement. The session is supported by PowerPoint 4, case study 3, and booklet FS

PowerPoint 4

1. Title Slide

2. Learning points

3. Different scams target different groups

There is a scam for everyone. This slide is supported by FS13.

Scam involvement is dependent on individual response, and there is no single risk factor (the Office of Fair Trading (OFT) 2009). Everyone is therefore vulnerable to a persuasive approach but ultimately the success or failure of a fraud depends on an "error of judgement on the part of the victim" (OFT, 2009,p24).

4. Why people respond to scams

Scammers use psychological insights to appeal to fundamental human needs and urges, and deliberately take advantage of the impact of personal circumstances, such as poverty or life transitions such as bereavement, which can undermine individual's self-esteem leaving them vulnerable to exploitation. Once engagement has occurred the scammer will use language which suggests they want to help the victim achieve their goals or personal potential.

Langenderfer and Shimp (2001) developed a model of scam vulnerability which highlighted the key influence of the visceral impact of a scam. The model proposes that the closer the reward appears to the victim, the greater the emotional response will be and the more vulnerable a victim will become. This visceral response overrides reason and thought processes. Fischer et al, (2013) identified 4 distinct psychological processes involved in making victims compliant:

i) Deterioration of decision making in presence of high motivations/incentives.

ii) Over reliance on cues that elicit trust.

iii) Social influence including social proof and consistency.

iv) Sense of urgency.

The exploitation of these factors can be seen within the techniques used by scammers.

5. and 6. Why people respond to scams

These slides detail some of the reasons identified by the NTSST as to why people respond to scams. Descriptions of scam victims as greedy or stupid place the blame with the individual rather than considering the responsibility of government and wider society to ensure a safe consumer market engagement. In addition, blaming the victims of the crime for either failing to spot the signs of a scam or being too eager to take up unsolicited offers leads to extremely low reporting rates (Citizens Advice Scotland, 2014). Simplistic characterisation of scam victims as being unaware of the true nature of the transaction ignores the nuanced nature of the scammer/victim relationship (Lee, 2017).

7. 8. 9. and 10. Loneliness and social isolation

These four slides focus on the experience of loneliness and social isolation, highlighting the increased vulnerability which may result from social isolation. These slides are supported by FS15 and FS16

11. Case study 3

This case study illustrates the way scam involvement may be used by some individuals as a source of contact with the outside world.

12. 13. 14. and 15. explore cognitive decline and dementia

These four slides consider mental capacity and working with people with dementia and are supported by FS16 and FS17.

Dementia is often described as silently overwhelming health and social care resources (Zeiling 2013), but such a negative view can have a detrimental impact on those that have dementia. It is therefore important to focus on the assets the individual has by adopting a person-

centred approach which is focused on enhancing well-being rather than just focusing on deficits. Therefore 'it is important to understand how people with dementia see themselves and their surroundings because this can influence how they manage their condition' (SCIE, 2013:2). This may be particularly important when supporting individuals to enhance their financial capability and awareness of the risks posed by financial scams.

Dementia is progressive changing a person's decision-making abilities over time (Alzheimer's Society, 2014). Over three quarters of people with dementia report difficulties in managing their finances (Alzheimer's Society, 2011). This may include reduced financial capacity to judge risk or apply precautionary measures to decision making which results in increased risk of responding to a scam. The potential loss of financial skills and decision making skills can reduce the ability to detect and prevent financial exploitation (Stiegal, 2012).

Individuals with dementia may be specifically targeted by those who wish to financially exploit them as it can be more difficult to detect financial abuse in people who have dementia due to questions about their credibility (Alzheimer's Society, 2011). Approaches by scammers include multiple phone calls and this may be particularly upsetting for someone who has dementia. The growth of internet banking and closure of bank branches create further challenges to those with dementia.

Individuals with dementia may lack the ability to remember what has happened to them, or that they responded to a similar scam the week before. Even when a person with dementia does disclose abuse they may not be believed, or they may not be seen as a credible or reliable witness (Adapted from Fenge, 2017)

16. Case study 4

This case study illustrates the potential impact of scams on decision making and raises questions about mental capacity.

17. Financial literacy

Financial literacy can be affected by levels of financial education, experience, health and mental capacity. Cognitive decline can impact on financial literacy reducing competence. The activity uses a scam letter example to explore the triggers which might alert the reader to the scam, but how an individual with reduced financial literacy may not identify those triggers.

