

East Anglia Quality Surveillance Group Meeting

Date: 9 January 2017

Title: Report of Norfolk Safeguarding Adults Board

KEY POINTS/ISSUES OF CONCERN

The growing threat of financial scamming

Financial scamming is a significant and under-reported problem (see BBC news article: [A financial scam was committed once every 15 seconds in the first half of the year](#).) Figures from [Financial Fraud Action UK](#) puts losses across payment cards, remote banking and cheques at £755 million in 2015 - an increase of 26% compared to 2014 (FFAUK 2016).

A number of factors are now combining to present a '*perfect storm*' for scamming – an ageing population (see: [Dementia and Alzheimer's have overtaken heart disease as biggest killer](#)), ever-increasing demand on services, budget pressures, and the significant under-reporting of scams.

Action is urgently needed to tackle this growing threat from a health perspective. The ripple effect of scams reaches far beyond the individual. Loss of assets and finances may result in a person being unable to contribute to their health and social care costs in old age, increasing the financial burden on society for future care provision.

The Quality Surveillance Group (QSG) is requested to consider how and what ways it can support this area of work and this document includes links to various source material. Additional material has been attached in Appendix 1

Health impact of scams

A few statistics summarise the impact of doorstep crime on victims:

- 40% said it had resulted in them having reduced confidence generally
- 28% said it had left them feeling down or depressed
- 46% said it had caused them financial detriment
- 16% had not told anyone about the crime, and
- 40% of these said the reason was embarrassment.

(National Trading Standards National Tasking Group Doorstep Crime March 2014)

While the effects of fraud may vary depending on the victim's individual circumstances, the potential severity of the impact should never be underestimated. The psychological effects can be severe and debilitating, including stress, anger, loss of self-esteem, shame and upset.

A study into the impact of doorstep crime on older victims by Greater Manchester Police showed that their health declined faster than non-victims of a similar age.

Although a small scale, a Home Office study (Donaldson 2003) found that

'it does suggest that elderly victims of burglary decline in health faster than non-victims of similar age and the impact of burglary [doorstep crime] is typically great. Two years after the burglary, they were 2.4 times more likely to have died or to be in residential care than their non-burgled neighbours.'

Research by the Centre for Counter Fraud Studies at the University of Portsmouth (Button, Lewis Tapley 2012) identified a range of physical and/or psychological effects on people's lives as a result of fraud. Some experienced severe physical and/or mental health problems, damage to relationships, and fear of threats or violence from fraudsters. As the research authors noted:

'The research highlighted the need for the criminal justice system and other bodies to give fraud victims a better deal.'

The negative impact of financial abuse, regardless of the source, can result in someone becoming in need of support from social services, having not previously required such help (SCIE 2011).

Vulnerable adults are at greater risk

While anyone can be a victim of a financial scam, older people are more vulnerable than most because their mental ability to assess risk may be declining in keeping with other age-related brain changes, or at particular times because of personal circumstances, such as social isolation, bereavement and financial pressures. ([Age UK 2015 pg7](#))

An extensive study on the psychology of scams by the [University of Exeter \(2009\)](#) found that 10-20% of the UK population are at risk of becoming repeat victims. They found that those who were at this 'increased risk' had a 30% chance of falling for a scam within the next 12 months.

As well as the personally devastating individual costs, financial scamming impacts on our health and social care system. It demands coordinated actions to tackle scamming across the health economy.

- ***Given such a wide impact on our society, there is a compelling case for financial scamming to be tackled as a health issue.***

To address this topic Norfolk Safeguarding Adults Board (NSAB) will be using financial abuse (with a strong emphasis on financial scamming) as one of its two themes for NSAB awareness week 2017 (September 11th to 15th).

