



Trading Standards - Blocking Scam and Nuisance Calls for People Living with Dementia



Blocking nuisance calls and preventing financial harm



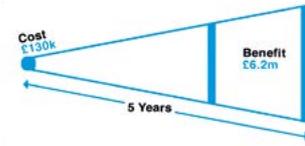
840

Call blocking units supplied to residents along with our scam prevention advice and other support



420,048

Nuisance/Scam phone calls blocked



Estimated financial savings over 5 years of **£6,222,239** against an equipment cost of **£130,200** – a ratio of **48:1**

Benefits and savings

1

Residents facing challenging situations and conditions such as dementia more able to cope with independent living.

2

Reduced risk of financial harm from scammers

3

Reduced risk of trips and falls

4

Reduced anxiety and stress

5

Reduced risk of distraction fires and accidents

6

Residents can answer phone with confidence

7

Reduced public expenditure

8

Improved quality of life for our most challenged residents and their carers

Estimated £9 Billion Lost to scams in UK each year

"The call blocker stops my uncle - who has dementia - from getting confused and upset as he is also hard of hearing."

"We are delighted with trueCall and the council staff gave great advice to protect my dad from all types of scams. He's at high risk due to dementia."

"I have twice attended Alzheimer's meetings when a Trading Standards Officer has give advice. The call blocker has been a huge success. No nuisance calls have been received since it was installed."

Management summary

34% of Scams take place over the telephone.

Nuisance and scam phone calls pose a significant problem for older and vulnerable adults in the UK, particularly those living independently with dementia. As well as causing undue stress, and leaving millions afraid to pick up their phone, unwanted calls can result in vulnerable people making ill-advised decisions about their home, their life and their finances.

Telephone banking and investment scams frequently result in residents losing their entire

life savings, devastating lives and forcing residents into care prematurely.

In 2012 Angus, East Renfrewshire and East Dunbartonshire Trading Standards started testing call blocking technology. Following the successful trial, in 2017 the Life Changes Trust provided funding to Angus, East Renfrewshire and South Ayrshire Council Trading Standards to allow them to empower vulnerable families to avoid scams. The total funding of £405,000 (over 3 years) provided call blocking equipment and a package of support services to 840 households that were at high risk from predatory scammers.

- Ofcom says that the average UK household currently receives around 18 nuisance calls per month, but the vulnerable residents on this project are receiving on average 31 nuisance calls per month.
- Almost half a million nuisance/scam calls have been blocked so far
- 38% of all incoming calls received by participants were nuisance or scam calls
- The calls came from a variety of sources selling a diverse range of products and services
- The callers appear to target those who are especially vulnerable – those with dementia received significantly more nuisance calls than other vulnerable participants.

The blocking technology installed was extremely effective - it consistently blocked over 95% of nuisance and scam calls across the project. Participants, their families and their professional carers have said that the reduction in nuisance and scam calls has allowed their relative to live independently for an increased period. The data collected by the call blocking technology can be used to monitor loneliness, social isolation and mental health.

All three trading standards teams have engaged with an extensive list of internal, external and Third sector partners to get referrals. We estimate that over a five year period this project will have prevented 1,754 scams leading to savings of £6,222,239 for an equipment cost of £130,200.

The trueCall call blockers collect data about the nuisance and scam calls that have been received.

This data is used by trading standards enforcement teams to identify the top nuisance callers.

Concerted action against these call centres has prevented tens of millions of calls being made to Scottish households. This has benefited the whole community - even those that don't have a call blocker.

The call history can be used to identify calls and block numbers from individuals known to the client that have been making repeated threatening or abusive calls without having to involve the police. In addition, carers or family often look up calls to find out who might have called on a particular day, or time of day.

This project has been very influential - the teams have shared their results at regional and national conferences, and numerous local authorities around the UK have copied this approach and are running their own schemes.

We are aware that we are just scratching the surface of the problem – with appropriate funding significantly more vulnerable people could be provided with the support that they need.