18. Activity

This activity makes use of a genuine scam letter and asks attendees to think about the psychological insights scammers use to elicit responses from victims.

Day 1: session 4: Identifying current and potential victims (45 minutes)

The purpose of this session is to consider the signs which may indicate that an individual is being scammed or is at risk. Being alert to these signifiers will assist in work to prevent scam involvement and support. This is not an exhaustive list as scam involvement is a personal experience.
The session is supported by PowerPoint 5 and the Think Jessica website.

PowerPoint 5

1. **Title Slide**
2. **Learning points**
3. **Signs of scam involvement**

This slide details some of the reasons why financial abuse from scams is an underreported crime and why this makes identifying victims difficult.
It is essential that the individual is perceived within their context which includes their environment, behaviour, speech, health and well-being and social circumstances/life stage.

4. and 5. Environment

These two slides focus on the individual's environment detailing key signifiers including:
High volume of scam mail - one of the most obvious signs of scam involvement is the volume of scam mail received. When an individual responds to a scam contact they will be added to a 'suckers list', which is sold or shared between other scammers, each of whom may target the victim. Very quickly a victim will receive high levels of scam mail which is difficult to hide. They may receive lots of products, parcels, packages or 'free gifts' leading to clutter and hoarding.

Evidence of unexpected or unnecessary work having been done on the property – may be evidence of involvement in doorstep scams.
Poor living conditions or evidence of unpaid bills - despite the individual having an adequate income. Individuals may spend their time and financial resources participating in scams, leading to deteriorating general household maintenance and cleanliness.

High volume of phone calls - A high volume of calls, including nuisance calls (such as silent, sales and market survey calls) is strong evidence that the individual's details are widely available and may even be given out regularly by the individual. It is likely that where there is a high volume of nuisance calls there will be a small percentage of scam calls.

6. Behaviour

- **Secrecy about scam participation -** a victim may hide their participation in scams through embarrassment or because the scammers have instructed them to do. This may lead scam victims to be secretive about their acquaintances, particularly any new friendships.

- **Hoarding and self-neglect –** scam victims may prioritise the cost of responding to scams at the expense of basic household items. There may be unpaid bills evident or lack of heating or hot water. Victims may even seek loans or try and release equity on their property to keep up with the costs and demands of scammers.

- **Frequent visits to the Post Office or bank-** many scams require cheques to be posted to European destinations such as Holland or Switzerland. This is costly and may mean the individual makes regular visits to the Post Office to purchase stamps and uses a usually high number of chequebooks. Evidence of used chequebooks may indicate scam involvement.

- **Isolation from friends / family -** Victims may increasingly isolate themselves from their

support groups, especially in circumstances where family/friends have attempted to stop their involvement in scams. Recent change in the individual's relationships may suggest coercion from a third party.

7. Health and well-being
This slide details some of the impacts scam involvement may have on individual well-being.

8. Speech
This slide details some of the content of speech which might suggest that an individual is involved with scams. It is important to be alert to differences in stories or events which may give an indication of their involvement.

9. Social circumstances and needs
This slide links to the earlier session which highlighted the diverse experiences and reasons why individuals become involved with scams, and promotes awareness of individual circumstances linked to vulnerability.

10. Activity
The aim of this activity is to enable attendees to consider how clues in the lived environment may suggest scam involvement

Day 1 session 5: The impact of scams on victims, their families and wider society (1 hour)

The purpose of this session is to consider the impact of scams on victims, their families and wider society.
The session is supported by PowerPoint 6, case study 5 and booklet FS.

PowerPoint 6

1. Title Slide
2. Learning point
3. and 4. The promotion of well-being
This slide highlights the significance of the concept of well-being to all forms of care and support work. The domains of well-being identified by the Care Act 2014 and potentially affected by involvement in scams are listed on the slide. The Care Act recognises well-being as something fundamental to health and organisations involved with the care and support of individuals are required to promote well-being (Care Act , 2014). The profound and potentially long-term negative impact of scams on personal health and well-being makes scams a public health issue.

5. Activity
This activity aims to enable attendees to reflect on the impact of scams on specific aspects of life.

6. Impact of on health and well-being
Financial abuse from scams, like other forms of crime such as burglary, can have a severe impact on an individual's health and well-being and their ability to live independently (Donaldson, 2003). This creates a public health concern for the individual and society (Lee et al, 2017). Research with victims of financial abuse, supported by intelligence gathered by the National Trading Scams Team, reveals the extensive impact of scams:

Depression and anxiety - Victims of scams who have experienced substantial losses report these as emotionally devastating; in some extreme cases victims have attempted or considered suicide.

