

Scams Networking & Engagement Event 24.1.18 - Table Exercise 1

Below are different case studies & how statutory organisations could provide support to the worst affected victims of scams / fraud

Note: For all these example case studies, these crimes could be reported to Sussex Police who would then report them to Action Fraud. Victim Support would then be offered & referrals made to Adult Social Care (ASC). The adult's consent in each case study is not required in order to report the issues to Sussex Police.

Example	Description	What sort of help could be provided by any of the Statutory Services?
<p>Case Study 1:</p>	<p>Male – 80s - has a social worker - receives home care - early signs of cognitive decline - sent money off to an alleged prize draw company after receiving a telephone call – now being bombarded by calls from other criminals</p>	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Could contact Sussex Police (101) who would arrange a home visit • Alternatively, could contact Citizens Advice Consumer Service (03454 04 05 06) to get advice. As a victim, he would be referred to Trading Standards who would investigate, & may arrange a home visit • Raise a Safeguarding Concern with ASC as person could have care & support needs (they would liaise with Police & Trading Standards as necessary) • If appropriate, either Sussex Police or Trading Standards could install a TrueCall call blocker device to reduce prize draw scams received via telephone • A Safeguarding Enquiry may be undertaken if the person meets the criteria under Section 42 of the Care Act ie has needs for care & support, is experiencing or is at risk of abuse or neglect, & is unable to protect themselves • Mental Capacity to be assessed around consent to enquiry & managing finances • If person assessed as not having decision specific capacity & is un-befriended, Care Act duty to provide advocacy is invoked • Adult's desired outcome to be sought • Consideration of review of social care needs - homecare worker support / monitoring / family member or close friend support? • Contact GP • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team) • Contact Royal Mail – redirection service if scam mail also being received • Block Money Service Businesses (MSBs) • Arrange for fire safety home visit by East Sussex Fire & Rescue Service as person at risk in own home & vulnerable. Smoke alarm/fire advice could be fitted. If lonely, volunteers could make up to 6 visits • Sussex Police could refer person to Victim Support &/or other organisations eg STEPS • Report crime to Action Fraud

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<p>Case Study 2:</p>	<p>Female – 60s mobility difficulties – husband died 5 months earlier – went onto dating website – trusted easily - fallen for romance scam – lost £44,000</p>	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Adult’s desired outcome to be sought • Could contact Sussex Police (101) who would arrange a home visit • Alternatively, could contact Citizens Advice Consumer Service (03454 04 05 06) to get advice. As a victim, he would be referred to Trading Standards who would investigate, & may arrange a home visit • Raise a Safeguarding Concern with ASC as person could have care & support needs (they would liaise with Police & Trading Standards as necessary) • A Safeguarding Enquiry may be undertaken if the person meets the criteria under Section 42 of the Care Act ie has needs for care & support, is experiencing or is at risk of abuse or neglect, & is unable to protect themselves • Advice / guidance provided to protect from romance scam • Victim Support to be considered – could provide emotional support • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team) • Block Money Service Businesses (MSBs) • Either Sussex Police or Trading Standards could install a TrueCall call blocker device if scam calls now being received too • Arrange for fire safety home visit by East Sussex Fire & Rescue Service as person at risk in own home & vulnerable. Smoke alarm/fire advice could be fitted. If lonely, volunteers could make up to 6 visits • Sussex Police could refer person to Victim Support &/or other organisations eg STEPS • Encourage family member / close friend support • Report issue to website hosting scammer’s profile; get profile removed along with scam victim’s profile • Consider whether suicide prevention required • Consider whether debt advice is required • If person is isolated, lonely – signpost places to go/activities to join (eg Age Concern – also has bereavement counselling service, Age UK – befriending and other services, events on ESCIS, 3VA newsletters etc) • Could inform local Neighbourhood Watch co-ordinator who could send info about scams / get person signed up to “In the Know” Alert • Report crime to Action Fraud