NSAB has partnered with Citizens Advice, Norfolk Trading Standards and Norfolk Fire and Rescue to deliver a high-profile conference on financial abuse on Thursday 14th September 2017. Provisional speakers include

- DCC Ian Pilling, National Policing Lead for Vulnerable Adults

- Professor Keith Brown, Director National Centre for Post Qualifying Social Work and Professional Practice (NCPQSW) Centre for Leadership, Impact and Management, Bournemouth

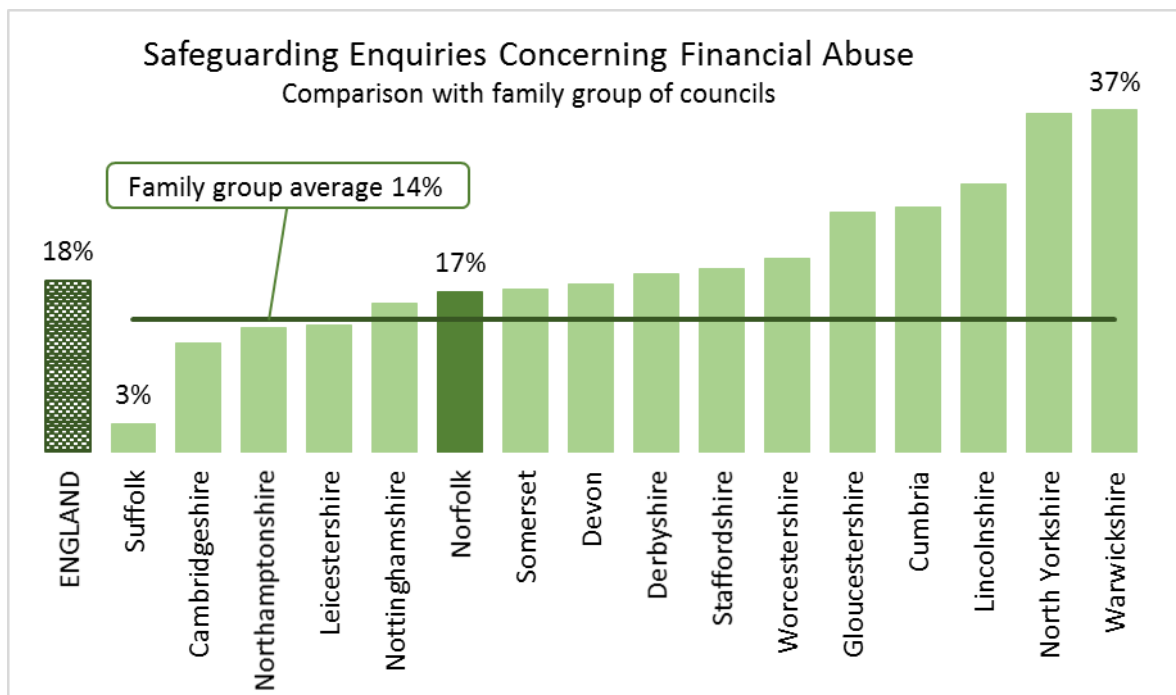
Actions for QSG's consideration:

- 1) To partner with the Norfolk Safeguarding Adults Board to deliver the conference event on 14th September 2017
- 2) To sponsor a piece of regional work to highlight the impact of scamming from a health perspective

Appendix 1

During 2015/16, of all the completed safeguarding investigations in Norfolk, 17% concerned financial abuse (see below). This was similar to the England average (18%). The average for the family group of councils was 14%, ranging from 3% (Suffolk) to 37% (Warwickshire).

A number of the councils in this family group are from within the eastern region.



References

Button M, Lewis C and Tapley J, (2012). *Not a victimless crime: The impact of fraud on individual victims and their families*, Centre for Counter Fraud Studies, University of Portsmouth.

Donaldson, R (2003). *Experiences of older burglary victims* Findings 198, Home Office.

Social Care Institute for Excellence (2011). *Assessment: Financial crime against vulnerable adults*.

Recommendations from Safeguarding Adult Review (Mrs BB)

Under the provisions of the Care Act 2014, all Safeguarding Adults Boards (SABs) are required to undertake a Safeguarding Adults Review (SAR), overseen by an Independent Report Writer, in order to learn lessons and improve practice when a situation arises with a person in their area, who requires care and support, raises doubts about the quality of service they received and deserved.

NSAB published a SAR on 9 December 2016, and some of the recommendations will be of interest to the QSG, particularly those relating to risk assessment and management, joint working and information sharing; Mental Capacity assessment processes; home care provider roles and working practices

The summary and full reports can be access via the Norfolk Safeguarding Adults Board's website at

[Norfolk Safeguarding Adults Board](#)

From the home page click on the Safeguarding Adults Review tab.

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23/12/2016