Providing a full support package

A person-centred approach to scam prevention

John is a proud retired professional who is living independently with dementia. His wife died several years ago and his only daughter lives 30 miles away. A home carer arrived at the home one day and noted that three men were working on the roof of his property. It transpired they had cold called having noticed a loose roof tile from the road. They initially quoted £80 but had since claimed that the roof needed emergency repairs and the cost had rocketed to £7,500. John was upset and confused and indicated he just wanted to pay the men to get them away as he felt threatened and embarrassed. The home carer contacted the Police and Trading Standards Scam Prevention Team.

The alleged workmen left when they realised that the Police were investigating. The Trading Standards Scam Prevention Team then visited John to give him advice on avoiding scammers in future. It transpires that John was also being targeted by scammers on the phone and through large amounts of mail claiming he had won various prizes. Sadly, John had responded to a large number of fraudsters and over £100,000 of his savings had been withdrawn from his account to pay scammers from all over the world. The Prevention Team raised an Adult Protection alert

and a case conference was held to look at the best way to safeguard John.

- John's daughter became his Power of Attorney for welfare and financial matters
- John received a free nuisance call blocker to stop all unwanted sales or scam calls from Prevention Services
- A No Cold Calling Sticker was displayed on his front door
- A community alarm/telecare system was installed
- His mail was redirected to his Power of Attorney
- A list of Trusted Traders was supplied to him and his family for future use
- A claim was made via the banking ombudsman to reclaim the money lost to scams
- He has joined a local, supported art, class and feels less isolated

John has lost no more money to scams and his anxiety levels are drastically reduced. His daughter is also more confident in John's ability to maintain independent living.

Elements of a full support package

All three local authorities applied a person centred approach to provide a tailored package of services to empower residents to avoid scams and maintain their independence.

- No Cold Calling Sticker
- trueCall device
- Bogus Alarm Button
- Doorstep Cameras (2020)
- Access to Reputable and Trusted Traders
- Advice on avoiding doorstep scams
- Advice on avoiding mail, online, text and telephone scams
- Avoiding loyalty scams
- Negotiating better deals on household bills
- Safer Banking advice
- Power of Attorney guidance
- Access to free consumer advice
- Home Security Advice – Police Scotland
- Referrals for Fire Safety Visits, Telecare, Energy Advice, Age Scotland
- Links to local activities and groups for elderly residents

Call Blocking Technology

At the start of the trial a number of call blocking technologies were trialled. trueCall Secure was considered to be the most appropriate for our most vulnerable residents. trueCall is a small box that connects in between the customer's existing phone and the telephone socket.

It has an adaptor which requires a plug point for electricity. It holds in its memory two lists of phone numbers – a block list, and a list of the phone numbers of trusted callers.

It has a number of available configurations to suit different people's needs. For this trial the systems were configured with the Filter profile or Trusted Caller only profile.

Other call blocking solutions are available.

Filter profile

- Callers whose number is on the trusted caller list are let through and the phone rings as usual
- Callers whose number is on the block list are blocked with a message telling them not to call again
- All other callers are intercepted with the message "If you are family, a friend or an invited caller please press 5, if you are a cold caller please hang up and don't call us again". Only if the caller presses '5' will the phone ring

As can be seen from the results of the trial, telemarketers very rarely press the button to get through so their call is rejected without the resident's phone ever ringing. This technique also blocks silent calls and recorded message calls.

Phone: 03330 115567 to hear how the unit deals with unrecognised callers on this profile.



Trusted Caller Only Profile

If trueCall is used to protect an extremely vulnerable person then it can be configured to only let calls through from trusted callers – all other callers are blocked by an announcement asking them to call a family member, carer, neighbour or warden – for example:

"Anne only accepts calls from friends and family members. If your call is important contact her son Duncan on 07767 132xxx or enter your code"

Any legitimate caller who has been left off the Trusted Caller list can still make contact via the trusted carer.

Telecare and community alarm numbers are put onto the Trusted Caller list. Those who call from a line where the number is withheld can enter a code to get through.

