

Homes and Safer Communities Consumer & Business Affairs Trading Standards

COVID-19 and FESS

Environment and Public Protection Scrutiny Committee



Cynllun Diogelu Rhag Camfanteisio Ariannol
Diogelu ein Cymuned rhag Sgamiau a Chamdriniaeth Ariannol

Financial Exploitation Safeguarding Scheme
Protecting our Community from Scams and Financial Abuse

Cyngor Sir Gâr
Carmarthenshire
County Council



Introduction

This document was presented to the Task & Finish Group (T&FG) on 15 February 2021 as part of their Task & Finish review of Trading Standards' Financial Exploitation Safeguarding Scheme (FESS).

The T&FG felt that this work should be shared with the committee due to its importance at this time.

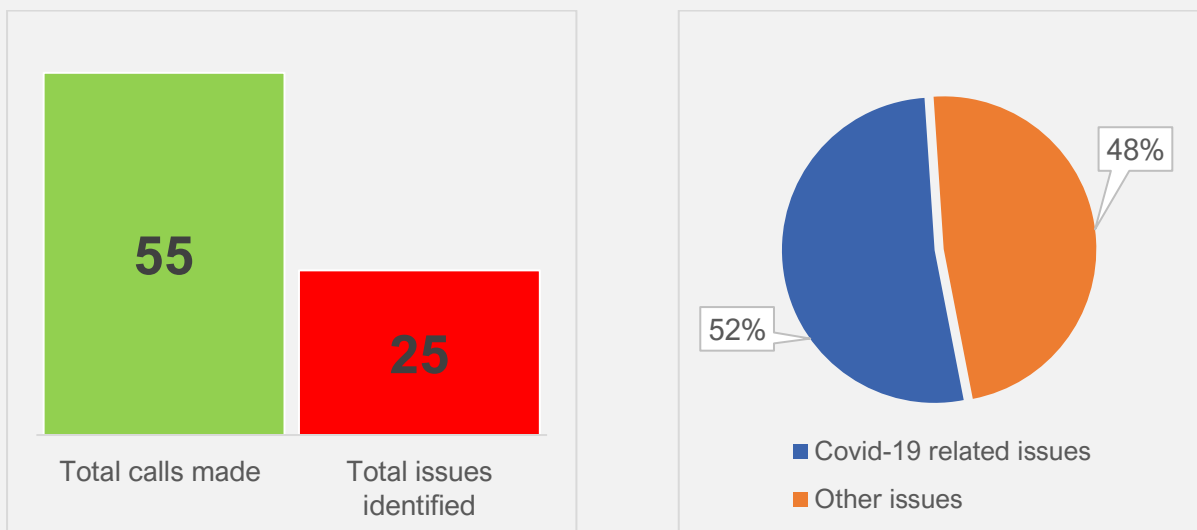
This document provides a summary of the work conducted by Trading Standards officers during the COVID-19 (C-19) period specifically concerning issues surrounding financial exploitation.

trueCall© welfare calls



In response to the C-19 pandemic, we conducted targeted communications with vulnerable consumers in the form of welfare telephone calls. Carmarthenshire consumers who have trueCall©¹ call blocking devices installed were contacted as they had been identified as particularly vulnerable and were therefore likely to need support. The initiative highlighted where additional support was needed, provided us with an opportunity to review the performance of the call blocking devices and helped combat loneliness.

Fig. 1. Graphics trueCall welfare calls March – April 2020



¹ A trueCall nuisance call blocker is a small electronic device that intercepts all calls coming into a resident's home via a standard landline telephone. The device compares the incoming numbers against a pre-programmed trusted caller list enabling only trusted callers to contact as normal. Where a caller's number is withheld or not on your trusted caller list, the device plays a pre-recorded message and requires the caller to press a button to get through.

