

LANCASHIRE COUNTY COUNCIL TRADING STANDARDS SERVICE

SCAMS AND THE EXPLOITATION OF VULNERABLE PEOPLE

We all like to think that we are scam wise – when we see in the news that a vulnerable person has been taken in by a scam our first reaction is often to think how obvious it was, and how could the person have been taken in by it.

We may make judgements that the person has been foolish or greedy, or needlessly intimidated into parting with their money and that they could have sought help.

The reality is that we may all be vulnerable to scams at different phases in our lives, and when it happens we may feel embarrassed or ashamed, and want to sweep the problem under the carpet rather than talk about it to family, friends or officials. Scams are frauds – and fraudsters are people who know how to exploit people's vulnerabilities and take money from them.

Anyone can be a target but the statistics show us that it is the elderly who are at the greatest risk of being taken in by a scam.

Why is this? There are a number of factors:

- Elderly people may be adjusting from living a busy working and family life to more social isolation.
- Many older people may be struggling to maintain their independence, particularly they may start to suffer with cognitive impairment and memory issues.
- Any contact from the outside world can be welcome for an otherwise lonely existence.
- Responding can give people a sense of purpose, and the return contact can lead to a process akin to "grooming", where relationships are entered into leading the person to pay out large amounts of money to scammers – in many cases even borrowing money to pay out, leaving them in serious debt.

Scams take numerous forms and may move from one form to another – mail scams can lead to victims providing telephone numbers/email addresses and then receiving telephone calls/online contact.

- Across the UK the average cost of scams to each scam victim is £1,975.90
- The average age of the scam victim is 73.5
- Estimated number of scam victims in Lancashire – 76,000
- Estimated cost to Lancashire victims – £150million
- Some chronic scam victims have been responding to scams for many years.
- They may receive 30 to 40 letters (or more) per week, along with numerous phone calls every day – many start to suffer with mental health problems.
- We have seen cases where the identified financial loss exceeds £50,000
- The activities of the scammers do not just affect the victim, but also their family and friends.

Consider the case of Jeanette:

Jeanette is in her 70's and lives alone

She used to have an active social life and was a regular church-goer

She responded to a scammer several years ago and was subsequently "groomed" into believing that she was speaking with a group of clairvoyants who could help solve her money worries

She no longer participates in church activities

She is under the care of the Mental Health team

She has credit card debts of over £12,000 and is having to sell her house

Despite intervention from Trading Standards and relatives 2 years ago, her daughter has recently caught her corresponding with scammers again.

What can Trading Standards do about scams?

Visits to victims: Reports of vulnerable victims are taken seriously and where needed will receive a visit from a Trading Standards Service Officer. In many cases the mail will be removed, and victims may be assisted by the installation of call blockers/ identification of ongoing support.

Lancashire Trading Standards also works closely with the National Scams Team. The National Team have instigated work with Royal Mail, Action Fraud and have been handed intercepted mail and mailing lists which are likely to identify scam victims across the UK.

Lists provided to Lancashire identify over 3000 potential victims across the County and work is ongoing in Lancashire to visit these individuals.

Reporting/Advice: Scams can be reported via the Citizen's Advice Consumer Helpline 03454 04 05 06

Scams can also be reported to Action Fraud on 0300 123 2040

Scambuster Stan: Lancashire Trading Standards Facebook page – like the page and you will be advised of any current scams and warnings.

Both Citizens Advice Consumer Service and Action Fraud collate intelligence and take action in the most serious cases.

Why are more fraudsters not prosecuted?

They are often based abroad and can be difficult or impossible to trace and prosecute.

Given the nature and scale of the problem, Scams are not solely a Trading Standards issue – legislators, the police, Royal Mail, safeguarding teams, local services, communities and families all have a role to play in supporting and protecting the public from these frauds.