The Trusted Caller only option is a very powerful tool in protecting our most vulnerable residents from fraud and acute anxiety which can result from nuisance calls.

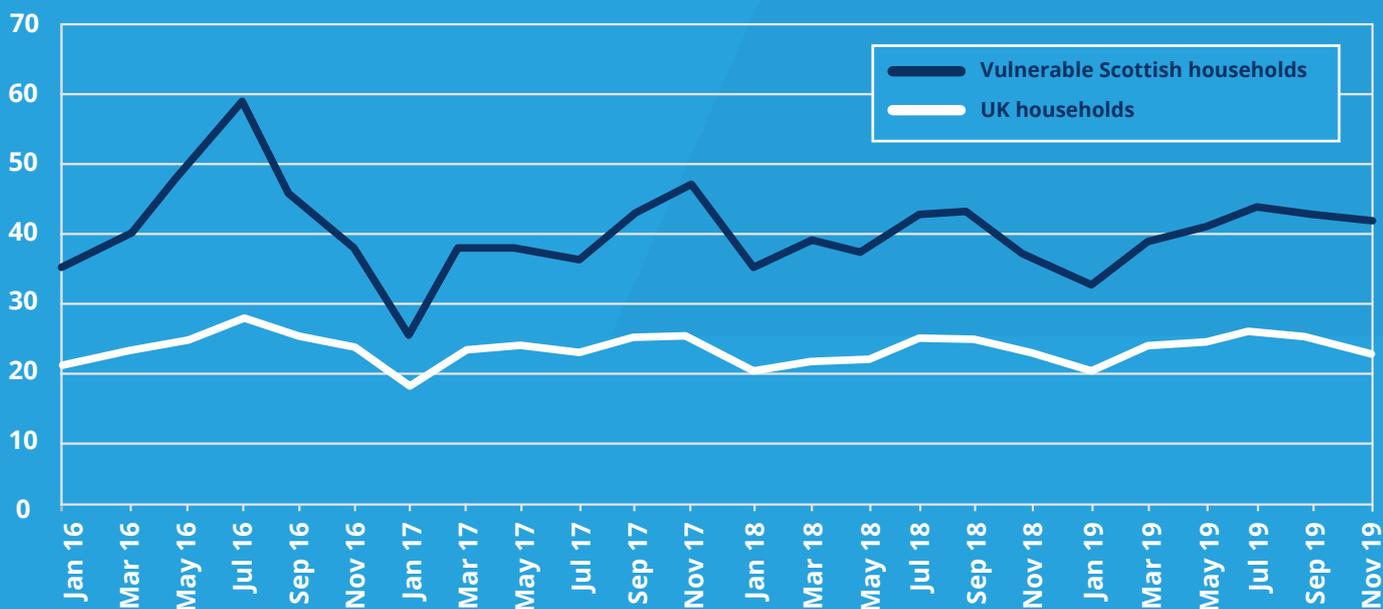
Phone: 03330 115870 to hear how the unit deals with unrecognised callers on this profile.

Top calling numbers

When the top calling numbers were researched they appeared to be associated with the following goods and services:-



Nuisance and scam calls received per month



Vulnerable targets

This chart shows that the most vulnerable participants (for example, those with dementia) receive almost twice the number of nuisance and scam as other trueCall users. This suggests that call centres and scammers are increasingly targeting the most vulnerable groups of people.

Benefits for users and carers

Interviews carried out with participants and their carers before installing the call blocking equipment and then again a few months later identified a range of benefits:

- Reduced anxiety, confusion and stress
- Reduced risk of financial harm
- Fewer problems for carers to unravel
- Reduced risk of trips and falls
- Reduced risk of distraction accidents
- Helps the visually impaired make full use of their phone
- Makes people feel safer and in control
- Restores trust in the phone
- Increased ability to live independently

The case studies at the end of this report clearly illustrate these benefits, and the impact that the project has had on the lives of the participant and their carers.

"My aunt who has dementia has been a victim of several scams and has willingly given her credit card details to cold callers and sales people resulting in multiple insurance policies to cover household appliances and cover for un-necessary items as well as buying inappropriate health products.

