



## Trading Standards Royal Mail Project Fife Council

### Executive Summary

The project intended to ensure that chronic victims of scam mail are identified and measures put in place to help stop the financial and psychological abuse. To achieve this, a Trading Standards officer proposed a simple educational plan that was trialled in a small area of Fife that was able to provide evidence for a successful partnership nationally. The project aimed to educate and encourage Royal Mail Workers to pass on current and credible information on potential victims via security helplines in order that victims could be given appropriate support. In many cases these victims are vulnerable and socially isolated.

The pilot saw a multi-agency approach from Royal Mail, Trading Standards, Adult Protection, Police Scotland, Victim Support and the voluntary sector. This Fife pilot has now been adapted to be rolled out nationally by Royal Mail.

This project was runner up in the Wider Partnership category at the 2015 Safer Communities Awards.

### Background and Aims

Each year in the UK it is estimated that 3.2 million adults fall victim to a scam losing over £3.5bn, however only 5% of the victims report the crime. In 2008 a survey conducted by Help the Aged and Barclays revealed that seven out of ten older people in Britain - more than 6.6m people – are targeted by scams every month, either by telephone or letter.

A small survey in North East Fife conducted by Trading Standards revealed that 35% of people surveyed received 6-10 items of scam mail a week. Of those, 50% said they sent money away and 100% never received anything for the money they sent.

It is often the vulnerable and elderly who fall prey to this and people are left feeling helpless and foolish. Victims of scam mail often go undetected as they either do not think they are a victim, or they do not know how to break the cycle. It is often the case that victims will go undetected for years paying huge sums of money to scammers. It is unfortunate that in some cases the extent of the problem is never revealed until the victim dies or is taken into care, and only then the financial consequences are noted by relatives.

This project aimed to work with Royal Mail to educate, encourage and utilise the knowledge that postal workers have in relation to scam mail victims; and ensure support is given to the most socially isolated that have been identified as victims of this through an inter-agency approach.

### Activities

This project set out to ensure that chronic victims were identified and measures put in place to stop the financial and psychological abuse. This was done by -

- Educating postal workers on scam mail to enable them to identify chronic victims on their rounds

- Facilitating a defined way of workers reporting a concern
- Ensuring the right support is given to each victim via an inter-agency approach from Royal Mail, Trading Standards, Social Services, Police and Third Sector organisations

Royal Mail senior management worked with trading standards to design a presentation for royal mail staff that was compliant with Data Protection and Royal Mail legislation.

Staff at two delivery offices took part in 45 minute educational briefings on what to look for and how to identify potential victims. This immediately resulted in names of people that were potentially spending thousands of pounds to scammers being identified. One lady was paying over £1000 a month to scams, another was struggling to pay her bills yet was spending £300 a month on 'good luck charms'. It is difficult to demonstrate a preventative spend and cost benefit as all the people who were victims had spent hundreds of pounds over the years and this can never be quantified. However with the right support these people have reduced their spending which in turn, has improved their financial situation and circumstances.

Each victim was assessed with all partners including family members all contributing by passing on information to ensure the correct multi-agency support package was put in place. The banks for example worked with Trading Standards to help cancel credit cards, direct debits and flag up concerns of unusual payments.

Each victim has different needs and different reasons for becoming a victim in the first place. For example one person may be socially isolated through the multi-agency support socially isolate individuals are encouraged and supported to engage with their local community such as attendance to community groups and/or day centres.

To support both the local delivery and the national roll out, presentations on the initiative were also been given to Trading Standards officers within all Local Authorities; and awareness session delivered to Adult Protection, Police Scotland and the NHS.

## Impact

The project identified 26 victims and it was found that the average age was 79. A number of these victims required to be referred to Adult Protection as being at risk of financial harm.

- In the short term, victims were identified and an interagency discussion took place around their circumstances
- In the medium term, the victims were encouraged to change their behaviour, educated as to the various formats for scam mail and support given to break the cycle
- In the long term, the project was able to identify victims before they become chronic, and was able to give support to the socially isolated

Although the consumer detriment could not be quantified in every case, it was found that the majority of people had been paying at least £300 a month to scammers over a period of years. While the true financial loss to these individuals might never be established, intervention has ensured that victims have been given a level of support that will help them make informed decisions. For example, in one case power of attorney has been given to a relative and in another where the victim was paying between £300 and £800 for over 2 years support is given via advocacy.

## Monitoring and Evaluation

The project is monitored and evaluated by Royal Mail.

The evaluation demonstrates real change in individuals lives by telling victims stories which included a lady who had been a victim for over six years who had set up direct debits to a number of scam companies. Within a four month period after intervention, she had saved nearly £4000. Another victim had sent over £300 a month to a company selling her "luxury chocolates".

## Lessons Learnt and Sustainability

Partnership working and effective communication were the key to the success of this project. Since the cost was negligible, the project has been adopted nationally by Royal Mail and they have agreed that over a 12 month period awareness sessions will be taken at a number of delivery offices.

One office already identified 41 victims of scam after one awareness session. Other delivery offices plan to follow and to date 22 Local Authorities have agreed to support the project in Scotland. Therefore by using the knowledge of the postal workers, socially isolated victims will be identified and supported.

Within Scotland Trading Standards Scotland have taken on the role of co-ordinating the training and collation of intelligence and information received.

This project has also been agreed to be taken forward by the National Scams Hub based in East Sussex and will be rolled out across England and Wales.

## Resources

No additional costs are attributed to this project with all partners committed to provide officer time – Trading Standards, Royal Mail, Adult Services, banks and Third Sector organisations.

## Outcomes

- |                 |                                                                                                                                                                                                                     |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>National</b> | We live our lives safe from crime, disorder and danger<br>We live longer, healthier lives                                                                                                                           |
| <b>Justice</b>  | Reducing Crime particularly violent and serious organised crime<br>Supporting victims and witnesses<br>Increasing public confidence and reducing fear of crime<br>Strengthening community engagement and resilience |

### Practice Note Information

<b>Practice Note Title</b>	Fife Council Trading Standards Royal Mail Project
<b>Practice Note No:</b>	PN59
<b>Date Produced:</b>	January 2015

### Contact Information

<b>Organisation:</b>	Fife Council
<b>Contact Name:</b>	Katherine Hart
<b>Position Held:</b>	Trading Standards Officer

**Telephone:**

**Email Address:**

**Address:**

03451 55 55 55 ext 440373

katherine.hart@fife.gov.uk

Trading Standards Team

Kingdom House

Kingdom Avenue

Glenrothes

KY7 5LY