Anger, resentment, and a sense of betrayal toward the offender for taking advantage of them, especially if they are someone they know or trust. Due to social isolation victims may suffer their losses in silence rather than risk societal condemnation if they believe their involvement is perceived to be the result of their own greed and stupidity.

Increased vulnerability to further exploitation. People who respond to one type of scam are frequently contacted by other scammers through the sharing of personal details on 'suckers lists'.

Inability to replace lost savings creating. Older people are often on fixed incomes which means replacing savings can be difficult.

Fear- scams are a personal violation. Victims may fear for their financial security, and express concern about personal safety and well-being.

Self-blame, shame, embarrassment and guilt if the victim feels they have contributed to their own or others' victimisation.

Loss of confidence to live independently and loss of self-esteem - a victim's trust in his/her own judgement and trust in others is often shattered. They may hesitate to tell family members, friends, or colleagues about their experience for fear of criticism. Family members and business associates may even have been financially exploited at the victim's urging, resulting in increased feelings of guilt and blame. (Adapted from SCIE, 2011 p11; Witty, 2013; Button et al, 2014; Age UK 2015 and unpublished case studies of scam victims collated by the National Trading Standards Scams Team, cited in Baxter and Wilson, 2017).

The National Trading Standards Doorstep Crime Project (2015) included a victim impact survey, which highlighted four significant impacts on health and well-being.

- **On a scale of 1 to 10, with 10 being the worst affect, 50% rated the effect of the crime on them as between 6 and 10.**
- **23% said it had affected their health.**
- **38% said it had resulted in them having reduced confidence generally.**
- **26% said it had left them feeling down or depressed.**

Further research has found that 40% of victims of doorstep crime report a change in their quality of life (Barratt, 2012),and 10% had unexplained admissions to hospital within three months of the burglary (Thornton et al, 2006).

In the two years following a distraction burglary, victims are almost 2.5 times more likely to be in residential care or to have died than their non-victim peers (Donaldson, 2003), and repeat victims are likely to suffer from post-traumatic stress disorder (Barratt, 2012) (cited in Day, 2017, in Press).

Day (2017) drawing on National Trading Standards research, identifies factors that affect the victim impact of doorstep crime:

- The level of financial loss, particularly as a proportion of victim's wealth (e.g. the loss £20,000 may be less harmful to someone with hundreds of thousands of pounds than the loss of £500 for someone already experiencing poverty.
- The level of awareness of having been victimised (those unaware of the criminality will be, aside from the financial loss, largely unaffected).
- Longevity of victimisation (repeat victimisation is likely to have a greater impact than a one-off incident – both financially and in terms of the victims' health and wellbeing).

- Loss of items of sentimental value (may have a greater impact than the loss of money alone).
- Availability of support networks (socially isolated and lonely victims may feel the impact more acutely).
- Victims' personal resilience (some may feel the impact more greatly than others).
- Enforcement response (those who are dissatisfied with the enforcement response they receive suffer greater anxiety, and for longer, than those who are provided a satisfactory response). (Adapted from Day, 2017)

7. **Victims and their families**

This slide explores the impact of scam involvement on support, especially familial relationships. Changes in victim's behaviour and well-being may cause strain on relationships. The spending of money on scams may impact on the ability of the victim to live independently, impact on spouses and other family members who may be expecting an inheritance. The case study illustrates the negative impact on a victim and their family carers.

8. Case study 5

This case study illustrates the potential impact of scams on support relationships

9. Economic impacts

As stated in session 1 calculating economic detriment resulting from scams is complex because of underreporting and the reluctance of victims to disclose the full extent of their loss (Lonsdale et al, 2016). Current measures of detriment often focus on specific, but overlapping, crimes relevant to specific agencies. However, the inclusion of fraud in the new data from the ONS Crime Survey for England and Wales, now seeks information on fraud victimisation (ONS, 2017).

There is no typical loss for victims as the amount of money lost will vary for each victim and each scam (Deevy et al, 2012), and for those on low incomes even a relatively small loss may have devastating consequences.

Scams remove funds from the national economy, reducing the economic and consumer activity of victims with potential consequences for legitimate commerce (Lonsdale, 2016). In the UK, consumers spend over £1,160 billion a year on goods and services (National Audit Office, 2016). The loss of confidence in commercial practice and transactions negatively impacts on the wider economy and "consumer confidence is vital for both effective markets and economic growth" (National Audit Office, 2016, p5).