Fig. 2. Welfare calls summary of issues identified

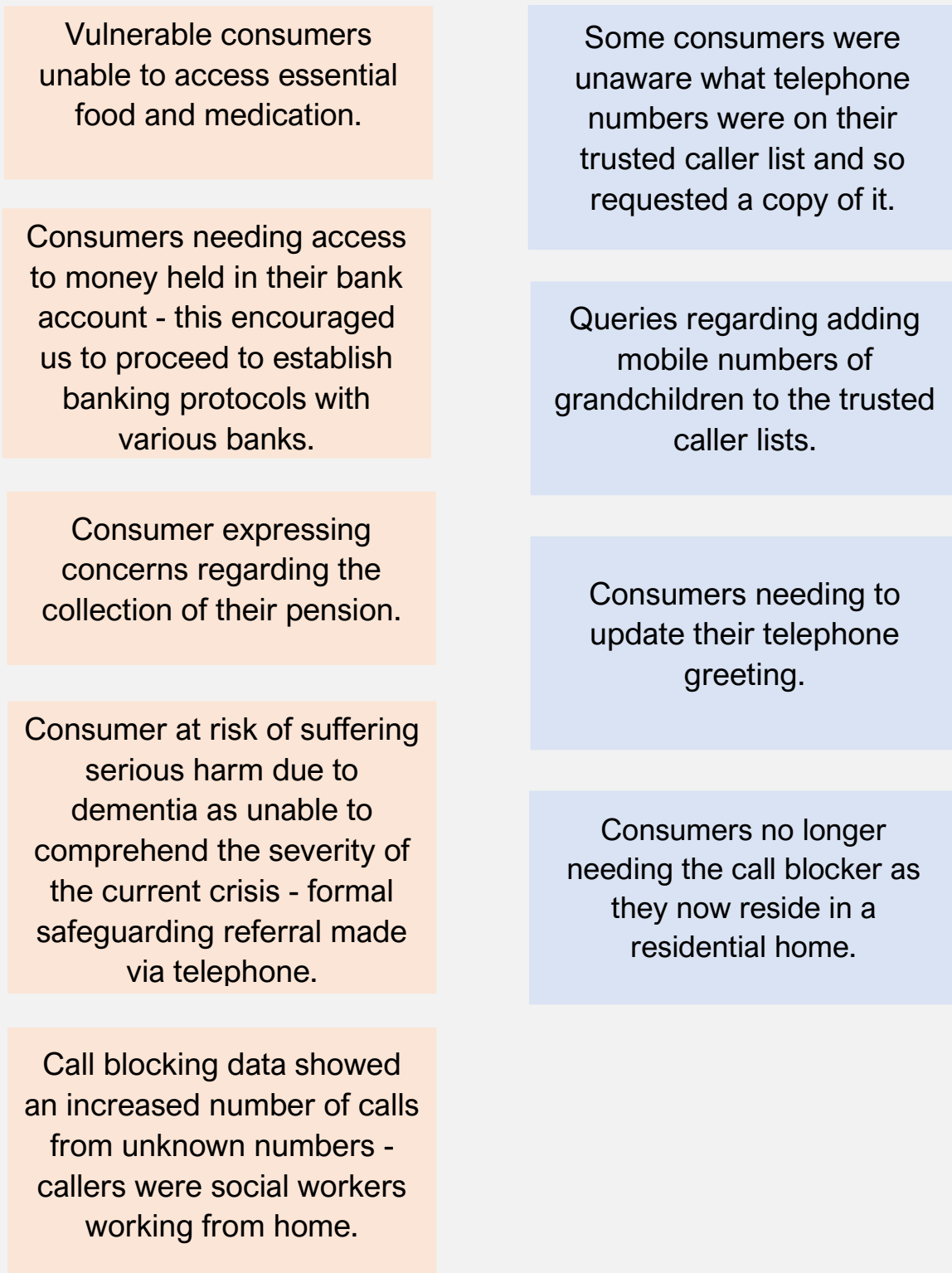


Fig. 3. Issues identified: Case studies

	COVID-19 RELATED ISSUES	OTHER ISSUES IDENTIFIED
<p>23 March - 29 March</p> <ul style="list-style-type: none"> ● <i>Data from 23 call blockers analysed.</i> ● <i>23 welfare calls made.</i> ● <i>11 issues highlighted.</i> ● <i>7 COVID-19 related issues.</i> 	<p>It was identified that a 93-year-old consumer in self-isolation, who normally relies on a family member for support, was unable to access essential food and medication as the relevant family member was at the time in self-isolation.</p> <p>One 81-year-old consumer, who had no family and was living alone, expressed concerns regarding the sustainability of their arrangement for accessing essential goods and services should their neighbours become unwell. The consumer also needed to access money held in their bank account. Having contacted the consumer's bank to arrange for money to be withdrawn by a third party, we proceeded to withdraw and deliver the money to the consumer. This encouraged us to proceed to establish banking protocols with various other banks.²</p> <p>Another 93-year-old consumer suffering from very poor health expressed concerns regarding the collection of their pension, normally collected by their 90-year-old relative. The consumer was also concerned about accessing essential goods including specific foods due to a health condition if the neighbour who was helping them at the time became unwell.</p> <p>One vulnerable consumer, living in a very isolated area needed access to medication. Conscious of placing an unnecessary burden on their family member who is a key worker, the consumer asked us for support. This was resolved by use of our Banking, Private and Third Sector Safeguarding Protocols.</p> <p>An elderly, vulnerable couple in self-isolation required support as they were facing difficulty in organising for the collection and delivery of their monthly prescriptions.</p> <p>During one call, it was identified that a consumer was at risk of suffering serious harm due to dementia. Following a discussion with the consumer's relative, who was unable to</p>	<p>Some consumers were unaware what telephone numbers were on their trusted caller list and so requested a copy of it.</p> <p>Queries regarding adding mobile numbers of grandchildren to the trusted caller lists.</p> <p>Telephone numbers provided to be designated as trusted callers.</p>

