

Protecting older people from scams: the value of partnership working.

Sean Olivier: Adult Safeguarding and Quality
Assurance Manager

Trish Burls: Trading Standards Manager

Who are Trading Standards?

- One Trading Standards unit in every local authority
- Croydon Trading Standards - Criminal Investigation unit, made up of 7 qualified staff
- Investigate and prosecute our own cases using in-house solicitors (Crown Prosecution Service not used)

What do we investigate?

Businesses or traders committing offences including:

- Scams (fraud)
- Doorstep crime
- Under age sales of age restricted products
- Supply of unsafe goods
- Counterfeit or fake goods

What is a scam?

- A con
- A trick
- A swindle
- Financial abuse
- Fraud
- A CRIME

Scale of the problem:

- Millions affected
- A global problem
- A growing issue
- 53% of people over 65 have been targeted
- £5-10 BILLION each year
- Anyone can fall victim

Types of scam

- Postal ('mass marketing fraud')
- Telephone
- Online
- Doorstep (face to face)

Common mass-marketing scams include:

- Foreign lotteries and sweepstakes
- Clairvoyant scams
- Inheritance frauds

All require the victim to make a payment, often a small amount initially, to release either a huge prize, a miracle cure or a psychic prophesy.

The recipient named herein must fill in and ensure the money transfer authorisation before the deadline. If the recipient is named herein according to the enclosed conditions, we will publish the following:

Harrison Institute

Urgent communiqué concerning a financial transaction

AMOUNT PAYABLE BY BANK CHEQUE
£ 16,000.00 £

8015240553 03410372.2.3 4818
MR /

CONCORD Customer Account: 0 0 5 5 7 4 1 9 1 1

IDENTIFICATION NUMBER: 8 1 8 0 0 2 7 6

SOLE BENEFICIARY: *[Redacted]*

CONFIRMED ADDRESS FOR SENDING PAYMENT

**16,000.00 POUNDS
MUST BE PAID.
RESPONSE OBLIGATORY
FOR TRANSFER TO CUSTOMER ACCOUNT**

Z37-2_UK

URGENT

Mr Edwards,

This is an official administrative document. It as been prepared **only for you** and is the formal notification that your personal account has a positive balance.

All required verifications have been conducted and I can officially confirm what follows.

CONFIRMATION NOTIFICATION

Dossier Ref: Z-BI-37

For information:

The account statement is enclosed

Remittance: *[Redacted]*

1/ Transfer from the account will be done by:

bank cheque (in pounds)

2/ The amount of the guaranteed bank cheque is:

16,000.00 pounds

3/ The Financial Department is responsible for sending the entire payment to your home address within 10 days:

++++++ 16,000.00 pounds ++++++

in your name

IMPORTANT information

MR EDWARDS,

You are really the **only person** who can claim 16,000.00 pounds with the transfer authorisation made out personally in your name.

All you have to do is fulfil one condition: follow the enclosed administrative procedure.



Proven FACT:

The sum of **16,000.00 pounds** must immediately be sent to the **only confirmed main winner** of the bank cheque, **Mr Edwards!**

This document shall be legal and binding only after it is signed for confirmation by the Financial Manager.

Financial Manager
Paul Anchor

Paul Anchor **APPROVED**

CONDITION:

You must respond!

Case study: Mr J and the advance fee fraud

- 83 year old male, recently lost partner in tragic circumstances
- TS alerted by bank regarding suspicious transactions on his account
- Repeated refusal by Mr J to explain or co-operate
- Unclear as to nature of crime, clear crime was taking place

Case Study contd:

- Bank called TS on at least 5 occasions before Mr J permitted entry to officers
- Found to be living in squalid conditions:
- No heating, lighting, only cold running water
- Existing on bread, carrots and garlic

The story begins to emerge:

- House stacked full of boxes, parcels, piles of mail
- Mr J admitted he was sending money abroad in order to release lottery winnings
- Mr J – very gentle, polite, charming man

The evidence:



The telephone call:

- Mr J's manner changed abruptly:
- Nervous
- Shifty
- Uncomfortable
- Agitated
- TSO took next call

- Caller abusive, demanding, insistent
- Spewed abuse, threatening, aggressive
- Told TSO she was interfering in sale of property – Mr J was selling his house to the caller