Scams also impact on the demand for, and funding of, public services. Current UK social care policy enables local authorities to charge for care and support services (Care Act, 2014, s 14, 17, 69-70). An individual's personal contribution is means tested, determined by financial assessment which considers income, assets and property. In cases where an individual's assets have been reduced through involvement with scams the local authority may be required to fund services, at a cost to the public purse.

Day 2: session 6: Supporting victims of scams part 1 (1 hour)

Session 6 focuses on supporting scam victims through safeguarding interventions, partnership work and asset based approaches.

The session is supported by PowerPoint 7 and activity sheet 1.

1. **Title Slide**
2. **Learning points**
3. **Safeguarding older people from being scammed**

Financial abuse, including scamming, is the second most common form of abuse experienced by adults at risk (SCIE, 2011) with 16% of safeguarding enquiries concerning financial and material abuse (Adult Social Care Statistics, 2016). This creates a cost to local authorities both in the provision of safeguarding response but also in the potential cost of longer term care and support services. Living free from harm and abuse is a fundamental human right and serious abuse is a violation of Article 3 of the Human Rights Act, 1998.

Following the private pension reforms in April 2015 allowing people to access their pension savings from age 55, there have been widespread concerns of an increase in pension and investment scams.

The financial crash of 2007/8, and subsequent austerity cuts to public spending introduced in the UK and elsewhere has led to significant cut backs in public services. Adult social care has been subject to severe funding constraints, for example 26% fewer older people now receive care and support services than in 2010 (Humphries, et al, 2016). Trading Standards have also experienced severe budget cuts.

This inevitably impacts on the levels of support and intervention available to the public both to prevent and address financial abuse from scams.

4. 5. and 6. Safeguarding adults

The three slides describe the changes to safeguarding introduced by the Care Act 2014 and the underpinning principles of safeguarding.
The Care Act is a major piece of reforming legislation informed by preceding social change such as civil rights and equality movements, which emphasise inclusion and human rights (Lee, 2017).
For further information about safeguarding adults please see the further reading and resources section at the end of this document.

7. and 8. Financial Abuse

These slides provide the definitions of abuse and an adult at risk used in the Care Act 2014 and consequently care and support service policy.

11. Factors linked to risk of abuse and neglect

This slide highlights risk factors of abuse which are identified in the Care Act Statutory Guidance, 2017. Being alert to these each of these factors enables workers to consider the whole person in their social and environmental context.

12. Activity

This activity seeks to focus attendees' attention on the risk factors they come across and considers the ways of addressing these factors through their work.

13. Ways of preventing abuse or neglect

This side highlights effective ways of reducing the risk of abuse and neglect drawn from safeguarding adult work.

14. Partnership

Understanding the complexity of scams and the reasons why people may become involved or be vulnerable to victimisation reveals complex interrelationships. These include nuanced relationships between individual financial competence, social circumstances and psychological urges alongside the motivations and techniques used by scammers. This complexity means interventions have to address a number of issues requiring a multiagency approach which draws on different expertise and skills.
This is especially important in light of research by

Gilhooly et al. (2013) which suggests different professional groups only notice some of the cues of financial abuse because they only have access to one aspect of a victim's life. This implies successful intervention strategies will require a multi-agency or joined-up working approach to share skills and information about a particular scam or an individual's needs. There are examples of successful approaches from the United States where multiagency efforts have been initiated to tackle fraud and financial abuse, including agencies in key areas such as law enforcement, mental capacity, social services and financial management (Johnson, 2003).
The negative impact on well-being makes scams a relevant issue to be addressed by the Care Act (DH, 2016, sections 1-2). This means it is important that public services, beyond enforcement agencies, increase their awareness of scams, develop skills in the recognition of signs and symptoms and develop evidence based interventions (Adapted from Lee, 2017).

15. The 6 underpinning safeguarding principles

This slide illustrates the 6 safeguarding principles which underspin all agencies and organisations involved in providing care and support. The principles "apply to all sectors and settings including care and support services, further education colleges, commissioning, regulation and provision of health and care services, social work, healthcare, welfare benefits, housing, wider local authority functions and the criminal justice system. The principles should inform the ways in which professionals and other staff work with adults. The principles can also help SABs, and organisations more widely, by using them to examine and improve their local arrangements." (Care and Support Statutory Guidance, 14.13, D.H, 2017).