It has been distressing for her when she discovers this is the case, as often she has no recollection of it and therefore feels vulnerable and that she has been taken advantage of.

The Call Blocker has eliminated these types of calls and has had a direct impact on her wellbeing."

Challenging situations / Independent living

It seems clear that call blocking technology could be of significant benefit to help a wide range of groups to continue living independently - many of who are dealing with challenging situations:

- Those living in sheltered housing (particularly those in council housing for whom the council has a particular duty of care)
- Those assessed for a community alarm
- Those who have been victim of a scam
- Those who receive a dementia diagnosis
- Those with mobility problem
- Those with mental health issues
- Carers
- Those who due to age, health or personal circumstances find nuisance calls stressful

"I have been helped tremendously by the call blocker. I no longer get any nuisance phone calls and this has helped me to live an independent lifestyle within the community. Thanks for your help. Your service is brilliant."

Cost benefit analysis

As part of the project, a cost/benefit analysis was performed. This showed that the benefits to society from blocking unwanted callers are significantly greater than the cost of supplying, installing and monitoring call blockers. (Further work is planned to develop cost benefit analysis to include all the potential savings).

Studies show that older people want to live independently for as long as possible. With residential care costing around £100 per day it is the aim of the Scottish and UK governments to

support these individuals to do this for as long as possible.

During this project several carers noted that the support that had been provided by this project had delayed the move of the participant into care, while one carer confirmed that his mother delayed her move into care by 4 years. In a survey 289 out of 290 respondents agreed with the statement "Do you think the confidence at home pack and call blocker help residents to stay safe and independent at home?".

There are numerous other financial benefits to society from blocking nuisance calls:

- Call blocking units can reduce the risk of falling prey to a telephone scam - victims of scams often need extra social care or financial assistance
- Rushing to answer the phone is a common cause of trips and falls. With a call blocker the number of phone calls is dramatically reduced = a reduced risk of a fall = avoiding personal distress and expensive care.
- Law enforcement agencies spend thousands recording and investigating telephone fraud.

It is estimated that the savings are around £7,400 per vulnerable person over five years. This is significantly more than the cost of supplying, installing and monitoring call blocking technology which is less than £1 per week over a five year term.

Calculating the benefits over 5 years

Number of nuisance calls received	1,539,349
x	x
Proportion of nuisance calls that are scams	21%
x	x
Proportion of scam calls blocked by trueCall	91%
x	x
Likelihood of falling for a scam phone call	0.59%
x	x
Average amount lost because of the scam	£3,547
x	x
Total project savings	£6,222,239

