

Norfolk Safeguarding Adults Board Manager's Blog

November / December 2016

Thinking about financial scams as a public health issue

In mid-November I was very pleased to play a part in the joint Norfolk and Suffolk Trading Standards conference against financial scams – [Join the Flight](#). In its second year, the event brought together the two county Trading Standards Services and regional partners to raise awareness of working together to fight scams.

It was an excellent programme, particularly the presentations by **Professor Keith Brown**, Director of the [National Centre for Post Qualifying Social Work and Professional Practice](#) at Bournemouth University and from **Paul Maskell** Cybercrime Security Advisor, Norfolk & Suffolk Constabularies.

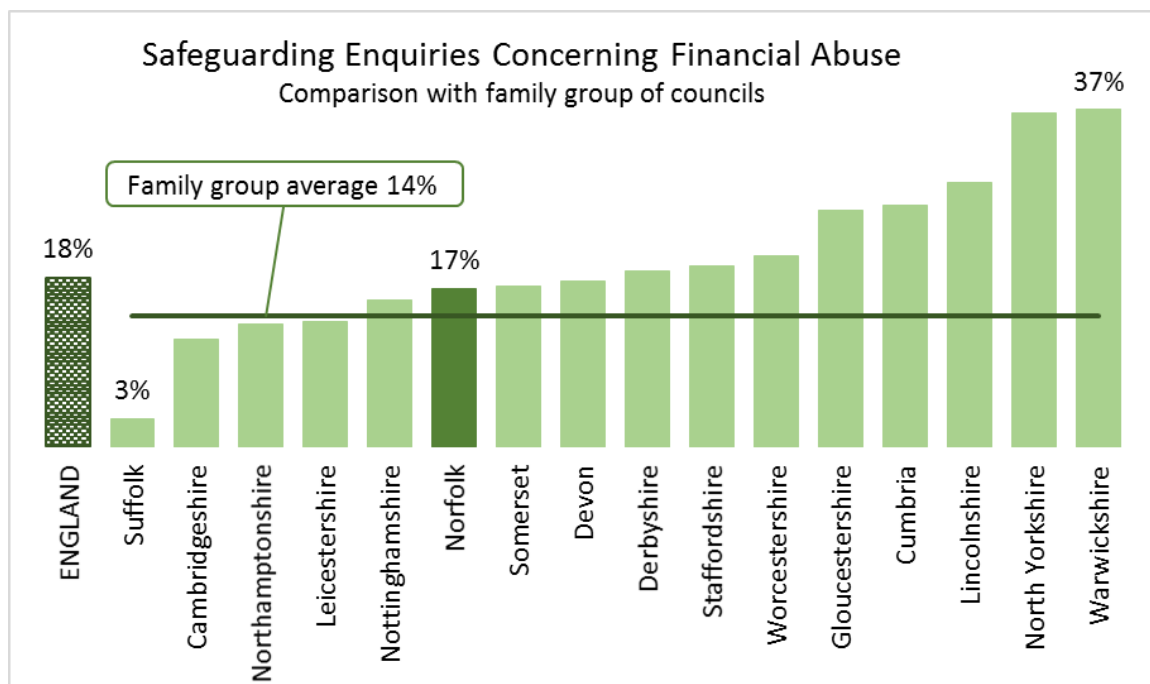
Professor Brown drew attention to a perfect storm for scamming – an ageing population (see news report: [Dementia and Alzheimer's have overtaken heart disease as biggest killer](#)), increasing demands on services, budget pressures, the growing awareness of this issue and significant under-reporting of scams. He also highlighted the ripple effect of scams, which reach 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. Paul highlighted the really important topic of how our perception of risk plays into our uses of online technology and what we can do to protect our cyber presence.

It is a massive problem as this BBC news article illustrates: [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 as £755 million in 2015, an increase of 26% compared to 2014 (FFAUK 2016). Here are just a few of the truly shocking statistics on the impact of doorstep crime:

- 40% of victims 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)

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).



The impact of scams is significant

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

This point was picked up during a recent House of Commons backbench debate on 'Scamming: Vulnerable Individuals'. Julian Knight (Conservative MP for Solihull) said scams are

'not simply a question of being defrauded of money; they can actually cost people their lives, in the worst possible circumstances. As well as depressive episodes, 45% of victims suffer a generalised anxiety disorder compared with just 15% of non-victims. The stress that victims suffer can both exacerbate pre-existing health conditions and induce post-traumatic stress, and 10% of victims have unexplained hospital admissions within three months.'

Mr Knight went on to say the circles of these frauds – their effects within our wider society – roll outwards and outwards. There is a significant cost to health and social care, he added: *'Scammers take so much more than cash. They can rob us of our self-confidence and elderly citizens of the ability to live independently'*.

([Hansard](#) 08 September 2016).

While anyone can be a victim of a financial scam (today there was an item on Radio 5 Live about romance scams), 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](#))

As well as the personally devastating individual costs, financial scamming impacts on our health and social care system. If we vigorously go at this problem, the savings in reducing pressure on services is an important gain. ***Given such a wide impact on our society, I believe there is a case for financial scamming to be tackled as a public health issue.***

One of the many factors which increase the risk of an individual being a victim of a financial scam is loneliness: 3 in 10 of those aged 80 and over report being lonely (Office of National Statistics, 2015). I am thinking of a very important link here with the current campaign coordinated by Norfolk County Council called [In Good Company](#).

People who are isolated or without a social network can find it difficult to talk to about finances or scams, and there may be fewer opportunities for others to identify or intercept scams. Loneliness is related to higher frequencies of telephone and doorstep contact and people who feel lonely are more likely to listen to a sales pitch as, in some cases, this may be the only social contact they have.

So what can we do?

With the Care Act (2014) in mind, which has recognised the risk posed by financial abuse/crime on individuals and society, there are a number of actions we can take either as individuals or by getting our organisations involve:

- Sign up to the National Trading Standards Scam Team – [Friends Against Scams](#)
- Get your service or organisation involved with [In Good Company](#).
- Can you spot a scam? – take the National Scams Team online quiz [here](#).
- Download the Chartered Trading Standards Institute [Stand Against Scams booklet](#) and share with your colleagues, friends and family

In recognising this very important area of work, the Norfolk SAB has agreed to make financial abuse one of the two themes for the 2017 awareness week campaign in September. As part of this, and in partnership with Citizens Advice and Norfolk Trading Standards, a major conference event is now being planned.

I will keep you posted.

Walter Lloyd-Smith / Norfolk Safeguarding Adults Board Manager / November 2016