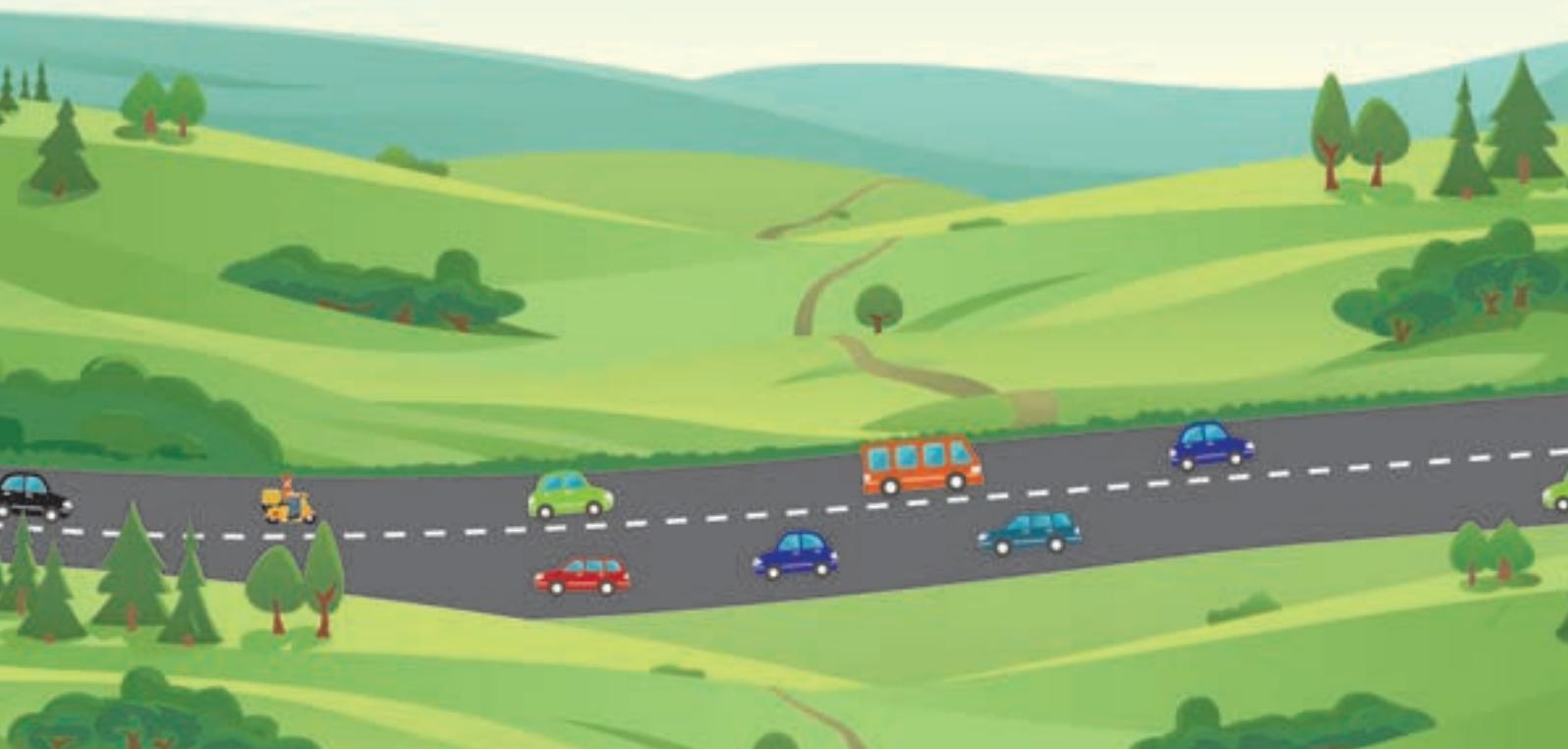


Financial Exploitation Safeguarding Scheme (FESS) - Pilot Study - Trading Standards Integration 1



Cynllun Diogelu Rhag Camfanteisio Ariannol
Financial Exploitation Safeguarding Scheme



Safonau Masnach
Trading Standards

<https://fess.carmarthenshire.gov.uk>

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Executive Summary:

Data contained in this report is gleaned from 28 local authority Trading Standards teams across the UK who responded to the pilot research questionnaire (TS Integration 1).