Project savings

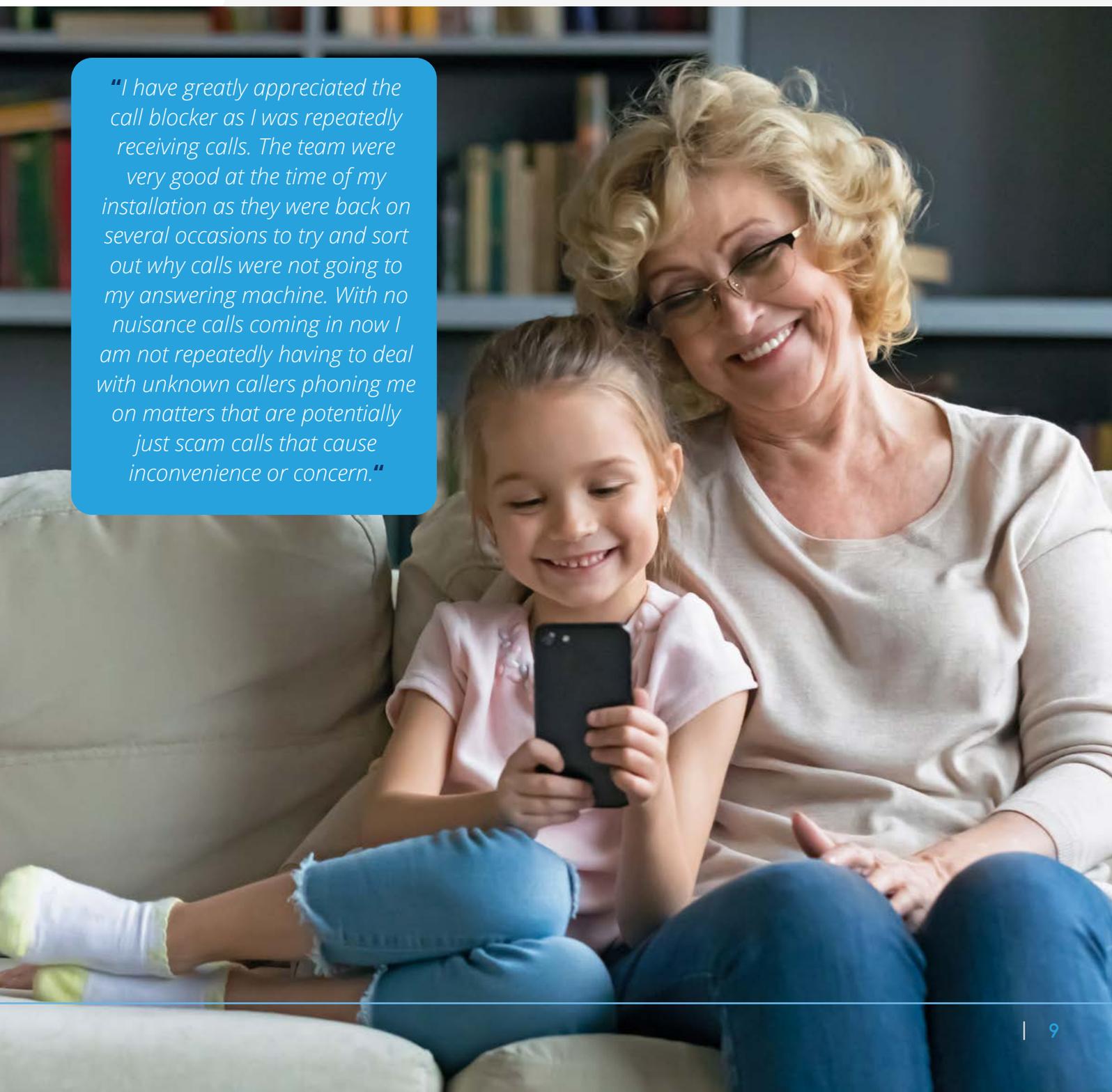
Looking at the project as a whole with 840 operational call blocking units this is a project saving of £6,222,239 over 5 years. The cost of the equipment has been £130,200.

Around half of this is a saving in public spending, and half is a saving for the individual resident. While reduction in losses to scams are savings made by the individual, it is the case that scammers often take all of the victim's savings.

This means that the victim becomes more dependent on the state for financial support after they have been scammed, so the state does benefit from a reduction in scams.

Falls are a big problem for older people. Age UK says that 10% of those who have a fall die within 12 months. Our feedback shows that residents repeatedly report feeling less likely to have a fall after the phone calls have been reduced.

"I have greatly appreciated the call blocker as I was repeatedly receiving calls. The team were very good at the time of my installation as they were back on several occasions to try and sort out why calls were not going to my answering machine. With no nuisance calls coming in now I am not repeatedly having to deal with unknown callers phoning me on matters that are potentially just scam calls that cause inconvenience or concern."





Conclusion

- Scams avoidance advice and support should be given to every resident diagnosed with dementia
- The call blocking project is improving the lives of our most vulnerable residents
- The project is predominantly financed via external funding sources
- The project costs are minimal in contrast to the identified cost benefit analysis savings
- The amount spent on units is an investment with proven personal and financial returns
- There is a growing demand for the units and with appropriate resources we can increase the number of units we install to vulnerable residents
- Local Authorities will provide appropriate support to residents from the trading standards teams and partner agencies
- The equipment should be offered to every resident diagnosed with dementia as a priority
- The local and national data is shared with the Information Commissioners Office/Ofcom to reduce nuisance calls.
- Mobile phones are the next challenge.
- Cyber fraud will pose a serious threat to our residents and businesses.

