

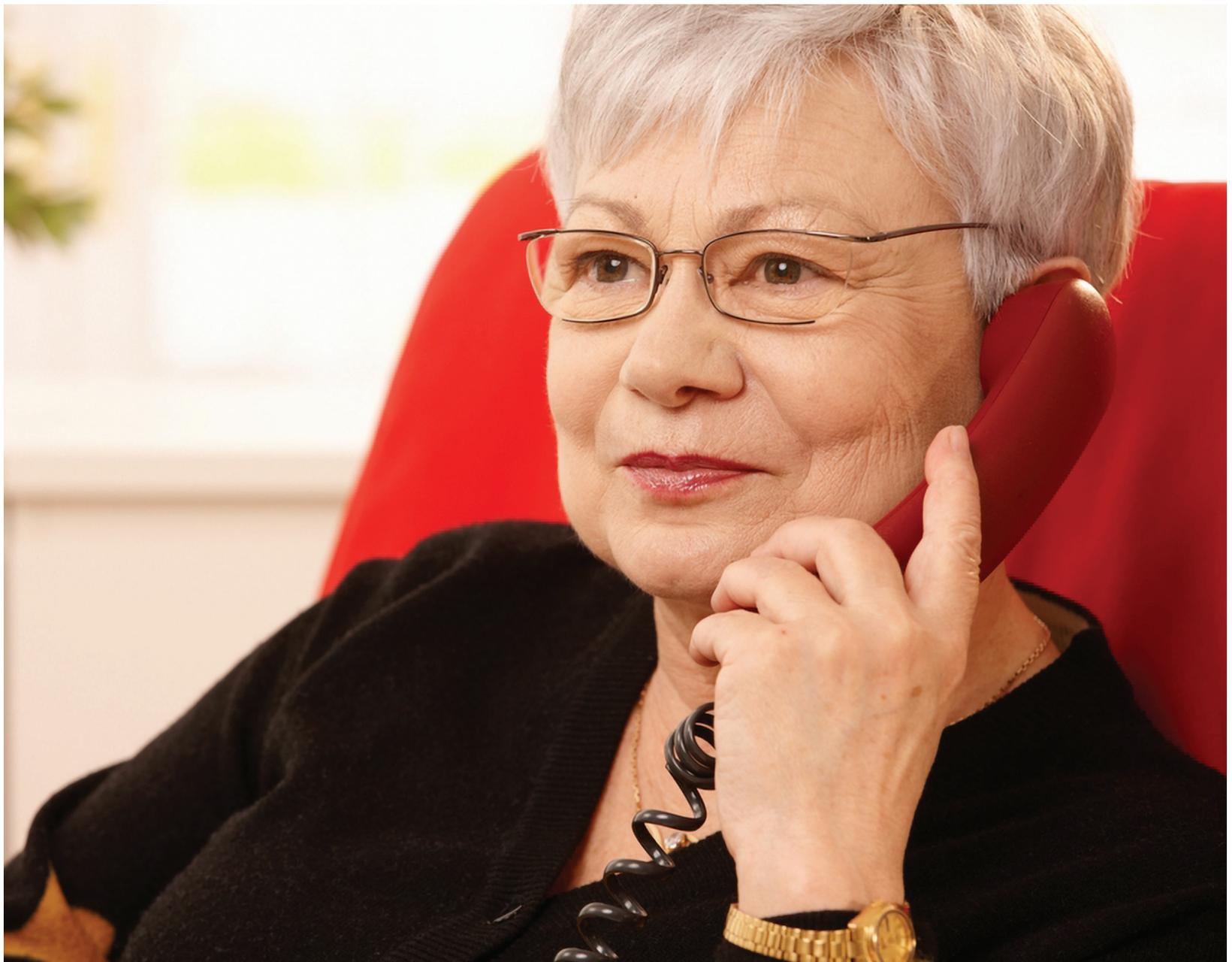


**NATIONAL
TRADING
STANDARDS**

Scams Team

National Trading Standards Scams Team

Call blocking in the UK



Foreword

Scam and nuisance calls can cause untold distress and damage for people made vulnerable by their circumstances, such as those living with dementia. The harm done by scam and nuisance calls is not limited to financial losses but also includes people feeling threatened by these calls, worried about losing money in the future and feeling helpless to stop the calls.