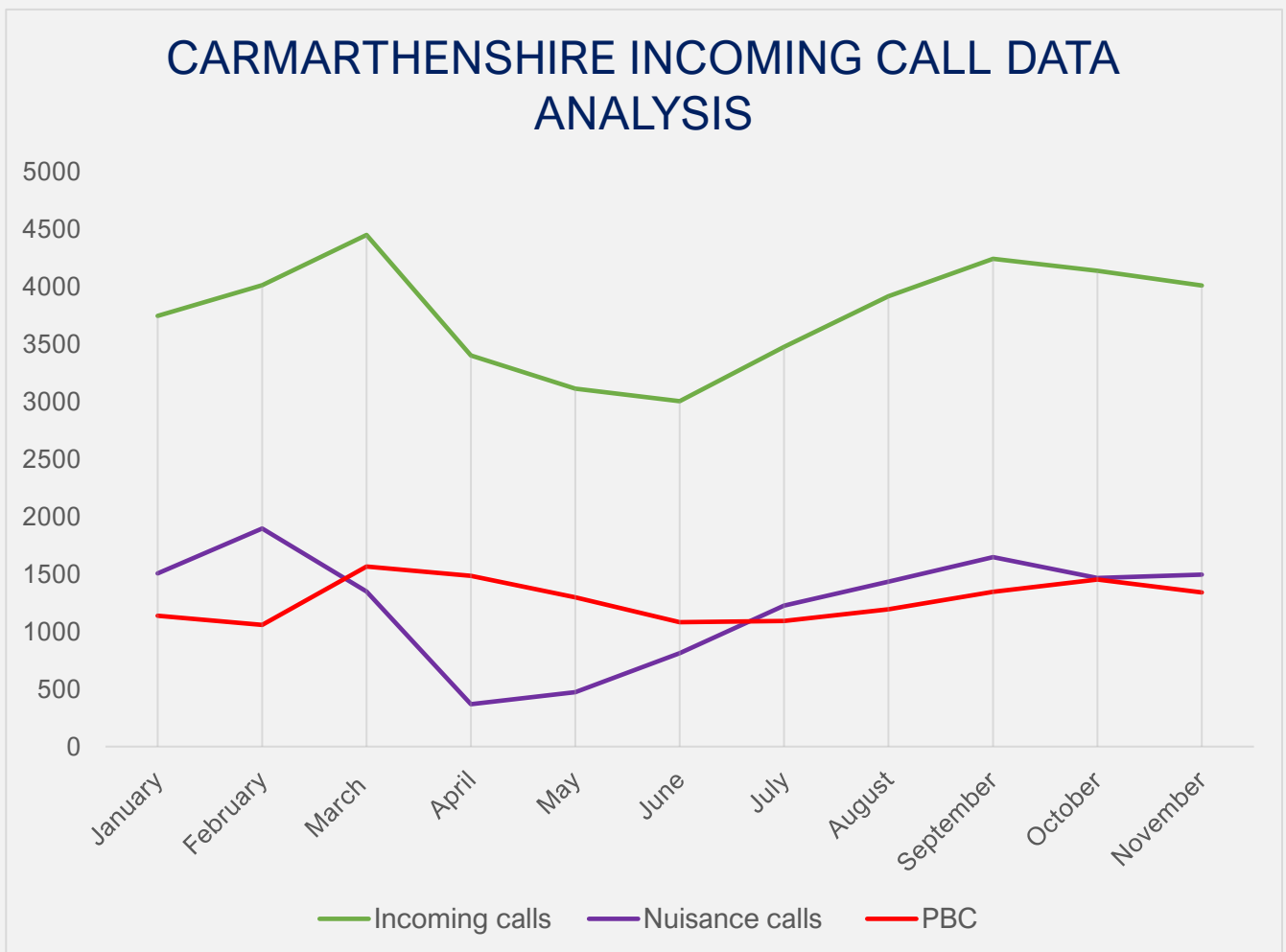
² **Banking, Private and Third Sector Safeguarding Protocols:** Safeguarding agreements with High Street Banks, Post Offices and Supermarkets that help support vulnerable persons in the community. During the Pandemic, we have established relationships to coordinate support for both professionals and self-isolating persons (where no other support exists) to undertake a third-party cash withdrawal and prescription collection & delivery service.