The Challenge is to attract the necessary long term investment to keep the project sustainable and maximise the long term financial and personal benefits and savings.

The three local authorities would like to thank the Life Changes Trust on behalf of their residents and carers living with dementia. Without their help and investment we would have been unable to offer support packages to 840 additional vulnerable households.

The project teams strived to raise awareness and influence change locally and nationally. This work led to a debate on scams in the Scottish Parliament. The Scottish Government later launched a Scam Prevention Strategy. A project manager, trading standards officers and key project partners are participating in the Scam Prevention Strategy working groups. One aim is to ensure that every person diagnosed with dementia is offered scam prevention advice and a scam prevention package.

Residents Case Studies

Prevention Team working in collaboration to protect vulnerable residents by blocking nuisance and scam calls.

The case studies below are from a group of 308 residents who have benefited from “bespoke prevention packages”. The outcomes are typical results from collaborative working.

Case Study 1 - Angus

Case summary

The Angus Council Health and Social Care Partnership arranged an Adult Protection partnership meeting after finding a client was responding to junk mail and paying up to £300 per month to mail and phone scams. The client was 90 years of age, living alone with dementia. He had regular contact with family and had meals at a nearby council complex. He already had a call blocker to reduce nuisance calls but it had been turned off.

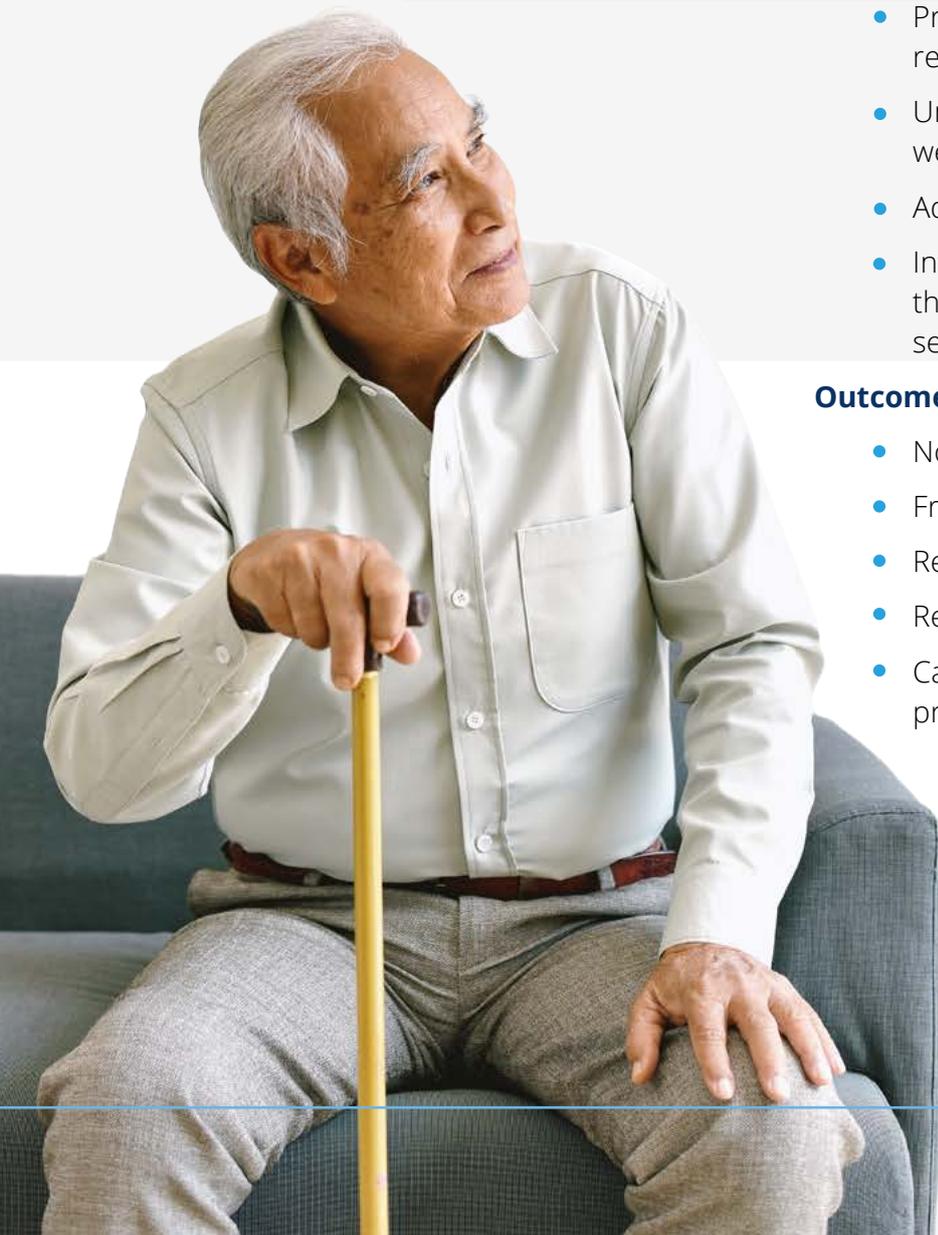
Solution

The Angus prevention team visited along with a Care Manager from the Health and Social Care Partnership and bespoke protection was introduced:

- trueCall Secure unit was re-instated on Trusted Callers only profile.
- Care Manager agreed to monitor the mail and pass scam mail on to the prevention team.
- Prevention team wrote to companies to reduce the volume of mail.
- Unwanted direct debits and standing orders were cancelled.
- Advice was given about power of attorney.
- Information was provided about Silverline, the free confidential helpline and friendship service.

Outcome

- No further reports of losses to scams.
- Fraudulent bank payments were cancelled.
- Reduction in volume of scam mail.
- Respite care arranged by partners.
- Carer reported reduced work in resolving problems for client.



Case Study 2 - East Renfrewshire

Case summary