Across the UK government, departments have committed to combating scam and nuisance calls. This is being done by changes to legislation surrounding scam and nuisance calls, effective awareness campaigns and providing funding for call blocking projects.

The Care Act 2014 sets out a clear legal framework for how local authorities and other parts of the system should protect adults at risk of abuse or neglect. The Act verifies that financial abuse includes being defrauded. The Act places wellbeing at the heart of the safeguarding duties of local authorities. Local authorities should actively seek improvements on all aspects of wellbeing, they should promote physical and mental health, and emotional wellbeing whilst also protecting people from abuse and neglect.

Call blocking units improve the wellbeing of users by blocking scam and nuisance calls, stopping these calls from ever reaching users. For this project 99% of scam and nuisance calls were blocked leading to a 97% reduction in users losing money to scam and nuisance calls, an 85% reduction in users feeling helpless to stop these calls and an 85% reduction in the number of users who were worried by these calls.

This project has proved invaluable to recipients, we are hoping in the future we will be able to continue this work to ensure that people who are affected by scam and nuisance call are protected.

Louise Baxter, Team Manager, National Trading Standards Scams Team.



Scam and nuisance calls - what is the problem?

It is important to remember that scam is simply another word for fraud, when referring to scam calls these are calls that lead to recipients being defrauded.

Over the last six years, scam and nuisance calls have become a nationally recognised issue to such an extent that the government has approved changes to legislation. In 2015, a legal threshold which previously required the Information Commissioner's Office (ICO) to prove that a call caused "substantial damage or distress" in order for the offending company to be punished, was removed. Additionally the ICO was granted greater powers to disrupt and fine companies for bad telephone practices i.e. aggressive sales calls or direct marketing calls to numbers registered with the Telephone Preference Service. In 2017 alone, the ICO fined firms responsible for calls and spam text messages over £1.8 million.

Research carried out by Ofcom between 2016 and 2017 showed that there had not been a reduction in the frequency of scam and nuisance calls received by the general public and there was no change in attitudes to nuisance calls, with four in five people regarding them as annoying. Scam calls were found to be the most distressing call type received in 2017.

It would appear that despite the increase in fines issued by the ICO and stricter regulations around nuisance calls many companies are ignoring these and continuing to plague people with scam and nuisance calls.

Additionally, research conducted by Which? and trueCall, found that potentially vulnerable users who have been utilising a call blocking unit, are receiving an average of 41 scam and unwanted calls a month –64% higher than

the 25 calls a month received by all other users of the units. This shows that potentially vulnerable residents of the UK are the most at risk of financial loss or emotional disturbance from scam and nuisance calls. One in five potentially vulnerable users received more than 60 scam or nuisance calls a month; these calls are a scourge for many UK residents.

The project

In 2016, a grant of £500,000 was made to National Trading Standards Scams Team (NTS Scams Team) to provide telephone call blocking technology to people who are bombarded by scam and nuisance calls and are most vulnerable to losing money to these calls. Initially, the focus was on providing call blocking units (units) to people living with dementia. There are 850,000 people with dementia in the UK, with numbers set to rise to over one million by 2025. 225,000 people will develop dementia this year, equalling one person every three minutes. It was felt that those living with dementia may be the most vulnerable to such calls and a call blocker would be highly beneficial to them and their families.



Results

MEASURES

To assess the effectiveness of the project the number of calls blocked by the units was examined alongside the emotional impact the installation of the units had on users. The Care Act 2014 requires local authorities (LAs) to protect those at risk of abuse, or those that they are aware may be at risk of abuse (including financial abuse). LAs should promote wellbeing when carrying out any of their care and support functions in respect of a person. The measures of the project were designed with this in mind, to assist LAs with fulfilling their wellbeing obligations under the Care Act; protecting people from abuse—both financial and emotional. Scam calls are financial abuse and nuisance calls impact negatively on a person’s wellbeing.

