



## Vision To reduce the incidence and impact of fraud and scams against the vulnerable in the County.

**"Vulnerable":** "A person is vulnerable if, as a result of their situation or circumstances, they are unable to take care of or protect themselves or others from harm or exploitation". (College of Policing)

**"Scam"** is a slang term for personal fraud. Mass marketing scams and doorstep crime are the frauds most commonly targeted against the vulnerable.

## What is the problem

- Fraud is now the most commonly experienced offence in the country and significantly under reported
- A vast percentage of the victim base is elderly and vulnerable.
- Fraud is complex and sophisticated making it difficult for victims to understand how to protect themselves
- Fraud is estimated to be costing the UK £193 Billion a year. £10 Billion of this figure was lost by private individuals
- Each year scams cause approx. between £5 and £10 billion detriment to UK consumers (National Trading Standards, 2016). This equates to between £60m and £120m for Nottinghamshire.
- Around a third of victims fall prey to another scam within 12 months (National Trading Standards Scams Team, 2016)
- The consequence of fraud is not only financial, the emotional and psychological impact on victims results in increased isolation, diminished confidence and reduction in health and well-being
- Fraud also affects the economy as money haemorrhages abroad, and frequently results in public services funding care when victim's losses prevent paying for their own care.

**53%**  
of people over 65 believe they have been targeted by fraud (Age UK, 2015)

Loneliness makes older people more vulnerable to scams. Half of people

**Over 65**

said the television or pets are their main form of company (Age UK, 2014)

Under the Care Act 2014, financial abuse should be considered a safeguarding concern when it affects those with care and support needs



The average age of a scam victim is

People with Dementia are particularly vulnerable to scamming.

**1 in every 14**

of the population aged 65 years and over have Dementia (Alzheimer's Society, 2016)

**75**

(National Trading Standards, 2016)

## Our principles of working together

- **Adopt the 6 principles of Adult Safeguarding set out by the Care Act (2014):**
  - o Empowerment: people are supported and encouraged to make their own decisions through informed consent.
  - o Prevention: it is better to take action before harm occurs.
  - o Proportionality: the least intrusive response appropriate to the risk presented.
  - o Protection: support and representation for those in greatest need.
  - o Partnership: Services offer local solutions through working closely with their communities.
  - o Accountability: accountability and transparency in delivering safeguarding.
- **Deliver a collaborative problem solving approach, prioritising our collective resource effectively.**
- **Ensure consistent messaging.**
- **Take robust enforcement action against offenders operating in the County**

## OUR CURRENT WORKING

- [Nottinghamshire Multi-Agency Safeguarding Hub](#) established since 2013 and one of few combining Adult and Child safeguarding, the MASH has delivered its objectives of wider information sharing to support holistic decision-making.
- **Operation Signature** is a process to identify and support vulnerable victims of fraud, utilising dedicated Fraud and Cyber Protect Assistants and Neighbourhood teams. Home visits provide support focused on safeguarding and supporting the most vulnerable at risk individuals using a multi-agency approach.
- **Banking Protocol** is a partnership between financial institutions, Police, Trading Standards and the Post Office to prevent customers falling victim to fraud. Since the protocol went live in Nottinghamshire the value of financial harm prevention exceeds £491,000.
- Promotion of the National Trading Standards initiative [Friends Against Scams](#) within the County.
- Trading Standards '[Nominated Neighbour Scheme](#)' to encourage neighbours to help vulnerable people feel safer in their homes and protect them from doorstep crime.
- Joint work with [NottsWatch](#) to encourage take up of the Friends Against Scams and Nominated Neighbour schemes.
- Trading Standards interventions to protect people identified as being vulnerable to fraud. This prevention work involves collaboration with a wide range of agencies and organisations working with older and vulnerable adults.
- [Community Friendly Nottinghamshire](#) is a Nottinghamshire County Council community mobilisation programme to tackle loneliness and isolation.

PRIORITIES	WHY THIS IS IMPORTANT
Raise awareness and remove stigma of being a fraud victim	<p>Many are unaware that they have been a victim, or are too embarrassed to admit that they have been defrauded.</p> <p>It is essential to provide victims with the confidence to report the crimes and to empower them to be able to access the support they need.</p> <p>Raising awareness within the community to build capacity to protect the vulnerable.</p>
Prevention and Protection	<p>Local and global criminals target the most vulnerable in our society.</p> <p>The scale and international landscape of fraud offending frequently prevents successful judicial outcomes.</p> <p>Protecting our most vulnerable from victimisation requires a more coordinated approach and especially in the backdrop of resource constraints</p> <p>Falling victim of fraud or scams diminishes confidence and increases social isolation, resulting in needlessly accelerating the need for Social and Healthcare.</p>
Joint Working & Action	<p>Improve identification of fraud victims and deliver the right support.</p> <p>Ensure that all agencies are consistent in the way that they identify and assess vulnerability.</p> <p>Improve joint working and streamline referral pathway.</p> <p>Work effectively together to target those individuals causing the greatest threat, risk and harm.</p>

PRIORITY	OUTCOME	WHAT ARE WE GOING TO DO?
Raise awareness and remove the stigma of being a fraud victim	<ul style="list-style-type: none"> <li>Empower communities to take steps to better protect themselves, their family, friends and neighbours.</li> <li>Improved confidence around reporting and accessing support</li> <li>Improve health and well-being</li> </ul>	<ul style="list-style-type: none"> <li>- Continue to promote awareness raising campaigns and alerts to communities.</li> <li>- Work with academia and other agencies to share the learning.</li> <li>- Ensure vulnerable victim are supported.</li> <li>- Consistent and clear messaging.</li> </ul>
Prevention and Protection	<ul style="list-style-type: none"> <li>Higher level of protection for the most vulnerable</li> <li>Reduction in victimisation and repeat victimisation.</li> <li>Greater connectivity and engagement in the protection and prevention agenda across the partnership.</li> </ul>	<ul style="list-style-type: none"> <li>- Deliver an effective and efficient programme of protect advice and support that focuses on those most vulnerable.</li> <li>- Utilise the experience from the partnership to deliver joint solutions</li> <li>- Identify what support is currently available, by whom and the success or otherwise and undertake a gap analysis.</li> <li>- Identify those that require additional support and engage those best placed to deliver.</li> </ul>
Joint Working & Action	<ul style="list-style-type: none"> <li>Work together more effectively to maximise our collective impact.</li> <li>Greater resilience and education across the partnership</li> <li>Understand the scale and impact</li> </ul>	<ul style="list-style-type: none"> <li>- Develop an improved information exchange across the partnership for example through the use of ECINS.</li> <li>- More efficient use of agency powers and resources.</li> <li>- Drive out duplication and inefficiency in the system.</li> </ul>

## How will we measure success?

An SNB 'task and finish group' will produce and oversee an action plan linked to the aims in this strategy. We will measure our success by the achievement of our aims and, ultimately, our vision of **'To reduce the incidence and impact of fraud and scams against the vulnerable in the County'**.

This means we will:

- Increase the number of people empowered to protect themselves
- Put an emphasis on fraud and scam prevention across all SNB stakeholders and representatives
- Maximise education and learning opportunities across the partnership and within the communities
- Increase the number of referrals to support agencies
- Increase the flow of information across the ECINS platform

## Strategies and Plans

