

Financial abuse and safeguarding vulnerable adults:

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Multi-Agency Team:

- Joint-funding
- **Partners:** Adult Services, Public Health, NY Police, City of York, Veritau
- Other partners – third sector, financial sector
- **Pursue, Prepare, Prevent, Protect**

Multi-Agency Team:

Comprising of

- Section Head
- Divisional Officer
- 3 x Trading Standards Investigators
- 2 x Detective Constables
- 1 x Police Constable
- 1 x Health & Adult Services
- 1 x Financial Investigator

Scale of Doorstep Crime:

- ▶ **17,000** reports per year to TS.
- ▶ Estimated to be between **5 & 10%** reporting rates.
- ▶ Likely to be at least **170,000** incidents a year, possibly as many as 340,000.

Amount of financial detriment:

- ▶ Initial indications are average detriment per consumer can be estimated at **£1,000** per consumer.
- ▶ Means around **£170m (or up to £340m)** worth of consumer detriment annually.

What do we know about the victims?:

- Age
- Gender
- Housing type
- State of property / adaptations
- Loneliness and isolation
- Dementia & other health conditions
- Impact

Forms of financial abuse:

- **Scam mail –**
- **“Boiler room” / investment frauds –**
- **Other vulnerable adults –**
- **Abuse by family members, carers and POAs Land banking, courier frauds, romance frauds, on-line frauds**
- **Scale of the problem?**

What is Scam Mail?

- Personally addressed mail promising
 - Lottery wins
 - Competition prizes
 - Substandard goods
 - Psychic information
 - etc

All involve sending sums of money!!

North Yorkshire

- Suckers list of 1800+ victims in North Yorkshire
- Police Volunteers trained to visit victims in first instance
- “Vulnerable” victims referred back to Trading Standards
- Further visit made to assess vulnerability and implement support plan

Think Jessica



Marilyn Baldwin (daughter of Jessica) commenced campaign in 2007 after death of her mother who had been a victim for 5 years with scam mail



Purpose: Protecting elderly & vulnerable people from scams which come through the postal system and criminals who contact them by telephone

Think Jessica

www.thinkjessica.com



The image shows the top portion of the Think Jessica website. At the top left, the text "THINK JESSICA" is displayed in white, bold, uppercase letters within a white-bordered red box. Below this, the text "Registered charity no: 1148186" is visible. To the right of the logo are five circular navigation buttons: "Support us", "Posters", "Donate", "Products", and "Scam Mail Debate". Below these buttons is a horizontal menu with the following items: "Home", "About us", "Jessica's Story", "Shocking Facts", "Scams", "The Campaign", "Stories & DVDs", "Help & Advice", "FAQs", "News", and "Contact Us". The main banner features a black and white photograph of an elderly person's hands covering their face in distress. Overlaid on the left side of the banner is the text "SCAM MAIL IS BLACKMAIL" in large, bold, white and red letters, followed by "Information and advice about scam mail and the Think Jessica campaign" in smaller white text.

Some facts:

- 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.
- 22,000 victims replied to one scam mail shot and sent £500,000 in one day!
- 20 pensioners in Cornwall collectively sent £350,000 to criminals who work in organised gangs!

Cold calling

Funding received from:

- Police & Crime Commissioner
- Community Safety Partnerships

Purchase 112 devices

Criteria:

Referral through:

- Trading Standards
- HAS
- Partner agency

Visit made and device installed



Example of current scam

- 'N' resides by himself in small village in Craven
- Started playing foreign lotteries approx 6 years ago
- Contacted by phone to inform him he had won £250,000
- Needed to pay £4000 "tax" in order for prize to be released
- Paid £4000, further requests for money before prize could be released
- Contacted 2015 by Canadian Lottery who stated prize still outstanding
- Cheques delivered to him to pa into his account and forward "money laundering"

Questions?

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