16. Asset based approaches and community mapping activity

This activity seeks to enable trainees to undertake an example of an asset mapping task to explore the notion of asset based approaches, working with the strengths of both the individual and their community to find ways to address the challenge of scams.
Asset-based approaches collaborate with the person and support services, allowing them to work together to determine an outcome that draws on the person's strengths and assets. The collaborative relationship between those providing and those being supported is vital as it promotes the opportunity for individuals to be co-producers of services and support rather than solely consumers of those services (SCIE, 2017).

A strengths-based approach looks at what people can do with their skills and their resources and what can the people around them do in their relationships and their communities. This is person centred and sees people as experts and in charge of their own lives. Assets are the aspects of a person's life which help the individual deal with challenges and achieve their desired outcomes.

Assets might be:

- **their personal resources, abilities, skills, knowledge, potential, etc.**
- **their social network and its resources,**
- **abilities, skills, etc.**
- **community resources, also known as 'social capital' and/or 'universal resources' (Adapted from SCIE 2017)**

Day 2: session 7: Supporting victims of scams part 2 with The National Trading Standards Scams Team (1 hour and 30 minutes)

The purpose of this session is to consider ways of communicating with scam victims and practical methods to support individuals and their families. This session is supported by PowerPoint 8, booklet CS, Top Tip cards.

PowerPoint 8

1. **Title Slide**
2. **Learning points**
3. **Your responsibility is to raise an alert if you witness or suspect abuse**

Safeguarding is everyone's business, meaning everyone is responsible for raising alerts when appropriate. Attendees need to be familiar with their organisation's safeguarding policy and procedures.

If an individual is in immediate danger always phone 999.

4. 5. 6. and 7. How to communicate with individuals involved with, or at risk from scams

These slides detail communication techniques with scams victims derived from adult social care and the National Trading Standards Scams Team.

Victims of financial scams often find it hard to talk about their experiences and an individual with dementia may be experiencing even more distress because they already have difficulties in communicating their experiences. Clear and effective communication with those with dementia and their families is vital to increase their awareness of potential financial scams. Good communication also involves active listening, providing the space and opportunity for the individual to share their experiences in their own words and in their own time.

Caring for people with dementia requires specific communication skills to support meaningful interactions (Eggenberger, Heimer and Bennet, 2012). An essential element of good communication is well developed listening skills which support person-centred interaction. This should be focused on the use of accessible language and an awareness of environment to minimise noise and distraction (Livability, 2016). Communication is not just linked to verbal communication but also involves making use of non-verbal communication, and this may become more important if the person has limited speech (Allan, 2001). Communication training, such as the Communication Enhancement Model (Ryan et al. 1995), has been shown to have a positive impact on the quality of person centred communication which empowers those with dementia (Sprangers, Dijkstra,and Romijn-Luijten, 2015). Attendees should be encouraged to consider how an approach underpinned by Making Safeguarding Personal should be informed by a commitment to good communication and partnership working (Fenge, 2017).

8. and 9. Working with people who continue their involvement in scams

These slides draw on research undertaken with people who self-neglect by RiPFA, 2015 and Braye et al, 2017 and provide useful insights in working sensitively with those who continue to be involved with scams. This provides practical guidance in working with hard to reach individuals and offers insight into the experience of some scam victims who might, for example, prioritise sending money to scammers rather than purchasing food, paying bills or essential property maintenance.

The Care Act 2014 identifies self-neglect as a safeguarding responsibility and includes a wide range of behaviours which can be evident amongst some scam victims, such as neglecting personal hygiene, health or surroundings and hoarding. Self-neglect and hoarding, like working with people involved in scams, can raise issues around promoting autonomy whilst also providing care and support.

There are many reasons why an individual might neglect themselves, or continue their involvement with scams once they have been made aware of the deceit. To understand means engaging with the person's life story (Olivier et al, 2015). They may be physically unwell, be experiencing cognitive dysfunction or mental ill health, or there may be current or historical emotional factors impacting on their decision making and behaviour. Person centred work focused on the person's perspective is essential where time is spent building rapport and trust (RiPFA, 2015).

10. Do nots

This slide provides ideas about what not to do when attempting to engage with scam victims.

11. and 12. Scam victims can also be supported by practical interventions

Practical interventions that empower victims are vital in supporting victims of scams. these interventions can restore a victim's confidence in their decision-making skills and provide a support network for any future difficulties that they may encounter.