FINANCIAL RESULTS

Prior to installation

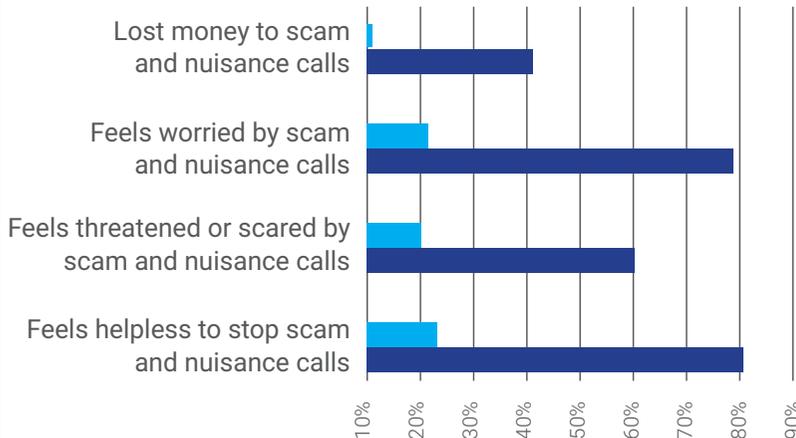
Prior to installation of the units, 31% of users (214 individual users) had lost a combined total of £970,042 to scam and nuisance calls. The individual losses ranged from £59.00 to £320,000 per user.

Post installation

After the units had been installed only 1% of users (three individual users) had lost money to scam and nuisance calls. Users had lost a total of £1,149.00 with individual losses at £1,000 and £149. It is to be noted that the user who lost £1,000 never activated Caller ID on their phone line meaning the unit was not able to work properly at blocking scam and nuisance calls.

Users were also less concerned about the risk of losing money in the future to unwanted calls once the unit had been installed, initially 68% of users stated that this was a worry for them but after the unit had been installed this figure fell to 17%.

IMPACT ON WELLBEING



As well as saving users money the call blockers improved the users’ emotional responses to scam and nuisance calls. By preventing scam and nuisance calls from reaching users in the first place the units reduced users’ fears about scam and nuisance calls and reduced their worries about losing money to these calls in the future.

● After unit installed
● Before unit installed
78% of people believe the call blocker prevented them from being scammed

WELLBEING RESULTS

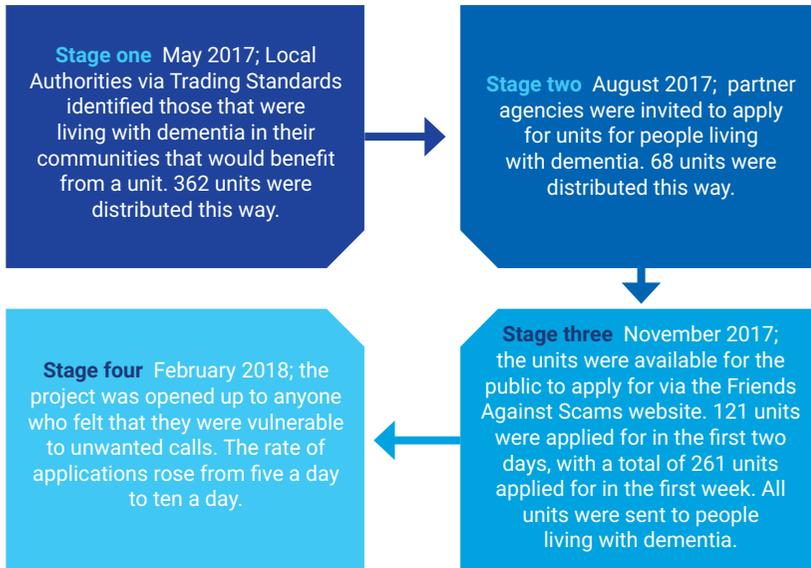
Prior to installation;

- 60% of users felt that they were at risk of being scammed on the telephone;
- 60% of users felt threatened by scam and nuisance calls;
- 81% of users felt helpless to stop scam and nuisance calls;
- 79% of users felt worried by scam and nuisance calls.