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Case Study 3:	Male – 50s – retired Police Inspector – disposable income – impulsive - invested in boiler room / investment scam – lost £150,000	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Adult’s desired outcome to be sought • Contact Police 101 (if adult not too embarrassed, which may make him less likely to report) – could contact NARPO - support for retired police officers. Could encourage him to speak up, help warn others how easy to fall for these types of scams / fraud • Alternatively, could contact Citizens Advice Consumer Service (03454 04 05 06) to get advice. As a victim, he would be referred to Trading Standards who would investigate, & may arrange a home visit • Provide advice / guidance regarding protection from investment scams to prevent happening again • Sussex Police could refer person to Victim Support &/or other organisations eg STEPS • A local PCSO could visit • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team), may be able to offer advice if adult left in financial hardship • Report crime to Action Fraud
Case Study 4:	Couple – husband & wife in their 70s – felt pressured to make a quick decision by rogue trader to have roof works done – think offered a good deal - house untidy / unkempt, not able to maintain – woman has dementia - spent over £16k	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Adults’ desired outcome to be sought • Contact Police & Trading Standards to investigate (eg Good trader schemes – Buy with Confidence / Checktrade – organisation listed?) • Raise Safeguarding Concern with ASC as wife could have care & support needs - could refer to Care for the Carers / Age Concern to provide support / STEPS • A Safeguarding Enquiry may be undertaken if the person meets the criteria under Section 42 of the Care Act ie has needs for care & support, is experiencing or is at risk of abuse or neglect, & is unable to protect themselves • Mental Capacity to be assessed around woman’s ability to consent to enquiry & managing finances • If wife is assessed as not having decision specific capacity , husband to advocate desired outcome • Assessment of wife’s social care needs • Carer’s assessment for husband • Victim Support to be considered • Contact family, involve them • Contact GP • Offer debt management assistance

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		<ul style="list-style-type: none"> • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team) • Arrange for fire safety home visit by East Sussex Fire & Rescue Service as person at risk in own home & vulnerable. Smoke alarm/fire advice could be fitted. If lonely, volunteers could make up to 6 visits • Sussex Police could refer person to Victim Support &/or other organisations eg STEPS • Suggest Power of Attorney • Report crime to Action Fraud
Case Study 5:	<p>Woman – 70s – family lives miles away, only visit every 3 months – lonely – has a physical disability so rarely leaves home so is socially isolated – responds to scam prize draw mail which she enjoys as it gives her a sense of purpose – lost over £15,000 – full mental capacity</p>	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Adult’s desired outcome to be sought • Arrange for fire safety home visit by East Sussex Fire & Rescue Service as person at risk in own home & vulnerable. Smoke alarm/fire advice could be fitted. If lonely, volunteers could make up to 6 visits • Contact Police & Trading Standards to investigate / visit • Raise a Safeguarding Concern with ASC as person could have care & support needs (they would liaise with Police & Trading Standards as necessary) • A Safeguarding Enquiry may be undertaken if the person meets the criteria under Section 42 of the Care Act ie has needs for care & support, is experiencing or is at risk of abuse or neglect, & is unable to protect themselves • Assessment of social care needs • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team) • Refer to befriending service • Support to local 3rd Sector services to decrease social isolation & increase social activities eg Age UK, Age Concern (could also provide counselling services) • Debt management advice • Sussex Police could refer person to Victim Support &/or other organisations eg STEPS • Consider Royal Mail redirection service • Report crime to Action Fraud
Case Study 6:	<p>Young man – late 20s – learning disabilities – befriended by people in the pub – moved into his property - spend his benefits – suffering financial hardship as a result</p>	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Adult’s desired outcome to be sought • Contact Police to investigate & remove people who have moved into property (ie being cuckoo-ed)

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		<ul style="list-style-type: none"> • Raise a Safeguarding Concern with ASC as person could have care & support needs (they would liaise with Police & Trading Standards as necessary) • A Safeguarding Enquiry may be undertaken if the person meets the criteria under Section 42 of the Care Act ie has needs for care & support, is experiencing or is at risk of abuse or neglect, & is unable to protect themselves • Mental Capacity to be assessed around consent to enquiry & managing finances • If person assessed as not having decision specific capacity & is un-befriended, Care Act duty to provide advocacy is invoked • Assessment of social care needs • East Sussex appointeeship /deputyship to be considered • Debt management – does adult have access to money? STEPS / Home Work could assist • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team) • Involvement Matters LD team within ESCC – could provide support / advice • Family / friends / carer support network – keep them informed • Housing issues – should association be informed? • Sussex Police could refer person to Victim Support • Report crime to Action Fraud
Case Study 7:	A charity volunteer visits a man in his 60s – suspects he being groomed online (a romance scam). Man has full capacity.	<ul style="list-style-type: none"> • Speak to adult & seek consent to share information • If consent is refused, explain there may be a need to share information as it is an alleged criminal offence & others could be at risk • Adult's desired outcome to be sought • Contact Police & Trading Standards to investigate • Provide advice / guidance to recognise & protect from romance scams • Contact bank – to investigate; could set up alerts for when money is taken out & / or put limits in place for large sums being taken out (fraud team) • Refer to Victim Support as all romance scams / frauds victims are deemed as vulnerable • Reverse imagery search / analysis of fraudster's profile • He has his own right to make poor decisions – but home visits / advice / guidance could perhaps help him to make informed decisions • Report crime to Action Fraud