

# Communities Committee

Item No.

<b>Report title:</b>	<b>Norfolk Against Scams Partnership</b>
<b>Date of meeting:</b>	<b>7 March 2018</b>
<b>Responsible Chief Officer:</b>	<b>Tom McCabe, Executive Director, Community and Environmental Services</b>
<b>Strategic impact</b> <b>Caring for our County:</b> <ul style="list-style-type: none"><li>• <b>Good growth: Building communities we can be proud of</b></li><li>• <b>Helping our population remain independent, resilient and well</b></li></ul> <p>The National Trading Standards (NTS) Scams Team is keen to form a partnership with Norfolk County Council to protect people, to prevent them from becoming victims of financial abuse through mass marketing scams. This will be achieved by empowering communities to 'Take a Stand Against Scams'.</p> <p>The purpose of this report is to present a recommendation on the proposed formation of the Norfolk Against Scams Partnership; to support the National Trading Standards 'Friends Against Scams' initiative.</p>	

## Executive summary

Mass marketing scams are a form of financial abuse which affects the lives of millions of people in the UK. The lonely and older people are most at risk, although anyone can fall victim to a scam, particularly when faced with circumstances with which they are unfamiliar such as applying for a student loan or banking online. It is estimated that between £5billion and £10billion is lost every year by UK consumers to this form of fraud. The National Trading Standards (NTS) Scams Team has launched the 'Friends Against Scams' initiative; to raise the profile of the extent of this problem and to empower citizens and communities to 'Take a Stand Against Scams.' In order to further this initiative the NTS Scams Team is developing an '**Against Scams Partnership**' which they would like to take forward in Norfolk.

The formation of the Norfolk Against Scams Partnership (NASP) would involve a commitment from the Council to spread the message to 'Take a Stand Against Scams' and Members would be invited to become Scambassadors as part of the Friends Against Scams network.

The NASP would be a community pledge asking the whole of Norfolk to take action in helping to protect people in the county from scams. Scams are fraud and fraud is a crime. Organisations and groups would be asked to sign up to a charter as partners and help deliver initiatives to 'take a stand against scams'. This problem is significant and it needs a multi-agency approach to tackle it to protect our communities; specifically consumers who are made vulnerable by their circumstances.

### Recommendation:

**Members are asked to support the establishment of a Norfolk Against Scams Partnership (NASP) with the National Trading Standards (NTS) Scams Team and communities in our county and agree to Norfolk County Council becoming one of the flagship Friends Against Scams local authorities.**

## 1. Proposal

- 1.1 The Trading Standards Service's core function is to build a safe, fair and legal marketplace for Norfolk, helping businesses to succeed and safeguarding communities. Our three priorities are:
- Enabling economic growth by providing support for businesses and ensuring a level playing field by tackling the most serious illegal trading
  - Safeguarding communities and vulnerable people by engaging with communities and businesses to build resilience to scams and rogue traders
  - Protecting public safety, health and well-being and ensuring trading is legal, honest and fair.
- 1.2 For a number of years, Trading Standards has provided information and support to Norfolk communities to protect them from scams by raising their awareness of them. This work is embedded in the Service's delivery of safeguarding and protection of Norfolk residents. It has involved supporting and leading community events; delivering training; raising awareness through partners, media and organisations; and supporting the most vulnerable in our communities who have fallen victim to scams. This is often in conjunction with a Community Champion partner. The Service has provided a weekly email alert service for a number of years; whereby scam alerts are sent to a large database of both consumers and businesses. The Service is currently developing better ways to engage with the business community to protect traders from scams specifically aimed at them.
- 1.3 The National Trading Standards (NTS) Scams Team is urging communities to 'Take a Stand Against Scams.' This is achieved by people being equipped with the knowledge and skills to recognise scam communications, advertising and mailing. The community is then able to take local action to protect their more vulnerable members from becoming victims. The national launch of the Friends Against Scams initiative took place in 2016. Norfolk Trading Standards committed to this initiative in early 2017 through promoting and delivering the Friends Against Scams training, with the aim of 600 Norfolk people becoming a friend by the end of this current service year.
- 1.4 The objective of the Norfolk Against Scams Partnership (NASP) will be that the council will take the lead in bringing together organisations from the public and private sectors, the voluntary sector, community groups, and individuals in the county; to raise a concerted heightened awareness of scams. This will increase the understanding by communities of the various types of mass marketing scams being experienced by many residents and will help to protect the people who are vulnerable to them. Each organisation will be asked to sign up to a Charter, indicating their willingness to work together in the partnership. The NASP will work with charter partners to share key messages and try to avoid duplication. In supporting this partnership working, the Council will encourage Friends Against Scams training across all NCC employees and the council will support its Members to (voluntarily) become Scambassadors in their divisions.
- 1.5 The formation of a Norfolk Against Scams Partnership (NASP) would be a decisive step in Norfolk Taking a Stand Against Scams and would demonstrate the Council's commitment to the Friends Against Scams initiative.