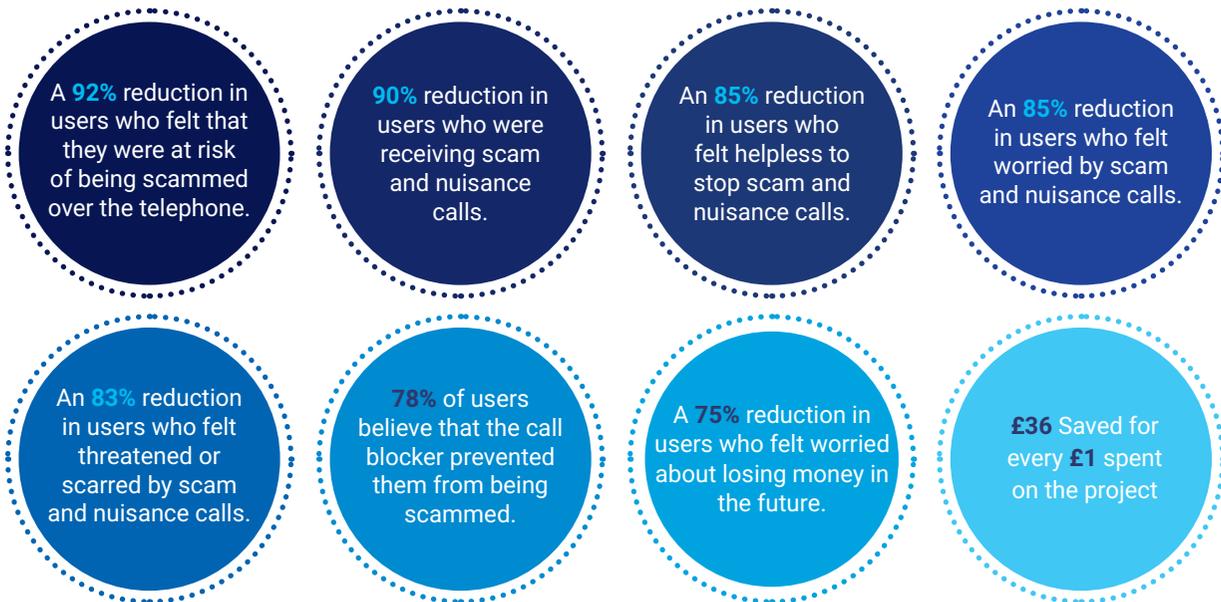
Post installation;

- 5% of users felt that they were at risk of being scammed on the telephone;
- 10% of users felt threatened by scam and nuisance calls;
- 12% of users felt helpless to stop scam and nuisance calls;
- 12% of users felt worried by scam and nuisance calls.

Project timeline



Distribution of units



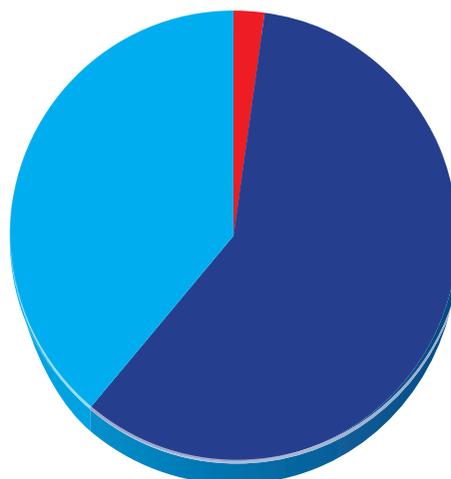
According to data from Ofcom the average number of scam and nuisance calls received per month is 18. However, users involved in the project who identified themselves as potentially vulnerable to scam and nuisance calls, were receiving on average 35 calls per month, signifying that they were specifically being targeted.

