

# **Scamming and its effect on vulnerable individuals**

September 2016

Local authority Trading Standards services, which enforce the law in relation to doorstep crime and rogue trading, are being reduced due to ongoing cuts to local government budgets. Services have seen a 12 per cent drop in staff numbers since 2014 and a 22 per cent drop in real terms budgets.

We welcome the £3.5million investment in the 2015 Budget and encourage the government to consider making further investments in this solution. Support for victims should be improved and cover aspects beyond financial loss, such as the physical and emotional health impacts, for example by involving health and social care services.

Local authority Trading Standards teams should be allocated sufficient funding to carry out their essential functions, including tackling doorstep crime.

Postal, telephony and internet service providers should work with their regulators and financial institutions to improve protection against scams.

Financial institutions should improve efforts to identify customers at risk, find effective ways to warn people how to protect themselves, delay large or unusual payments and 'rescue' and return stolen monies from scammers' accounts.

Financial institutions should agree minimum standards of care for scam victims, including referrals to supportive organisations.

## **Local Age UKs Good Practice – Preventing scams and providing post scams support**

### **Age UK Somerset and North Somerset Trading Standards**

Age UK Somerset have been working on a project with North Somerset trading standards, meeting with each person from the area who was named on a so-called 'suckers list'. Staff worked to build their trust and restore their confidence and self-worth. In the process, one member of staff discovered that the husband of an elderly scam victim was also responding to a

## Case Studies

### David

***Eighty year old David was a victim of a conman, resulting in nine months of repeat visits to carry out substandard work to his house and taking thousands of pounds of his savings.***

David, who lived alone, was cold called by a roofer who charged him thousands of pounds for unnecessary works

After reporting the scam, a fraud reporting website investigated the print firm with a view to prosecuting them. Jane was able to help the investigation by forwarding on her correspondences with the company.