## 2. Evidence

- 2.1. Financial abuse through mass marketing scams is well documented as a form of fraud which targets the most vulnerable in society. Academia has looked into this scourge, in particular Bournemouth University. Further information is provided in the NTS Scambassador pack (**Appendix 1** to this report).
- From this literature it is evident that in the UK:

- Financial abuse through scamming is an under-reported crime. Currently it is estimated that only 5% of this type of fraud is recorded.
- More than 53% of people aged 65 or over have been targeted by scams.
- The average age of a scam victim is 75 but victims can be as young as 19.
- Older people are more susceptible to becoming victims due to lower levels of cognitive function. This is a concern because of our ageing population.
- Victims have lost £1,000 or more before they realise they have been scammed.

Norfolk Trading Standards' experience of working with victims of scams confirms these figures. A West Norfolk victim, aged over 80, whom the service is currently helping, has lost over £85,000.

### **3. Financial Implications**

- 3.1 There are no direct financial implications of the Council becoming a Partner with the NTS Scams Team or the formation of the Norfolk Against Scams Partnership. The Trading Standards Service will lead this partnership and the delivery by the Service will be met from current resources. Other services, particularly the Norfolk Safeguarding Adult Board, will support the delivery of this partnership but this will again be met from existing resources.
- 3.2 There is strong evidence that an older victim of a scam is considerably more likely to lose their independence and draw on the services of the Council and other community partners because of the negative impact on their confidence, financial integrity, and health and wellbeing.

### **4. Issues, risks and innovation**

- 4.1 The formation of a Norfolk Against Scams Partnership (NASP) will support the priorities of the Trading Standards Service:
- Enabling economic growth by providing support for businesses and ensuring a level playing field by tackling the most serious illegal trading
  - Safeguarding communities and vulnerable people by engaging with communities and businesses to build resilience to scams and rogue traders
  - Protecting public safety, health and well-being and ensuring trading is legal, honest and fair
- 4.2 A NASP will build on the 'Uniting Norfolk Against Financial Abuse and Scams' conference, jointly organised by the Norfolk Safeguarding Adults Board and Trading Standards, held in Norwich on 14 September 2017. Over 90 organisations came together to hear the work that academia, statutory and voluntary agencies and businesses are delivering to safeguard people in the UK from scams.
- 4.3 Section 42(3) of the Care Act 2014 clearly states that abuse includes financial abuse; and for that purpose "financial abuse" includes:
- (a) having money or other property stolen,
  - (b) being defrauded,
  - (c) being put under pressure in relation to money or other property, and
  - (d) having money or other property misused.
- 4.4 Added to this the most recent edition of the "Statutory Guidance to support Local Authorities implement the Care Act 2014" recognises that Trading Standards has a valuable contribution to make in ensuring adults are safeguarded, saying:
- 14.29 In all cases this is financial abuse and the adult at risk can be persuaded to part with large sums of money and in some cases their life savings. These instances should always be reported to the local police*

*service and local authority Trading Standards Services for investigation. The Safeguarding Adults Board will need to consider how to involve local Trading Standards in its work.*

For further information please see The Scams Team Smart Guide: Scams, Adult Social Care and The Care Act (Appendix 2 to this report).