Incoming phone calls

Calls received between May 17 and May 18 = **211,299**

Scam and nuisance calls received – 85,929 or 41% of all calls received

Scam and nuisance calls blocked – 85,219 or 99% of all Scam and nuisance calls



- Wanted calls
- Scam and nuisance calls blocked
- Scam and nuisance calls that got through

Cost benefit analysis

The NTS Scams Team has worked with trueCall Ltd to devise a cost benefit analysis.

In order to carry out a cost benefit analysis the team needed to determine the costs and the benefits of the project.

The analysis is based on a five year prediction as this is the anticipated lifespan of the unit for the project. The calculation used was;

Number of scam and nuisance calls	X
Proportion of scam and nuisance calls that are scams	X
Proportion of scam calls blocked	X
The likelihood of falling for a scam phone call	X
The average amount lost to the scam	

The number of unwanted calls received can be calculated from the reports assessing the units' efficiency. The units are receiving an average of 35

unwanted calls per month. Over the five year life of the 1,552 units – at the current rate – **3,259,923** nuisance and scam calls will have been received.

The proportion of unwanted calls that are scams is based on analysis of Ofcom data which estimates that **21%** of unwanted calls are scams.

Proportion of scam calls blocked is based on the percentage of calls that the units do not block, and the number of people who claim to have lost money to unwanted calls since having a unit installed. The team believe that the proportion of scam calls blocked is **91%**.

The likelihood of falling for a scam figure is based on reports from Microsoft, Age UK, Citizens Advice and Ofcom who have analysed the losses people experience to various scams. The team has estimated that **0.59%** of scam calls result in a financial loss (this is a conservative estimate).

Average amount lost to a scam call is based on figures from NTS Scams Team of the average loss to a scam **plus** the average cost of intervention of a scam victim for Trading Standards or the Police. NTS Scams Team believes that these figures are £4,513 for the loss to the victim and £420 in the costs of intervention, this brings the total to **£4,933**.

Number of unwanted calls received

3,259,923

X

Proportion of unwanted calls that are scams

21%

X

Proportion of scam calls blocked

91%

X

Likelihood of falling for a scam phone call

0.59%

X

Average amount lost to the scam

£4,933

=

Total benefits of £18,131,392.

The funding for this project was £500,000 meaning the cost benefit amount is 36:1. For every pound spent, the project has saved £36.

Case studies from local authorities



Since June 2017 East Riding of Yorkshire Council have installed 15 call blockers. All the units have blocked 100% of unwanted calls and have given peace of mind to the recipients and their relatives. One relative said *“Every person diagnosed with dementia should be given a call blocker. It’s practical use is far more beneficial than any of the leaflets you’re given.”*

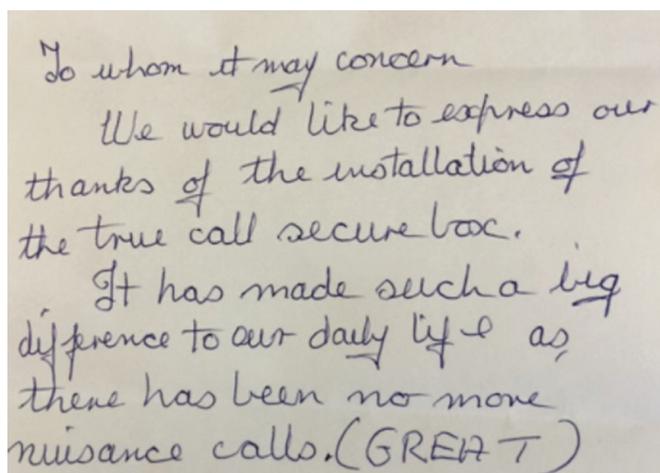
One call blocker was installed following a joint request from a relative and social services. June is living with dementia, with no relatives nearby and had lost a considerable amount of money to scams. Since installation only trusted callers can get through with the system logging an average of 127 blocked scam calls per month.

