



**Open Report on behalf of Glen Garrod, Executive Director of Adult Care and Community Wellbeing**

Report to:	<b>Public Protection and Communities Scrutiny Committee</b>
Date:	<b>31 May 2022</b>
Subject:	<b>A review of work to tackle Fraud, including its impact on vulnerable individuals during the Pandemic</b>

**Summary:**

This paper provides an update on the work taking place within Lincolnshire County Council to reduce the impact of fraud, as a host and contributing partner to the Safer Lincolnshire Partnership Crime and Disorder Fraud Priority Group. The update provides information relating to the impact of fraud on vulnerable individuals during the COVID pandemic.

**Actions Required:**

Members of the Committee are invited to consider and comment on the contents of this report.

## **1. Background**

Strategically Lincolnshire County Council and the Safer Lincolnshire Partnership recognises that fraud warrants particular attention and investment in resources to enhance community safety. Both hold an ambition to reduce the impact of fraud on the people of Lincolnshire.

Fraud occurs when trickery is used to gain a dishonest advantage, which is often financial, over another person. There are several words used to describe fraud: scam, con, swindle, extortion, sham, double-cross, hoax, cheat, ploy, ruse, hoodwink, confidence trick. There are many different types of fraud: those most commonly seen in Lincolnshire are romance fraud, investment fraud and courier fraud, but there are countless others.

Fraud is enabled in four ways: by telephone including text messaging, by digital means including emails, copycat websites, by post and finally on the doorstep. In Lincolnshire we see frequent reports of fraud enabled in all these methods. Since the Covid Pandemic, however, and with advancements in technology there has been an increase in digitally enabled fraud that has seen a transformation in the scale and form of fraud.

Anyone can be a victim of fraud, but our vulnerable residents are most at risk. Individuals can be vulnerable for various reasons, this can include age, locality, digital skills and social connections. Fraud has been shown to have a significant impact on vulnerable victims, not only financially but on their health and wellbeing. Lincolnshire County Council's responsibilities extend into the Care Act 2014 and place a duty on us to protect adults from financial abuse.

Lincolnshire Trading Standards enforces legislation relating to fraud. The Consumer Protection from Unfair Trading Regulations 2008 prohibits businesses from misleading consumers by falsely describing goods and services or by hiding information about them when deciding whether to buy. In addition, businesses making false and dishonest statements to consumers made with a view for gain, may commit offences covered by the Fraud Act 2006. It may be possible to use this legislation to seek justice where consumers become victims of fraudulent activity in the criminal courts, but it cannot get people their money back or restore their wellbeing.

## **2. Prevalence**

Analysis undertaken by Lincolnshire County Council Safer Communities Service as part of a Strategic Review in 2021 highlighted digitally enabled fraud and ID theft as a growing threat for those living and working in Lincolnshire. The Office for National Statistics (ONS) 2021 National Crime Survey [Crime in England and Wales - Office for National Statistics \(ons.gov.uk\)](#) states that "Fraud estimates do not follow the trend of falling victimisation seen in other crime types over the lockdown periods". Furthermore, they found 'large increases in "advance fee fraud", "consumer and retail fraud" and "other fraud" and may indicate fraudsters taking advantage of behaviour changes related to the coronavirus (COVID-19) pandemic, such as increased online shopping and increased savings". [Action Fraud](#) (the public-facing national fraud and cybercrime reporting centre) 'reported a 27% rise in fraud offences (to 413,417 offences) compared with the year ending September 2020'.

Additionally, through the Lincolnshire Office of the Police and Crime Commissioner survey in 2021 [PCC Annual Survey Results \(lincolnshire-pcc.gov.uk\)](#) 13% of respondents reported being a victim of online crime or identity theft and 13% reported being a victim of a telephone scam within the previous 12 months. Concerningly 64% of adults surveyed were 'very or fairly worried' about being a victim of online identity fraud.

It is for these reasons that, from April of this year, the Safer Lincolnshire Partnership (SLP) Fraud Core Priority Group has been tasked to focus on prevention activity around digitally enabled fraud and ID Theft, to ensure our residents are informed and better able to protect themselves from being a victim or repeat victim of fraud.

