

**DUDLEY HEALTH AND WELLBEING BOARD**

**Agenda Item No. 8**

<b>DATE</b>	Wednesday 26 <sup>th</sup> June 2019
<b>TITLE OF REPORT</b>	Scams and Financial Abuse Prevention
<b>Organisation and Author</b>	Dudley MBC, Trading Standards Dolores Nellany, Public Protection Manager
<b>Purpose</b>	To update the Board on progress with the work of the scams team
<b>Background</b>	<p>The Dudley scams unit of 2.8 FTE officers is based in trading standards, part of the health &amp; wellbeing division, and has been working since January 2018 to assist and support victims of scams and to raise awareness of scams amongst professionals and the wider community. The team is funded until August 2020 from the Better Care Fund and works closely with Adult Safeguarding and MASH. A key aspect of the work is visiting persons in the borough who are known to have responded to scams to prevent further financial loss and engage with appropriate services. Referrals are received from the National Scams team with approximately 20 priority referrals being received each month, in addition to approximately 460 people listed as previously responding to scams. Priority cases are elderly or otherwise vulnerable persons who are currently responding to scam mail.</p> <p>A typical example of a person supported is a case involving an 84 year old female, referred by the National Scams Unit as a priority referral. When visited, she advised that she had recently lost £200 to a scam involving a beauty product, where the company had repeatedly called her, convinced her to enter into fictitious prize draws and lotteries that required minimum orders and on occasion added unwanted items to her order. Despite being told repeatedly by family that she was being scammed she wouldn't hear of it and admitted she did not appreciate relatives interfering with how she chose to spend her money. She was grateful for the information provided by the scams officer and mentioned the benefit of hearing it from someone other than her family. She eventually disclosed that her losses which spanned over 20 years amounted to £60,000. She agreed to sign up as a scam marshall in order to help herself and others by sending off her scam mail to be analysed and assisting further scams prevention work.</p>

**Key Points**

Some facts & figures from the work of the scams unit so far:

- 177 scams victims have been visited with a further 107 assisted by telephone and post.
- Of the 284 assisted, 139 were referred via the National Scams team. Increased publicity, awareness raising and training of professionals has resulted in increasing referrals coming directly to the team.
- The team are trained in MECC (Making Every Contact Count). 58 referrals have been made to Living Well, Feeling Safe for practical support in relation to mobility and other issues. Referrals have also been made to Warmer Homes for heating issues, Pleased to Meet You where loneliness has been a factor and to victim support where scam responders have been the victim of a crime. Referrals have been made to MASH where required. Many of these referrals are for vulnerable persons who were not otherwise engaged with support services.
- 30 call blockers have been installed in homes of scams victims to prevent further nuisance cold calls. A cost benefit analysis of the first 9 call blockers installed has shown an estimated saving of £96,000 over 5 years from the 9 call blockers in terms of scam calls blocked, scams not responded to and savings to the residents and the public purse. Funding to provide up to a further 400 dementia friendly call blockers has been provided by Adult Safeguarding and these will be installed free of charge to persons supported by the scams team.
- Dudley MBC signed up as a “Friends Against Scams” organisation in November 2018 with 2 elected members becoming “Scambassadors” to raise the profile of scams awareness in the borough. An e-learning “Friends Against Scams” course has been launched and so far 175 people have completed the course with a further 112 in progress of completing the training. The training is available to partners and organisations outside the council as well as to the wider community.
- An initiative to encourage all teams within the Council to have a Scams Champion, to take the lead on scams awareness within their workplace, is underway. 28 people have been trained as Scams Champions to date. The training includes scams awareness as well as “train the trainer” to equip scams champions with the skills to train their colleagues face to face on the “Friends Against

	<p>Scams“ training. The Scams Champion training also delivers the Dementia Friends training.</p> <ul style="list-style-type: none"> <li>• A Financial Abuse Alliance has been established to bring together all agencies concerned with financial exploitation and includes partner agencies who attended a scams conference “Shine A Light” at Himley Hall in November 2018.</li> <li>• Training has been given to Dudley Building Society staff on the work of the scams team and raising awareness of the need to refer customers who are sending regular amounts of money to potential scams.</li> <li>• Several criminal investigations are ongoing and are likely to result in prosecutions where financial abusers have been apprehended. Two ongoing cases involve the loss of £60,000 and over £40,000 to vulnerable victims. A further case being handled by the team has resulted in £70,000 redress to a vulnerable victim after proceedings by the Council on behalf of Adult Safeguarding in the Court of Protection. Funding from public health reserves has provided additional legal capacity to deal with the increased prosecution work.</li> </ul>
<p><b>Emerging issues for discussion</b></p>	<p>The scams unit are dealing with the highest priority cases each month whilst also dealing with a backlog of previous referrals and the increasing number of new referrals coming in directly from partners and the wider community, as a result of work done to raise awareness. The team cannot, however, reach all persons who would benefit from this support in the borough. Much is being done to ensure sustainability of the work beyond the end of the current project in August 2020 by the provision of increased training for and awareness by professionals, partners and the wider community. Sources of future funding will need to be explored during the current year. This is in the context of the National Trading Standards Team expecting the number of scam victims nationally (and therefore locally) to increase significantly and therefore the need for a dedicated resource to support scam victims in the borough will remain for the foreseeable future.</p>
<p><b>Key asks of the Board/wider system</b></p>	<ol style="list-style-type: none"> <li>1. Could GP surgeries commit to promoting the scams team work? Leaflets could be provided, e.g. promoting the Dudley Financial Abuse Helpline 01384 818871, how to avoid scams and deal with rogue traders.</li> <li>2. Is there an opportunity for the scams team to promote the service on the digital information service screens in GP surgeries?</li> </ol>

	<p>3. Could the “Friends Against Scams” e-training be promoted to community healthcare workers and to staff in GP surgeries? The training is readily available on the Council’s website and accessible to persons outside the council.</p>
<p><b>Contribution to H&amp;WBB key goals:</b></p> <ul style="list-style-type: none"> <li>• <b>Healthy weight</b></li> <li>• <b>Reducing loneliness &amp; isolation</b></li> <li>• <b>Reducing impact of poverty</b></li> </ul>	<p>The work of the scams unit contributes to Health &amp; Wellbeing key goals:</p> <ul style="list-style-type: none"> <li>• Reducing the impact of poverty- by preventing people falling victim to financial abuse and scamming, they are less likely to fall into poverty as a result of money lost and less likely to have increased care &amp; support needs as a result of losing life savings.</li> <li>• Reducing loneliness &amp; isolation- many scam victims are isolated and lonely and are often not already engaged with support services. Loneliness statistics are being collected from all visits since April 2019; these are shared, with consent, with the Loneliness and Isolation sub-group and referrals are made to the “Pleased to Meet You” scheme.</li> </ul> <p>The scams unit work contributes to the Dudley Borough Vision 2030 aspirations by forging a future where people are protected and kept safe from financial abuse. Vulnerable people are being supported to remain healthy, safe, confident and supported in the community.</p>

**Contact officer details:**

Dolores Nellany  
 Public Protection Manager (Food and Trading Standards)  
 Tel 01384 814611  
 dolores.nellany@dudley.gov.uk