- **If the victim has been responding to mail scams: rather;** remove existing scam mail- many victims have reported feeling overwhelmed and trapped by the amount of scam mail that they have accrued; removing it from their home can signify a fresh start for them. One TSO reported finding three sheds filled with scam mail at a victim's home, the victims stated that they felt 'relieved and free' when the mail was removed. Always ensure you have the victim's permission to remove the mail as this makes it their decision and empowers them.

- **Mail redirection-** if the victim is concerned that they are unable to differentiate between legitimate mail and scam mail and they are worried that they might respond again then look into having their mail redirected to a friend/ neighbour who will be able to remove the scam mail and then bring the victim their legitimate mail. You will need to victim's consent for this. Alternatively, you could look at arranging for the victim to be registered with the Mail Preference Service, although this will not stop scam mail reaching them it will decrease the amount of marketing mail that they receive making it easier to distinguish genuine letters from banks, utility companies, friends and family from scam mailings.

- **Have victim details removed from mailings lists-** the criminals behind scams often gain victim information initially from legitimate marketing lists. If you ensure the victim is removed from mailing lists (such as catalogues) it will reduce the chance of them appearing on scam lists. It can be difficult to remove victim details from clairvoyant or prize draw mailing lists but any organisation that is purporting to be legitimate should accept requests to remove victims details from their mailing lists. In May this year the new EU General Data Protection Regulation will come into force, this gives greater power to consumers to find out what organisations hold data about them and request that they be removed from mailing lists. Organisations will be subject to greater fines then previously if they do not comply with a consumer's request.

- **Charitable donations-** check the charities that a victim is donating to are genuine and remind the victim that they can stop donating at any point. They can say no if asked to donate to a charity.

- **Cyberscams;** It may be beneficial to change a victim's bank account details, with their consent, if there is a worry that money may continue to be removed from their account.

- **Doorstep scams;** No cold calling stickers- These can be obtained from Age UK, there are 2 stickers one to remind the user to say no to cold callers and the other to tell cold callers that they are not welcome at the address.

- **Telephone scams;** Telephone Preference Service- although this will not deter scam callers it will reduce the amount of marketing calls from legitimate companies that a victim receives making it easier for them to recognise the calls that are scams. This service is free- several organisations purport to be the TPS and charge users, these are scams.

- **Call blocker-** these devices connect to a user's phone and allow them to block calls from certain numbers. More on this later. Change phone number- in some cases it may be easier to simply change the victim's phone number to one that does not receive scam calls. This can be complex as it will be necessary to ensure all legitimate callers have the new phone number but if the victim is receiving lots of scam calls it may be necessary.

13. Top tip cards
This slide is a prompt to refer to the Top Tip cards and CS which provide advice and guidance around keeping safe online.

14. Scam victims can also be supported by building confidence to deal with phone calls and scam mail to improve their self-protection. It is important to educate victims as to how to recognise scam communications and empower them to say no to them. A yes to any of these six questions is good indication that the communication is not to be trusted and the victim should reject the communication.

Friends Against Scams- Friends Against Scams is a National Trading Standards (NTS) Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering communities to "Take a Stand Against Scams".

Friends Against Scams has been created to tackle the lack of scams awareness by providing information about scams and those who fall victim to them. This information enables communities and organisations to understand scams, talk about scams and cascade messages throughout communities about scams prevention and protection.

Friends Against Scams encourage communities and organisations to take the knowledge learnt and turn it into action. Anybody can join Friends Against Scams and make a difference in their own way. Encouraging victims to become a Friend Against Scams can give them a sense of purpose and encourage them to share their experiences with others to help stop people falling for scams.

Mail Marshal- A Mail Marshal is any resident in the UK who receives scam mail, but wants to put it to good use. Mail Marshals are responsible for collecting scam mail and sending it to the NTS Scams Team. Being a Mail Marshal allows the victim to still interact with scam mail but in a positive manner. It stops the victim sending money to the criminals behind the scams and provides evidence for the NTS Scams Team to use in their investigations into the perpetrators of scams. Each month Mail Marshals are sent a newsletter about the work of NTS Scams Team, new scams and what has been done with the scam mail received. They also receive freepost envelopes for them to fill with their scam mail and return to NTS Scams Team.