	<p>provide support due to other care obligations, it was apparent that the consumer was unable to comprehend the severity of the current crisis. It was reported that the consumer put themselves in danger by continuing to leave their home contrary to government guidance. The officer conducting the call had immediate concerns in relation to this and formal safeguarding referral was made via telephone.</p>	
<p>30 March – 5 April</p> <ul style="list-style-type: none"> ● <i>Data from 21 call blockers analysed.</i> ● <i>21 welfare calls made.</i> ● <i>10 issues highlighted.</i> ● <i>5 COVID-19 related issues.</i> 	<p>During a call to an 84-year-old consumer in self-isolation, it was identified that although they had managed to stockpile food, this supply would run low in the next few weeks and therefore assistance would be required to access essential goods.</p> <p>It was revealed that an 86-year-old consumer with no close relatives was continuing to collect their own groceries once a week using public transport. Although they had a cough since the beginning of the year, they were otherwise in good health and declined CCC support.</p> <p>It was discovered that one consumer in self-isolation was suffering from severe mental health issues as well as a respiratory condition. It was found that they required support as they had been unable to access essential goods and were living off yoghurts and diet drinks due to an eating disorder.</p> <p>One consumer seemed confused when their cleaner, who normally gets food on their behalf, had failed to do so. It was unclear whether they were self-isolating themselves and so the consumer required support.</p>	<p>Consumers needing to update their telephone greeting.</p> <p>Some consumers were unaware what telephone numbers were on their trusted caller list and so requested a copy of it.</p> <p>Queries regarding adding mobile numbers of grandchildren to the trusted caller lists.</p> <p>Telephone numbers provided to be designated as trusted callers.</p>
<p>6 April – 12 April</p> <ul style="list-style-type: none"> ● <i>Data from 11 call blockers analysed.</i> ● <i>11 welfare calls made.</i> ● <i>4 issues highlighted.</i> ● <i>1 COVID-19 related issue.</i> 	<p>Analysis of call blocking data indicated that a consumer was receiving an increased number of calls from unknown numbers. Following communication with the relevant consumer’s support worker, we were advised that the unknown numbers were social workers working from home due to COVID-19. We liaised with the support worker to ensure the consumer received advice concerning nuisance calls as the consumer was physically and cognitively disabled.</p>	<p>Consumers no longer needing the call blocker as they now reside in a residential home.</p> <p>Queries regarding adding mobile numbers of grandchildren to the trusted caller lists.</p> <p>In one instance it was discovered that the consumer no longer needed the call blocker as they had gone into care. However, the consumer’s partner remained at home and would benefit from keeping the call blocker installed. Our records were updated to reflect this.</p>

Using data from our fleet of nuisance call blockers

Prior to making each welfare call, we undertook an analysis of the data received from each call blocking device to establish its performance level. We used our findings to inform our conversation with the consumer and attempted to query any anomalies arising from the data to ensure optimum device performance.

Fig. 4. Graph trueCall© nuisance call rates March – November 2020



The graph above shows the number of incoming calls and nuisance calls received by our trueCall© clients between January and November 2020. It also shows the number of calls received from individuals not on the trusted caller list (PBC) during this period.

No Cold Calling Zone Flyer: C-19 Support, Rogue Trading, Fraud and Scams



Residents living in our No Cold Calling Zones (NCCZs) were targeted as part of a multiagency response to the reported increase in rogue trading, fraud, and scams during the emergency period. These consumers had been identified as particularly vulnerable and were therefore likely to need support. **1800** informative flyers were used to transmit essential information to residents and were delivered to our zones in conjunction with Dyfed Powys Police (DPP). We hoped that this would facilitate a channel of communication to the most vulnerable who are often neglected by the focus on digital communications. We also hoped that a Trading Standards and Police presence within our zones would reassure residents and provide an opportunity to engage with them at a distance.