An elderly resident living independently with dementia was proud and had been very reluctant to accept previous offers of help. Her niece was the main carer and it became apparent her aunt was losing substantial financial sums (in excess of £20,000) to telephone based scams. This was causing extreme distress for the woman and her niece who was constantly trying to help her aunt while looking after her children.

Solution

The lady's niece came into the Prevention Team and a bespoke prevention pack was introduced:-

- No Cold Calling sticker
- Mail re-direction
- Trusted Traders
- trueCall Secure unit installed - Trusted Caller only profile (as above).

Outcome

Resident and carer noted dramatic reduction in stress. No further financial loss was noted. The resident maintained independent living for a further 12 months before going into care.

"The Call Blocker has been an extremely valuable tool enabling her to stay in her home longer. It has been useful on two fronts, firstly in protecting her from receiving any more nuisance calls and secondly it has made it easier for us to help administer her affairs unobtrusively. She has been a victim of several scams and has willingly given her credit card details to cold callers and sales people resulting in multiple insurance policies to cover household appliances and cover for un-necessary items as well as buying inappropriate health products. It has been distressing for her when she discovers this is the case, as often she has no recollection of it and therefore feels vulnerable and that she has been taken advantage of.

The Call Blocker has eliminated these types of calls and has had a direct impact on her wellbeing. She is more confident and positive about her situation; she is also less worried about being able to cope in her home, from our point of view as her carers, we feel happy that she is not vulnerable to speculative callers. We are also able to assist with her administrative and financial affairs as new callers are diverted to us first (we have power of attorney). The Call Blocker has really made a positive difference in helping her adjust to living with dementia, renewing her faith in her own abilities to cope in her own home. We feel this is a great intervention to assist vulnerable people."

Case Study 3 - South Ayrshire

Case summary

Mrs A is 81 years old, has been diagnosed with dementia, has poor mobility and lives at home with her daughter who has additional support needs. Mrs A was referred to South Ayrshire Council Trading Standards Service by the local hospital's Community Mental Health Team (Elderly) because she was experiencing an excessive number of nuisance calls.