East Riding of Yorkshire Trading Standards

Albert, a World War Two veteran, is 91 years old and lives alone in a council property, he has no family or close friends to support him. Albert lost £10,000 to scam calls selling him fake medicines. The pensioner’s savings were drained out of his account until he could no longer afford his weekly shopping. He was targeted by high pressure salesmen who sold him bogus drugs for arthritis for nearly five years. Albert was also hit by overdraft changes before his carer discovered the fraud and stepped in. *“Albert is a friend and I just couldn’t put my fingers on what was wrong at first. His telephone kept on ringing and he didn’t have enough money for his weekly shopping. He started hiding things from me and was becoming more worried.”* His carer got in touch with Sheffield Council’s Trading Standards team and they took action installing a call blocker into Albert’s home.

Within just a few weeks his carer reported that the system had worked wonders and Albert was no longer bothered by scam callers. His carer said that she now no longer worries about him when she isn’t there and that his bank account is now safe.

Sheffield Trading Standards



Letter received by North Ayrshire Trading Standards from one of the users of the call blockers

Case studies from users and their families

"I've just looked at the dashboard and it's showing 68 calls have been rejected since it's been installed so that's amazing! It's horrible to think my grandad had been putting up with that amount of calls before. He has dementia and an array of health complaints and was getting very stressed and confused on the phone. We caught him giving out all sorts of details on the phone before and was a prime target for fraud. When we speak with him now he doesn't sound so anxious on the phone."

Sam, the grandson of Keith.

"The call blocker has made an amazing difference to our lives and reduced the stress it was causing my husband with multiple calls on a daily basis. We have had no cold calls or sellers and I can't believe a little box like that would stop such stressful activity. Thank you so much for allowing us to get one, I wish I had known about it sooner."

Barbara.



"The call blocker is amazing. We used to get up to 5 calls per day and get none now. I feel totally confident now and not worried by calls. My husband has dementia and I am now relieved that I don't have to worry about him answering calls."

Maureen and Pete, both are 79 years old and Pete is living with dementia.



"We're very happy with the call blocker and have received no unwanted calls since it has been installed. We are now able to sit and enjoy our tea in peace."

Jim.

"The call blocker has really helped me as my wife is very ill and it has reduced the nuisance calls that interfere with her care."

Robert.

"The unit has been brilliant and we can now enjoy an afternoon nap without being disturbed."

Bob and Gillian, both are 84 years old and Gillian is living with dementia.

"The call blocker is wonderful and because I walk with a Zimmer frame and am prone to falls, it is very beneficial for me."

James.

"The unit has stopped all these calls and I now know that my friend, Deidre, will not be put through that [being scammed] again"

Bill, Deidre's friend.

NATIONAL TRADING STANDARDS

Scams Team

The National Trading Standards Scams Team (NTS Scams Team) is funded by National Trading Standards and is hosted by Surrey County Council. The team was founded in 2012 to tackle the problem of postal, telephone and doorstep scams. The team works across England and Wales with trading standards and partner agencies to investigate scams and identify and support those who fall victim to them.

Postal, telephone and doorstep scams are often targeted specifically at disadvantaged consumers or those in periods of vulnerability. The NTS Scams Team estimates that the detriment to UK consumers as a result of these scams is between £5 and £10 Billion a year.



Friends Against Scams is a NTS Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering communities to “Take a Stand Against Scams”.

Friends Against Scams has been created to tackle the lack of scams awareness by providing information about scams and those who fall victim to them. This information enables communities and organisations to understand scams, talk about scams and cascade messages throughout communities about scams prevention and protection.

Friends Against Scams encourages communities and organisations to take the knowledge learnt and turn it into action.

Anybody can join **Friends Against Scams** and make a difference in their own way.

To find out more about how you can be involved with Friends Against Scams please visit www.friendsagainstscams.org.uk