

Equality Outcome Two

Older people, those from vulnerable groups and individuals who live alone are protected from scams and nuisance calls and their wellbeing is improved through increased awareness and preventative action.

General Duty:

Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act.

Protected Characteristic:

Age – particularly older people, however it could also have an impact on other vulnerable groups such as disability; people with mental health issues, cognitive abilities impaired or learning disabilities.

Disability - people with disabilities/long standing conditions

Evidence:

Scams of all kinds are a real and constant threat to our communities. They are operated by criminals with the sole purpose of identifying and exploiting victims, who are often vulnerable, elderly, or disabled. Although anyone can fall prey to a scam, regardless of age, gender, education or economic background, older people are often targeted by particular scams, such as mail or investment scams, and may be especially at risk because of their circumstances – being isolated or lonely, particularly in our rural communities, or living with dementia or cognitive decline.

In 2018/2019 alone the Council's Trading Standards team dealt with 350 scam complaints, with an average value of £450 lost to each consumer. However, given that only 5% of scams are ever reported this could be just the tip of the iceberg.

UK wide figures¹ report an average loss of as much as £1000 per victim. Applying that to the South Lanarkshire population, there could in fact be loss of up to £7m a year to our citizens.

In some cases, financial loss is the smallest impact on a scam victim. Feelings of isolation, vulnerability, and fear lead to loss of confidence and withdrawal from family, friends and community. Research by UK National Trading Standards Team has shown that elderly scam victims are 2.5 times more likely to die prematurely or require residential care than those who have not been scammed.

While Trading Standards is the local authority Service statutorily tasked to deal with scams, it is clear that scams can also have a substantial impact on many other Services, for example, Housing, Social Work, Police, NHS.

Providing people with the knowledge and information they need to recognise and avoid scams is key to reducing the financial, physical and mental detriment suffered by victims with the added benefit of minimising the impact scams can have on other Services.

Actions to achieve (1): Scams Alert Network

Review impact of 'Scams Alert Network' (launched in 2019 to give people knowledge and information to recognise and avoid scams).

It is hoped that by working alongside colleagues in Police Scotland, NHS, Community Engagement teams and Adult Protection Committee, Trading Standards can make a big difference by disseminating up-to-date scam information via a single point of contact.

¹ National Trading Standards (NTS)

Measures

Output/Contextual Measures

- Number of scams identified and disseminated amongst partners
- Number of talks delivered to community groups
- Number of social media posts alerting the public
- Number of 'Scam Marshalls' (members of the public who have been targeted by a scam and now want to volunteer to fight back and take a stand against scams).
- Number of scam complaints dealt with by Trading Standards (target to decrease)

Outcome Measures

- Case studies demonstrating the impact that becoming a Scam Marshall has had on the lives of our older and vulnerable residents.

Actions to achieve (2): - Support for Vulnerable Groups

Support vulnerable adults by providing truCall units (to monitor and stop scam calls) and video doorbell units (for doorstep crime) free of charge to vulnerable residents.

These units will be installed, usually for 6 months, to give consumers an idea if the units provide the quality of life improvement hoped for. At this point the unit is retrieved and given to someone else on the list. If the unit is due to be retrieved but it is felt the improvement has been valuable and there is an affordability issue for the consumer to purchase their own unit, a case specific decision would be taken on leaving the unit in situ.

Measures

Output/Contextual Measures

- Number of truCall units installed to protect vulnerable residents from nuisance and scam phone calls
- Total number of nuisance calls received through the truCall units
- Average number of nuisance calls received per user
- % of above nuisance calls which were blocked by the truCall units
- Estimated number of scams prevented, and associated savings
- Number of video doorbell units installed
- Percentage of doorstep crime reports receiving an initial response from Trading Standards by the end of the next working day

Outcome Measures

Impact 3-6 months after installation of truCall unit:

- % of users reporting a positive impact on their wellbeing
- % of the users who previously felt threatened or scared by scam or nuisance calls who no longer felt this way
- % of users surveyed at three months (who originally felt unsafe in their own home) who feel safer due to having a call blocker installed
- % of applicants who were previously worried about losing money to scam and nuisance calls in the future who no longer feel this way
- % of applicants who feel more confident in answering the phone knowing it will not be a scam or nuisance call.
- Case studies demonstrating the impact that the truCall units have had on the lives of our older and vulnerable residents.

Actions to achieve (3): - Work in partnership to protect consumers and safeguard our communities

Continue to work with Financial Institutions and the Police

- Banks will notify Trading Standards if they have an elderly, vulnerable adult withdrawing large sums of money, or regular unusual withdrawals
- Action taken will differ depending on the circumstances. For example, there is an existing project which provides short term support for victims to help them avoid

becoming repeat victims and to give them the confidence to remain at home; we may contact social services or action may be taken to trace the perpetrator.

Implementation of Operation Doric

- Joint Lanarkshire initiative (SLC Trading Standards, NLC Trading Standards and Police Scotland) focusing on bogus callers.

Targeted promotion of 'Buy With Confidence' - the Trusted Trader Scheme with local tradesmen/businesses

- Identify potential new members via Facebook, Scam Alert Network, Neighbourhood Watch, SLC Twitter, Seniors Together and community talks

Measures:

Output/Contextual Measures

- Number of referrals received from Banks and the Police
- Number of members on the Trusted Trader Scheme

Outcome Measures

- Annual case study demonstrating impact one or more of these initiatives have had on the lives of our older and vulnerable residents.