4.5 The formation of the NASP will continue to reduce the risk of people becoming victims of scams and help make Norfolk a scam free county. This initiative complements the council's ongoing support of 'Dementia Friends' and 'In Good Company'

4.6 The risks associated with the NASP are:

- Failure to deliver the Partnership effectively as a result of reduced resources for the Trading Standards Service and/or other services in the Council; which would lead to a potential increase in the number of scam victims and reputational damage to the Council.
- Reluctance of Members to embrace the spirit of this Partnership by choosing not to act as Scambassadors; which would lead to reputational damage to the Council.
- Reluctance of the Council's employees to undertake the Friends Against Scams training and as a result fail to identify and support a victim of scams; leading to victims failing to get support and reputational damage to the Council

This paper will be presented to the Adult Social Care Committee on 14 May 2018 with a view to recommending that the committee supports this Partnership.

## **5. Background**

5.1 Friends Against Scams (FAS) is a NTS Scams Team initiative launched in 2016 to highlight the scourge of financial abuse in the UK and to protect and prevent people from becoming victims through scams. It is estimated that between £5billion and £10billion is lost every year by UK consumers, falling victim to this type of fraud.

5.2 For over 10 years the Trading Standards Service has sought to raise the awareness of scams in communities across Norfolk. The 'Friends Against Scams' initiative has enabled the Service to align with a nationally recognised brand delivered by a national organisation and by other local authorities; encouraging communities to take action to prevent and protect potential victims.

5.3 There are a number of ways both people and organisations can further the aims of the initiative by becoming:

- A Friend
- A Scamchampion
- A Scambassador
- A Friends Against Scam Organisation
- An Friends Against Scams Partner

5.4 Norfolk Trading Standards Service has taken forward the Friends Against Scams initiative by raising awareness in communities:

- 518 people have registered to become a 'Friend Against Scams' by completing the face to face or online training. (The Service 2017/8 target is to train 600 by 31 March 2018).
- 28 people have registered as Scamchampions and Chloe Smith MP and Clive Lewis MP are Scambassadors.
- One large Norfolk finance sector business has expressed an interest in the Friends Against Scams initiative and we are exploring ways to take

this forward.

- 5.5 The Council supporting a Norfolk Against Scams Partnership (NASP) will:
- inspire action by a wide range of agencies and organisations across the county
  - highlight the scale of the impact of scams on people's lives in Norfolk
  - change the perceptions of why people fall for scams
  - make scams a community, local, regional and national topic
  - build on the work that Norfolk Trading Standards has led on to recruit over 600 Friends Against Scams in Norfolk

build on the excellent 'Uniting Norfolk Against Financial Abuse and Scams' conference held in Norwich on 14 September 2017 where over 90 organisations came together to hear the work that academia, statutory and voluntary agencies and businesses are delivering on in Norfolk. A focus group was formed post-conference to work together to strengthen and develop our collaborative countywide response to the issue of safeguarding adults at risk of financial abuse and scams.

5.6 Definitions:

- A Friend is someone who completes a scams awareness session and turns their knowledge into action
- A Scamchampion delivers awareness sessions and recruits Friends.
- A Scambassador is someone who will use their influence to raise the profile of scams at a national level.
- A Friends Against Scams local authority (FAS LA) is a local authority that commits to spreading the message to Take a Stand Against Scams.
- To arrange a training session or access the online session you can visit; [www.norfolk.gov.uk/friendsagainstscams](http://www.norfolk.gov.uk/friendsagainstscams)

- 5.7 For further information on the health impact of scams, please refer to the report presented to the NHS East Anglia Quality Surveillance Group Meeting on 9 January 2017 by Walter Lloyd-Smith, Norfolk Safeguarding Adult Board Manager (Appendix 3)

## Officer Contact

If you have any questions about matters contained in this paper or want to see copies of any assessments, e.g. equality impact assessment, please get in touch with:

**Officer name :** Sophie Leney

**Tel No. :** 01603 224275

**Email address :** [sophie.leney@norfolk.gov.uk](mailto:sophie.leney@norfolk.gov.uk)



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