## **3. Tackling the impact of fraud**

In 2021, Lincolnshire County Council Trading Standards Service committed a Coordinator resource to support the work of the SLP Fraud Core Priority Group, this post has proved instrumental in driving work forward across the partnership.

The Trading Standards Service also developed and introduced the role of a Scams Prevention and Intervention Officer, this Officer is currently co-located within the Crime Prevention Team in Lincolnshire Police as part of the 'Safer Together' working arrangement between Lincolnshire County Council and Lincolnshire Police. The Officer supports victims of fraud who are considered most vulnerable to prevent further victimisation and participates in prevention activity. There has been an increase in requests for this service since the pandemic. Referrals stem mainly from Lincolnshire Police (via Op Signature), from Lincolnshire Trading Standards (via Citizens Advice or the National Trading Standards Scams Team (NTSST) and from Adult Social Care (ASC). Many of these referrals reflect the increase seen in digitally enabled fraud, from romance scams where grooming takes place on social media sites and dating sites, to investment fraud committed on a fake website. In the year, April 2021 to March 2022 the officer engaged with 70 individuals.

#### **4. Collaboration with partners**

The Service is engaged with several local and national partners to further our ability to support vulnerable individuals. Lincolnshire was a founding partner in the pilot for the now Home Office Multi-Agency Approach to Fraud supported by the NTSST. This pilot led to the establishment of the SLP Fraud Core Priority Group as we know it today. It has a wide membership with representation from a range of organisations including County and Districts Councils, Lincolnshire Police, voluntary sector agencies, the Office of the Police and Crime Commissioner, Victim Lincs, Victim Support and the banking industry.

A key partnership, as mentioned earlier, is the Safer Together Partnership between Lincolnshire County Council and Lincolnshire Police where the Operation Signature project provides support, advice, and information to victims of fraud. A Lincolnshire Police Fraud Prevention Officer is also operational within this team, offering awareness sessions to frontline workers and volunteers, community groups, charities and businesses. They also engaged with postal workers serving PE postcodes at the end of 2021, following a request for awareness training made by a union representing communications workers in that geographic area. In addition, a fraud prevention booklet has been designed and it is regularly updated to reflect developments in fraudulent activity. This booklet is shared widely with both victims and those receiving preventative information.

Utility companies operating within Lincolnshire have taken a proactive approach to scams and fraud. Anglian Water and Cadent, along with the NTSST have undertaken a pilot project in Lincolnshire with the support of Lincolnshire Trading Standards, whereby engineers have received scams and fraud awareness training. Aided by a dedicated leaflet, engineers are engaging customers in conversation. The two companies have committed to giving out 5000 leaflets with a focus on customers on the priority service register.

## 5. Success in the face of COVID

The conditions over the last two years have significantly impacted on the way in which officers can interact with potential victims of fraud in our communities. Social media and traditional media have been utilised to pass crime prevention messages to the public. An article in County News [Helping you scupper the scammers – Lincolnshire County Council](#) told the story of a victim of romance fraud. Regular posts are shared on social media pages to continue to share preventative messages to individuals, their families, and friends.

Lincolnshire Trading Standards receives intelligence from the National Trading Standards Scams Team - [National Trading Standards Scams Team - National Trading Standards](#). Part of the work this team undertakes involves disrupting those perpetrating mass marketing and telephone scams. When they do this work, they can gain access to the data that the perpetrators use to contact potential victims. This data is collated and then directed to local Trading Standards teams where scams prevention information can be shared with potential victims. Due to covid restrictions and ongoing concerns around those with immunity concerns only those individuals who were known victims were visited when restrictions relaxed. These visits were only undertaken following a risk assessment and when the victim was comfortable with such a visit. For the remaining data received by the Service in the year 2021-2022, contact was made with others after an assessment process, 278 people received scam prevention material and the offer of further support.

Our Scam Prevention and Intervention Officer has successfully engaged with teams from Adult Social Care to raise their awareness of fraud and scams during online team meetings. Further to this we have received confirmation that colleagues within NHS services across the county have mandatory training on scams and fraud as part of their safeguarding training. Most recently it has been confirmed that Fraud and Scams e-learning is now mandatory training for all LCC staff – this will be monitored and reported back on at the end of the financial year. To date the total of completions of the e-learning is 1793 since it was launched in February 2019.