Solution

The team visited Mrs A at a time convenient for her and her son and connected the call blocker via her community alarm. The team gave Mrs A a No Cold Calling sticker and some information on what was within the community and the support available to her, her daughter and son.

Outcome

A few months later it became apparent that the nuisance calls Mrs A had been experiencing were far from the norm and were beyond excessive.

Within the first year of the call blocker being installed Mrs A had received 1405 calls, of which 1203 had been hung up during screening. This accumulated to 85.6% of Mrs A's calls. Potentially this could have resulted in 1203 trips or falls and a substantial risk of financial harm. In the month of May (01/05/2018 – 26/05/2018), Mrs A received 77 calls of which 72 were nuisance calls and the call blocker had blocked 100% of these.



"Mrs A's son said "My mum has dementia and is vulnerable to marketing calls and scams. I now know that she is not rushing to the phone risking a fall. The call blocker stops all this - can I have one!!!"

Case Study 4 - Angus

Case summary

A referral was made to the Angus Prevention team by the local NHS team responsible for all newly diagnosed dementia clients. This team is a key project partner. They had a client with vascular dementia who lived alone and had been the victim of phone scams. The lady's daughter has power of attorney and is very involved in her care but does not live locally. The daughter has been able to recover most of the money paid to scams but she is feeling helpless to prevent her mother from agreeing to things she does not need. For example the lady had recently agreed to a new central heating system with a water boiler despite having electric storage heaters.



Solution

- Bespoke prevention package and trueCall Secure unit installed

Outcome

- The daughter of the resident has reported that her mother has been less concerned by phonecalls. She has poor hearing so the reduction in calls has added benefits.
- The daughter sent a letter to the team with thanks for the assistance that had been provided to her and her mother.

“There were various other instances but thankfully these unwanted calls are no longer an issue. The Call Blocker Service is a wonderful idea and it was, on my part, easy to set up. Personally, you’ve been really helpful and were readily contactable when I needed to add additional numbers and this is much appreciated when I am struggling to deal with my mother’s numerous issues and problems.”

Case Study 5 - East Renfrewshire

Case summary

An elderly couple living with dementia are generally coping well but nuisance calls were causing stress and confusion. There was no financial loss but their daughter was concerned that they were vulnerable to scammers.

Solution

- Bespoke Prevention pack
- trueCall Secure unit installed – Filter Profile
- Daughter monitoring calls and has obtained power of attorney to prevent financial loss. Will transfer to Trusted Callers only if any evidence of unauthorised callers pressing 2 to be connected

- Trusted callers are automatically connected others have to press 2 to be connected. (Computer dialled calls cannot press 2 and therefore cannot be connected).

Outcome

Daughter and parents less stressed and feel more in control of the phone and able to cope with the challenge of dementia.

Case Study 6 - South Ayrshire

Case summary

Mrs J is 87 years old and lives alone within her own home with support from her daughter. Mrs J has been diagnosed with early stage Vascular Dementia. Mrs J was referred to the Trading Standards team by the Community Mental Health Team Elderly at the local hospital due to the nuisance calls she had been receiving.

Mrs J experienced in excess of fourteen nuisance calls per week. These ranged from general telesales, accident claims, market research to scam calls about a computer she did not own. Mrs J had stated that she felt helpless to stop these calls. Mrs J also stated that she was not overly concerned about a trip or fall getting up to answer these unnecessary calls, however, she does not mobilise well and this may be a cause for concern in the future.

Solution

The Trading Standards team decided a call blocker was appropriate for Mrs J and installed one which provided peace of mind for her and her daughter.

Outcome

Mrs J was delighted with the call blocker and felt much more confident at home since the team visited her. She is now much more aware of local support with her area. Mrs J's daughter also feels more confident about her mother's safety and feels very relieved and less stressed following the help and advice from the team.

"Mrs J said "Calls were coming in all the time that I did not understand. The call blocker has stopped these completely and takes away the stress and worry"



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