The plan

- Within 24 hours Social Services and Trading Standards had put a safeguarding plan in place:
- Emergency heating, meals on wheels, electricity restored
- Mr J held not to have mental capacity and decision was taken for his own protection to redirect his mail to covert TS mailbox and install call blocking system

The investigation

- Mail painstakingly opened, collated and details submitted to intel bureau by TS
- ActionFraud/City of London police informed
- Any UK based mail order companies were contacted and Mr J's details removed from mailing list
- 99% of mail was found to be from abroad

Success...and setbacks

- In his confused state Mr J thought his phone was out of order and regularly disconnected the trueCall system
- Some mail continued to get through – we discovered there are another 59 mail delivery companies in addition to Royal Mail capable of delivering letters

- Safeguarding plan continued...
- Collating of intel from mail continued...
- Mr J had plans for Christmas,
- Was safe, warm, fed

The successes:

- Value of established relationship with partners was reinforced – banks plan
- Referral system to sister agencies proved invaluable – victim was safeguarded and protected within 24 hours of entry
- Allowed unprecedented access to long term victim's home
- Direct conversations with scammers enabled TSO to have insight into their lines of attack

- trueCall system showed almost 300 calls in two months to victims home – all hours of day and night
- Amount of mail received over years remains unclear









What to look for:

Mass marketing fraud (letters):

- Ordered 'work' area
- Plentiful supply of stamps and envelopes
- Rapid use of cheque books
- Frequent visits to the Post Office
- Receipts for money transfers or postal orders
- Lots of letters (often hidden from sight), small gifts – cheap jewellery, biscuits, chocolates
- New 'friends'
- Lots of phone calls

Doorstep crime:

- When a fraudsters comes to the door to convince the householder to paying for works that are not necessary, are over priced and often non existent
- Examples include bogus roofing works
- Bogus tree surgeons
- Damp specialists
- Drain companies

- In almost all cases prices will start low
- There will be a sense of immediacy or urgency
- Emphasis on ***not*** getting the work done and the possible consequences of this option
- Price will rise rapidly once ‘work’ begins
- Offenders are plausible, friendly, helpful – at first

What to look for: Doorstep crime

- Work being carried out to the home
- Repeated visits by tradespeople
- New 'issues' identified constantly
- Bank visits
- Secretive nature of the client
- Signs of fear or reluctance to discuss

Romance scam

- When a client has met their partner through an online dating site
- The partner they have met seems ideal – a perfect match
- Similarities in beliefs, experiences, family circumstances are uncanny
- The client quickly falls for this person – but the warning signs are there

- An approach will be made for financial assistance
- It may be described as being needed for emergency medical treatment
- Flight costs
- Education fees
- Client will be desperate to assist

What to look for: Romance scam

- Early declarations of love
- Lots of personal questions to the client but little about themselves
- ‘Professional’ profile pictures
- Requests for direct contact off the site
- Financial requests

High Stakes Safeguarding

- Financial Ruin
- Homelessness
- Knock on cost to the local authority
- Health implications

Common factors predisposing victims of MMF

- Social Isolation
- Bereavement
- Recent Retirement
- Lack of Agency

IE: Scam takes on a meaning beyond that of entering a competition

- Friendship
- Company
- “like a job” or “gives me something to do”
- Reason to get out the house
- Altruistic idealism

Informed intervention

- Addressing the scam and the underlying predisposition
- Realise that they may be losing a “friend”
- Delayed grief

Consider:

- Allocate in a *slow burn* type of way, this is the equivalent of a spend to save approach
- “You broke it you bought it” philosophy- replace with positive and meaningful

Questions to consider:

- Genesis of the relationship
- Why do you think it started when it did
- What was going on in your life around this time
- What does this mean to you/ hoping for

Best Practice Points

- Consider this a crime and a safeguarding matter
- Act Quickly
- Work in multi-agency manner
- Consider Mental Capacity
- Risk assess and Protection Plan (share)
- Making Safeguarding Personal- (keep checking in)

Protection Planning:

- Call Blocking Technology
- Mail Re-directs
- Police Presence
- Financial Advocacy
- Neighbours
- Educational Work
- Psycho-social work
- The S42 process

Challenging our own mindset:

- Outcomes: Cessation versus reduction in amount and frequency
- Prepare for joint work not ordinarily considered a part of traditional social work
- Scams are a symptom of the issue, not the issues itself, solving only the scam is likely to result in repeat victimisation

Contact

- Sean.Olivier@croydon.gov.uk
- Trish.burls@croydon.gov.uk