The use of call blockers has proven highly successful not only in reducing the financial impact of fraud but also in improving feelings of wellbeing amongst those who have one installed. True call units have been purchased by Lincolnshire Trading Standards and Lincolnshire OPCC to support vulnerable victims. This was added to by a successful bid to the National Trading Standards Team for further units. As an example, one of our users had a device fitted in May 2021 and by the end of March 2022 the device had blocked 100% of scam calls totalling 1279 unwanted calls.

There are over 750 no cold calling zones (NCCZ) across all districts of Lincolnshire. Zones work in two ways, as a deterrent to rogues but also as an empowerment tool to residents. A sample survey of 116 local residents living in NCCZs in Holbeach was carried out in August 2021. This helped to understand what elements of the scheme have been successful. It was interesting to see that 21% of those living in a NCCZ were concerned about the number of uninvited callers. And anecdotally, those who felt safest described a sense of community spirit in their street or locality.

Rogue traders are part of organised criminal networks who target the most vulnerable and isolated residents which significantly impacts on their health and wellbeing. As we have seen in other areas of fraud, rogue traders have adapted their tactics and moved towards online spaces to perpetrate their activity. To educate our community, we continue to raise awareness about doorstep crime, in the coming months this will include a campaign on digitally enabled doorstep crime supported by Lincolnshire Libraries.

To protect our communities Lincolnshire Trading Standards works closely with Lincolnshire Police. Lincolnshire Trading Standards are currently working on 3 investigations and 9 prosecutions are under consideration. The service is also engaged with a regional project to connect with and raise awareness within printing firms to ensure they are aware of the legal requirements for business adverts to reduce advertisement by rogues.

A joint operation in June 2021 saw officers from Lincolnshire Trading Standards and Lincolnshire Police visit five areas in the county where residents have raised concerns about rogue traders. Residents reported being 'cold called', and the businesses then deliberately overcharged for unsatisfactory goods and/or services. This included charging for unnecessary work, damaging property deliberately to obtain money, leaving work unfinished and intimidating behaviour in order to extort money. The purpose of the visits was to make sure any businesses operating in the area are aware of what paperwork they legally need to provide to their customers, and the customers' rights. Teams visited Spilsby, North Hykeham, Spalding, Grantham, Gainsborough and their surrounding villages and spoke to 30 businesses. Twenty-two of those were not fully aware of their responsibilities and were advised.

Community events have been few and far between for the last couple of years, however, our wider partnership has been involved in preventative activity within communities, at local shops, churches, and markets. This action will continue to grow now that our work is unrestricted.

It has been noted that isolation and loneliness are considerable factors for many of the individuals. Whether this is social isolation because of covid restrictions, because the person has a limited social group or because the person lives in a rural setting. Connections have been made with LCC Public Health teams as further joined up working is recognised as being beneficial. Since a relaxation in restrictions voluntary agencies services have re-opened and referrals can be made to befriending groups and so on.

## **6. The future**

Our most effective tool to tackle fraud is prevention. Lincolnshire Safer Communities Service and the wider SLP Fraud Core Priority Group are currently planning effective and targeted prevention activity. Technology has a key role to play in supporting the work we do. Developments in software procured by Lincolnshire County Council, such as ECINS, will play a key role in making recording cases and analysing outcomes more effective than it has ever been.

## **7. Conclusion**

It is hoped this report demonstrates the contribution Lincolnshire County Council is making to the fraud agenda within the County and the efforts being taken to keep vulnerable people safe. Fraud prevention work in Lincolnshire is well developed, with further opportunities for success through continued partnership working. Reflecting on the Corporate Plan, the activities discussed demonstrate the steps being taken to enable everyone to live life to the full.

For additional information on fraud and scams please go to [Become a Friend Against Scams by completing the Online Learning course, then "Take a Stand Against Scams" \(friendsagainstscams.org.uk\)](#).

## **8. Consultation**

### **a) Risks and Impact Analysis**

N/A

## **5. Background Papers**

No background papers within Section 100D of the Local Government Act 1972 were used in the preparation of this report.

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