15. Dealing with people with cognitive decline
NTS Scams Team is currently running a project providing call blockers to people living with dementia. The call blockers we are using are trueCall Secure units, these use white list technology that is particularly helpful for people living with dementia. White list technology means that only calls from numbers pre-programmed into the call blocker are able to call the user, all other numbers are intercepted and blocked. People living with dementia are not always

able to recognise a scam call so using white list technology is preferable as it does not require the user to change their habits. Applications for the units can be made via the Friends Against Scams website. NTS Scams Team is hoping to secure funding to continue with this project in the next financial year and we will keep you updated as to the availability of call blockers. Alternatively call blockers can be purchased for individuals.

LPA- A lasting power of attorney (LPA) is a legal document that lets you (the 'donor') appoint one or more people (known as 'attorneys') to help you make decisions or to make decisions on your behalf. This gives you more control over what happens to you if you have an accident or an illness and can't make your own decisions (you 'lack mental capacity'). If you believe that a scam victim is likely to lack capacity in the future then you should advise them to create an LPA or find out if they already have one.

16. How and where best to report a scam and other signposting

If you want to report a doorstep scam in your area the best people to contact are your local trading standards who will be able to send a Trading Standards Officer to you to investigate the matter. You can report all fraud, including on online or internet crimes, using the Action Fraud reporting tool. **Action Fraud is the UK's national fraud and cyber-crime reporting centre.** You can report a crime on behalf of a victim but you must have their permission.

You can report scams to the police on 101, or if you feel you are in immediate danger on 999.
Signposting

NTS Scams Team- The National Trading Standards Scams Team provide specialist scam support, enforcement and coordinate work across England and Wales. They facilitate FRIENDS AGAINST SCAMS training, the Mail Marshal scheme and are launching a new e-learning package for professionals.

Local Trading Standards- Local Trading Standards teams protect people from financial abuse through activities such as awareness raising, consumer education and enforcement. They also offer safeguarding inquiries specific information and guidance about legitimate and illegitimate consumer practices assisting in the determination of abuse and risk analysis (East Sussex, 2015). They can be contacted via your local authority.

Citizens Advice Consumer Service- if you are worried that someone may be a scam victim then you can contact CACS, they will be able to triage the information down to the appropriate local trading standards authority.

Citizen's Advice Bureau- you can visit your local citizen's advice bureau for in person advice and guidance about scams, some CAB's run scams awareness sessions and are able to offer materials (such as leaflets etc) to help understand scams.

Adult Social Care- will be able to provide care and support for those with safeguarding needs. Under the Care Act local authorities have a duty to protect their residents from harm and this explicitly includes financial harm.

Debt Advisory services- these will be particularly important for victims that have encountered financial difficulties due to losing money to scams.

Take Five is a national awareness campaign led by FFA UK (part of UK Finance) delivered with and through a range of partners in the UK payments industry, financial services firms, law enforcement agencies, telecommunication providers, commercial, public and third sector. The website https://takefive-stopfraud.org.uk/ contains advice and a toolkit to help you protect yourself from financial fraud. You may have seen their logo when withdrawing cash from ATMs.

Resources and websites

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References and further reading

Action Fraud is the UK's national fraud and internet crime reporting centre. They provide a central point of contact for information about fraud and financially motivated internet crime. Report fraud to Action Fraud and receive a police crime reference number. Action Fraud is not an emergency service - dial 999 if you are in immediate danger. https://www.actionfraud.police.uk/report_fraud

Action on Elder Abuse are a charity who work to protect and prevent the abuse of vulnerable older adults and protect other adults a risk of abuse. https://www.elderabuse.org.uk/https://www.elderabuse.org.uk/ Age UK provide companionship, support, advice services for older people and families including https://www.ageuk.org.uk/

Alzheimers Society provide advice and support for people with dementia and their families. https://www.alzheimers.org.uk/

Banking protocol is aimed at ensuring banks and police are more active in protecting customers. It is being run as a joint venture between the police, Financial Fraud Action - which represents banks - and National Trading Standards. http://www.bbc.co.uk/news/business-39166130

Befriending services such as:
Age UK https://www.ageuk.org.uk/services/befriending-services/
WRVS https://www.royalvoluntaryservice.org.uk/get-help/support-at-home/good-neighbours?gclid=Cj0KCQiAvrfSBRC2ARIsAFumcm_s1oAkXWk051oozx1sOMMkE_mDIrdkTbzR_LeLOLJoy1s_mxnSCT4aAgWfEALw_wcB

British Bankers Association is the trade association for the UK banking sector https://www.bba.org.uk/?s=fraud