Fig. 5. C-19 NCCZ support flyer

Digital referral infographic

We created an infographic which was uploaded to the corporate intranet containing details of the interventions that Trading Standards can offer.

It contained links allowing frontline professionals/staff to refer clients instantly to us. A dedicated mailbox has been set up to receive referrals so that priority can be given to these referrals.

The infographic also contained a section dedicated to advertising the support available from Carmarthenshire Citizens Advice Bureau and the Citizens Advice Consumer Helpline and contained the relevant contact details so that referrals could be easily made to these organisations.

Fig. 6. Digital infographic

Business scam infographic

To safeguard Carmarthenshire businesses against scams, we created an infographic containing examples of common business scams and essential information on how businesses can protect themselves in the form of links to advice and guidance. We utilised various mailing lists, including an Economic Development mailing list and our Buy With Confidence members mailing list, to share the infographic with 1500 businesses.

Fig. 7. Business advice infographic

Buy With Confidence (BWC)



buywithconfidence.gov.uk



buywithconfidence.gov.uk

We continued to operate our BWC scheme throughout the pandemic, we used a virtual audit process to assess new members and suspended fees for approved traders already on the scheme.

We provide advice to traders on trading in people's homes during the pandemic to ensure compliance with government restrictions. The BWC scheme provides a valuable list of tradespersons legitimately able to undertake emergency repairs and essential works during this period.



We have developed an innovative trueCall© device monitoring tool and dashboard that correlates call activity data with user risk profiles to generate an alert when a service user is exposed to a high number of telephone fraud approaches and/or exhibits behaviours that put them at increased risk of telephone fraud victimisation.

The purpose of the alert system is to initiate a welfare call and/or visit from local officers and to protect service users from fraud victimisation. The nature of trueCall© means that many interventions can be performed remotely. Such protection and remote oversight has proven invaluable during the pandemic.

Fig. 8. Seraphimbeta© alerts page

The following is an example individual device report which is generated by Seraphim**beta**© and provides a breakdown of device performance against the county average telephone fraud threat.

Fig. 9. Seraphimbeta**© individual device report**

Personal Protective Equipment (PPE)

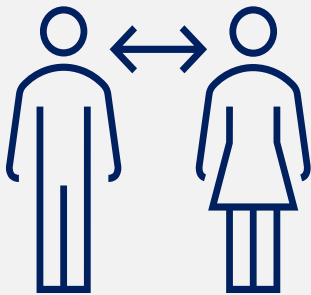


Unscrupulous criminals have been exploiting fears about C-19 to prey on members of the public, particularly older and vulnerable people who are isolated from family and friends. They also used the unprecedented global demand for PPE to their advantage with many bogus online offers leading to a high risk that businesses and organisations were not purchasing useable clinical quality PPE.

We received many requests for assistance with PPE where the authority was concerned with the purchase of adequate and compliant PPE for staff as well as requests for advice from businesses selling/purchasing PPE. We have received **85** enquiries in relation to these issues since 23 March 2020.

Much of these enquiries were dealt with by one of our officers who is also the lead Trading Standards Safety officer for Wales. In this capacity, she also advised other authorities on PPE matters ensuring that significant losses were avoided.

Consumer & Business Affairs: Business Compliance Team



FESS forms only a small part of the work of the team and to give this some context, Consumer & Business Affairs have been tasked with delivering a significant C-19 response including business compliance and consumer and trader advice and guidance.

Our teams adapted rapidly to provide an effective C-19 response, but to ensure a consistent and efficient approach to the delivery of advice, guidance and enforcement, a single Business Compliance Team was formed in October 2020 comprising officers from within Consumer & Business Affairs and officers redeployed from other CCC departments.

In addition to their work relating to FESS, officers have focused heavily on C-19 work which includes:

- Conducting over **4000** visits to business premises.
- Responding to enquiries received from traders and consumers (including over **1000** received since the formation of the Business Compliance Team in October 2020).
- The issuing of **59** notices including:



Prohibition notices	1
Closure notices	24
Improvement notices	30
Fixed Penalty notices (£1000)	4*

*1 rescinded (All figures 23 March 2020 to 17 February 2021)

After receiving Welsh Government funding, we have recently recruited 6 dedicated C-19 officers, and are in the process of recruiting a further officer (all on fixed term 6-month contracts).