Cifas is a fraud prevention membership organisation, with the largest confirmed fraud database and members from all sectors. Their website has information for individuals as well as organisations. https://www.cifas.org.uk/

Citizens Advice provides free, confidential advice about legal and consumer issues. https://www.citizensadvice.org.uk/

City of London Police https://www.cityoflondon.police.uk/Pages/default.aspx the City of London Police National Policing Lead For Economic Crime Annual Review 2016 - 2017 is available at: https://www.cityoflondon.police.uk/advice-and-support/fraud-and-economic-crime/Documents/ecd-annual-review-201617.pdf

Cyber Aware is a cross-government awareness and behaviour change campaign delivered by the Home Office in conjunction with Department of Culture, Media & Sport alongside the National Cyber Security Centre, and funded by the National Cyber Security Programme in the Cabinet Office. https://www.cyberaware.gov.uk/

Debt advice such as:
Debt Advice Foundation www.debtadvicefoundation.org/

National Debtline: https://www.nationaldebtline.org/

Citizens Advice https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/

Christians Against Poverty https://capuk.org/

Financial Fraud Action UK Take Five is a national awareness campaign led by FFA UK (part of UK Finance), backed by Her Majesty's Government and delivered with and through a range of partners in the UK to stop and think if what you're being told really makes sense. https://takefive-stopfraud.org.uk/about/take-five/

Get Safe Online provides information on online safety. https://www.getsafeonline.org/

Joint Fraud Task Force. The taskforce is a partnership between banks, law enforcement and government to deal with fraud and to focus on issues that have been considered too difficult for a single organisation to manage alone.https://www.gov.uk/government/groups/joint-fraud-taskforce-management-board

Little Book of Big Scams. Metropolitan Police. https://www.financialfraudaction.org.uk/wp-content/uploads/2016/09/The-Little-Book-of-Big-Scams-%E2%80%93-Third-Edition.pdf

National Trading Standards eCrime Team tackle national online scams and support local and regional trading standards officers with e-crime investigations. http://www.tradingstandardsecrime.org.uk/

National Trading Standards Scams Team tackles mass marketing. It works in partnership with agencies to identify and support victims of mass marketing fraud and provides guidance and best practice to assist local authorities in supporting local victims and enforcement action. http://www.nationaltradingstandards.uk/work-areas/scams-team/

Office of the Public Guardian protects people in England and Wales who may not have the mental capacity to make certain decisions for themselves, such as about their health and finance. The OPG supervises deputies and registers Lasting Power of Attorney. https://www.gov.uk/government/organisations/office-of-the-public-guardian

Operation Signature is the force campaign to identify and support vulnerable victims of fraud within Sussex, this model is being rolled out with other police forces. https://sussex.police.uk/advice/protect-yourself-and-others/fraud/operation-signature/

Royal Mail Scam Helpline https://personal.help.royalmail.com/app/answers/detail/a_id/303

Silverline provide free and confidential advice and friendship, links to local groups and protects and supports people at risk of abuse. https://www.thesilverline.org.uk/what-we-do/our-helpline/

Take Five is an awareness campaign designed to urge the public and businesses to take time to consider whether a situation they find themselves in is genuine. It is led by FFA UK (Financial Fraud Action UK) and its members with partners Cifas and the City of London Police. The campaign is backed by all the major banks and other financial service providers across the UK. A range of advice, videos and educational resources can be downloaded at www.takefive-stopfraud.org.uk/

Telephone Preference Service is the free registration service to opt out of marketing or unsolicited calls. http://www.tpsonline.org.uk/tps/index.html

The National Crime Agency protects the public by disrupting and bringing to justice serious and organised criminals who present the highest risk to the UK http://www.nationalcrimeagency.gov.uk/

The National Cyber Security Centre (part of GCHQ) was set up to help protect services from cyber-attacks, manage major incidents, and improve the underlying security of the UK Internet through technological improvement and advice to citizens and organisations. https://www.ncsc.gov.uk/

Think Jessica is a registered charity supported by agencies, organisations and police forces nationwide committed to raising awareness of by postal and telephone scams, educating professionals and protecting vulnerable people from illegal practices. http://www.thinkjessica.com/

Victim Support offer free and confidential support to help people feel safer and move beyond their experience of crime. https://www.victimsupport.org.uk/

Which? Is campaigning for more action to prevent and stop scams. https://campaigns.which.co.uk/scams-fraud-safeguard/

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