Respondents were frontline Trading Standards professionals engaged in financial safeguarding work; that is, pertaining to the prevention, detection and enforcement of legislation surrounding doorstep crime, mass mail, telephone and computer fraud, as well as associated victim support activities. The questionnaire was designed to provide an understanding of how different services/authorities operate, and to explore how local integration of services works, or could be expected to work, for the purposes of addressing financial abuse.

The term financial abuse is used interchangeably with scams/fraud on the basis that victims identified are supported from a safeguarding perspective in line with established definitions of vulnerability i.e.

- Have needs for care and support (regardless of whether the authority is meeting any of those needs)
- are, or is at risk of, abuse or neglect and
- as a result of those needs is unable to protect themselves against the abuse or neglect, or the risk of it.

(Drawn from definitions provided within s42 (1) Care Act 2014, s126 (1) Social Services and Well-being (Wales) Act 2014 and s3 (1) Adult Support and Protection (Scotland) Act 2007).

The questionnaire further serves to test participant attrition, operational functionality of the FESS web portal <https://fess.carmarthenshire.gov.uk> and integration with the 3rd party data analytics software Snap Webhost.¹

Contributions are anonymised in keeping with the project terms and conditions.²

(We are pleased to confirm 100% participation in the pilot and full technical integration with Snap Webhost data analytics).

Analysis:

The majority of findings presented in the summary report are based on questions that used 5 point Likert Scales³ (a statistical technique for measuring attitudes).

An Average Index Score (AIS) or 'weighted average' was used to distil the strength of opinion into a number, for example:

10 People are asked if they: strongly agree, agree, neither agree/ disagree, disagree or strongly disagree that Wales will win the 6 nations?

Results:

3 strongly agree (each response is worth 2, so = **6**)

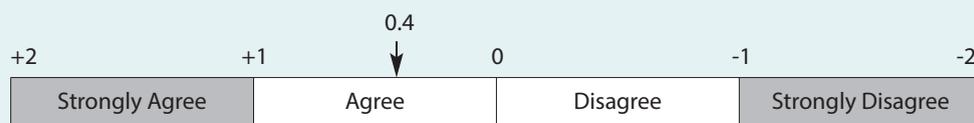
3 agree (each response is worth 1, so = **3**)

1 neither agree/disagree (each response is worth 0, so = **0**)

1 disagrees (each response worth -1, so = **-1**)

2 Strongly disagree (each response worth -2, so = **-4**)

The AIS is calculated by taking the sum of the numbers highlighted in bold above i.e. $6 + 3 + 0 - 1 - 4 = 4$ and then dividing by the number of responses: $4 \div 10 = 0.4$ (depicted below).



1. www.snapsurveys.com - Snap Webhost is certified by Bureau Veritas as being compliant with ISO 27001, the internationally recognised gold standard for information security systems: <https://www.snapsurveys.com/survey-software/security-accessibility-and-professional-outline/>

2. <https://fess.carmarthenshire.gov.uk/en/about/terms-and-conditions>

3. Likert, Rensis (1932). "A Technique for the Measurement of Attitudes". Archives of Psychology. 140: 1–55.

1.0. Safeguarding Training:

Questions were asked surrounding the confidence levels of respondents who engage with vulnerable people and the adult safeguarding training they had received.

It was positive to note that respondents felt confident identifying vulnerability and in dealing with vulnerable people:

fig 1. I feel confident identifying vulnerability:

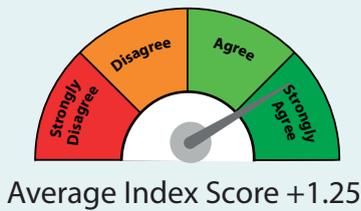
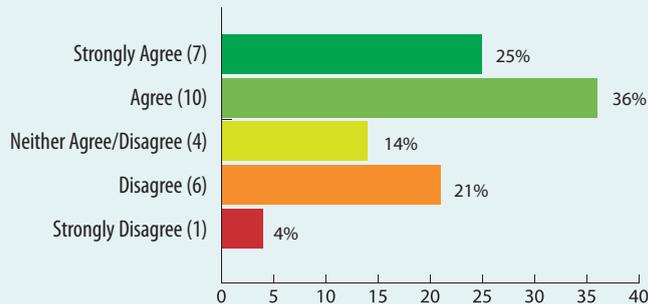
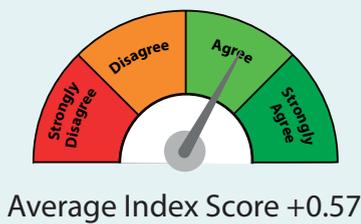


fig 2. I feel confident dealing with vulnerable people:



Whilst the majority of respondents agreed that they had received adult safeguarding training, the graph in **fig 3.** suggests a significant proportion of officers who had not.

fig 3. I have received adult safeguarding training:



It is interesting to note the majority of respondents knew the procedure for initiating a protection of vulnerable adults (POVA) referral within their authority (see **fig 4.**), yet only 21% of officers had actually received any formal training on how to make such a referral.

fig 4. I know the procedure within my authority for initiating a protection of vulnerable adults (POVA) referral:

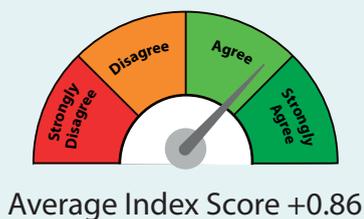
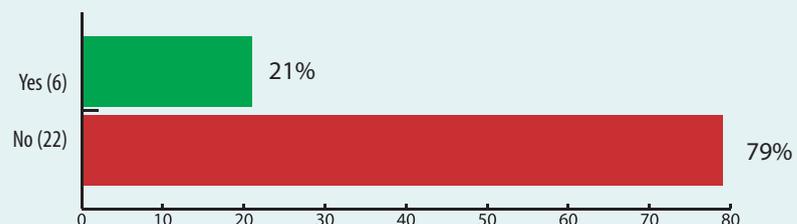


fig 5. I have received formal training on how to initiate a POVA referral:



These seemingly conflicting responses suggest respondents may have had cause to engage with POVA procedures, or were inclined to obtain an awareness of POVA procedures regardless of whether or not they had received training. This suggests respondents have found it necessary to independently seek out the means for providing higher level support.

Whilst respondents appear to recognise and act on perceived vulnerability, it is interesting to note this in light of the 68% percent of respondents who had not received any training on the Mental Capacity Act 2005 and the 61% of respondents who had never undertaken a mental capacity assessment of a scam/fraud victim.

fig 6. I undertake mental capacity assessments of scams/fraud victims:

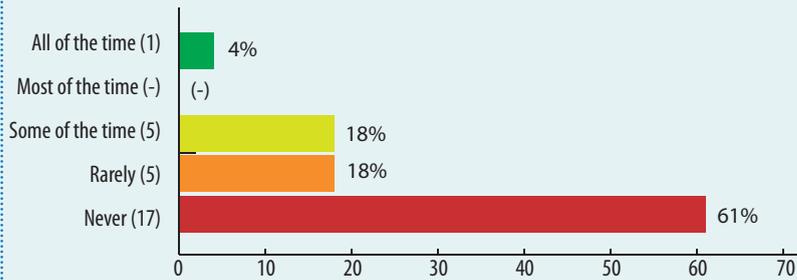
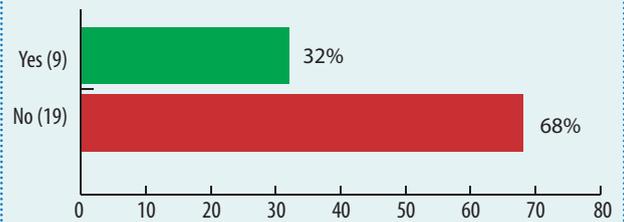


fig 7. I have received training on the Mental capacity Act 2005:



Read in conjunction with **fig 3.** and **fig 5.** this might suggest that the training officers receive in relation to adult safeguarding is inconsistent and requires further exploration.

fig 8. The training I have received to undertake financial safeguarding work is adequate:

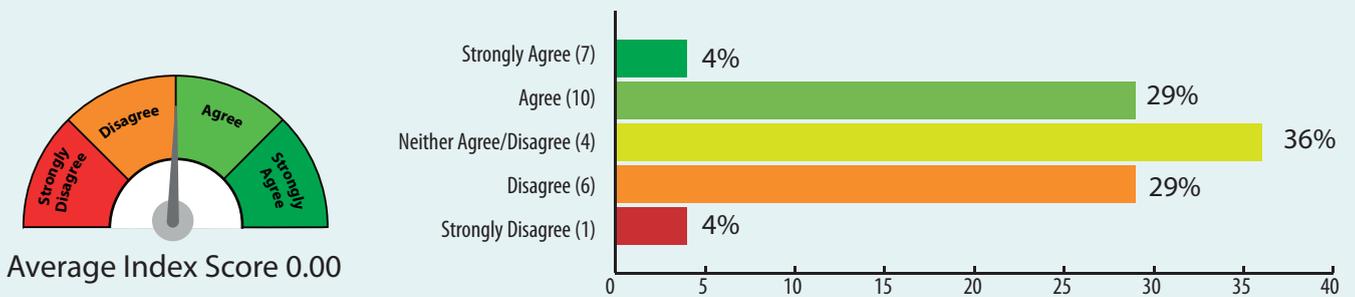
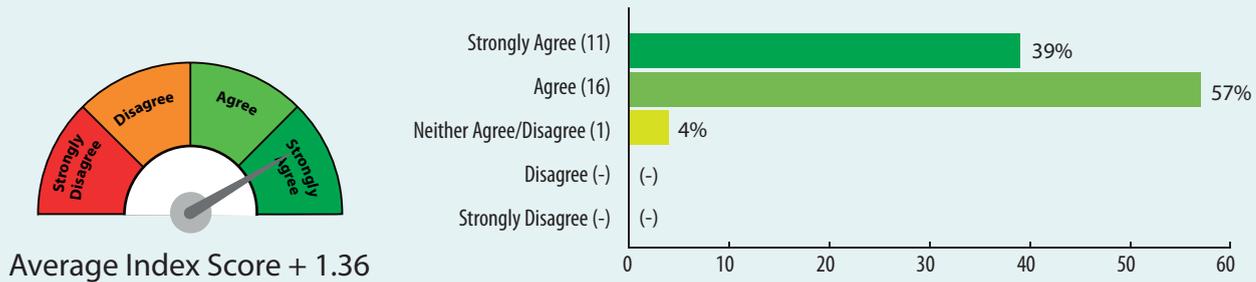


fig 9. Training on adult safeguarding should be a priority for Trading Standards:



(18%) the percentage of Welsh Trading Standards teams who had received training on the Social Services and Wellbeing (Wales) Act 2014.)

(33%) the percentage of English Trading Standards teams who had received formal training on the Care Act 2014).

2.0. Relationship with Social Services:

Questions were asked surrounding engagement with social services, support received and access to information:

Whilst it was positive to observe that 64% of respondents undertook joint visits with social services, overall responses indicated a lack of support and poor engagement.

fig 10. I am generally happy with the level of support received from social services:

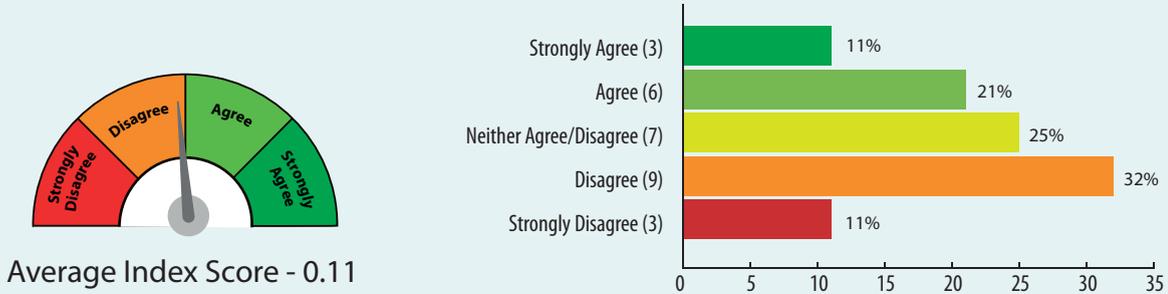
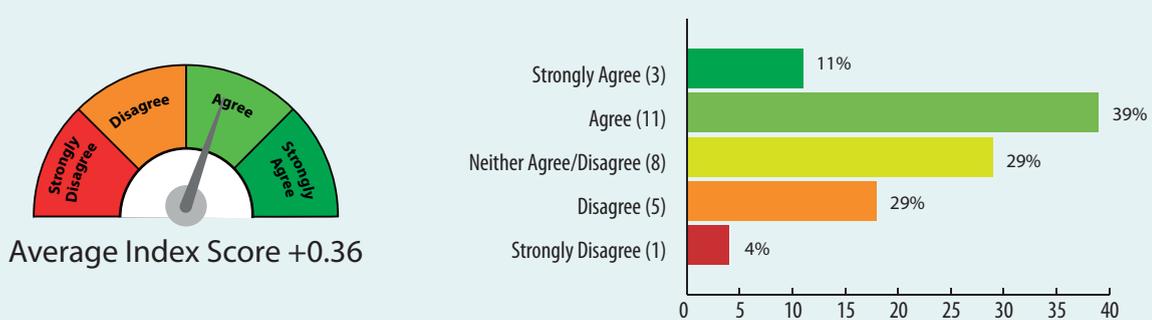


fig 11. I have to push social services to gain support for dealing with victims of scams/fraud:



2.1. Information Sharing with Social Services:

Further questions were asked surrounding information sharing arrangements with social services:

It is interesting to note that only 14% of authorities had a formal information sharing agreement, with overall responses indicating poor information sharing arrangements.

fig 12. I regularly cross reference scams/fraud victims with social services information system/care records:

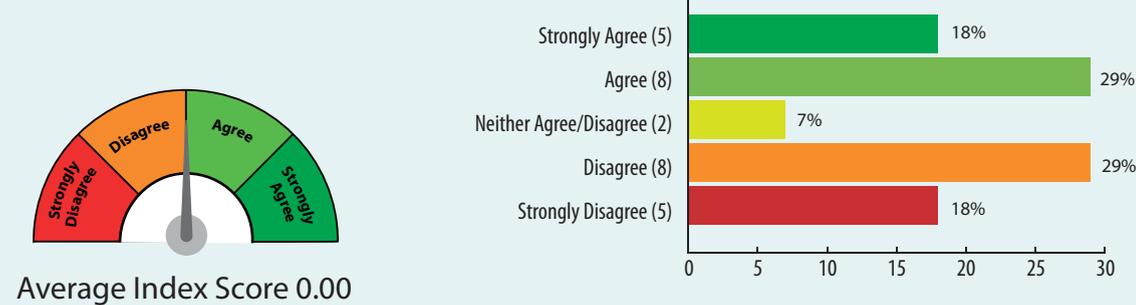


fig 13. It is easy to access information about scam/fraud victims from social services:

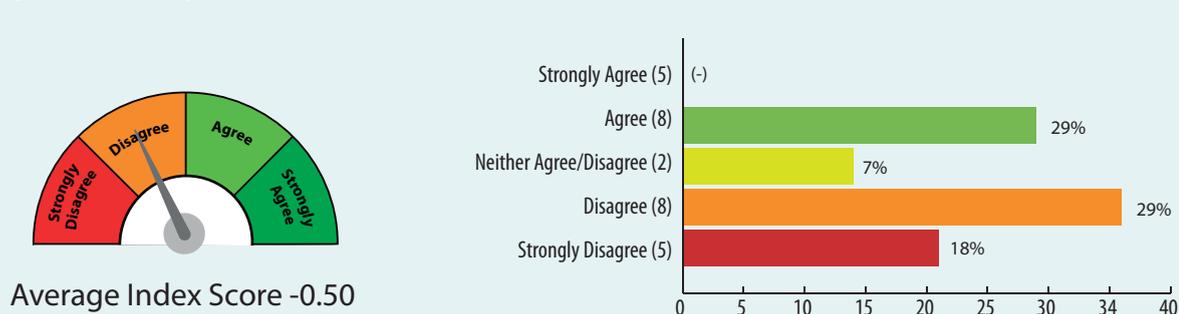


fig 14. I am able to freely access data held by social services for victims of scams /fraud:

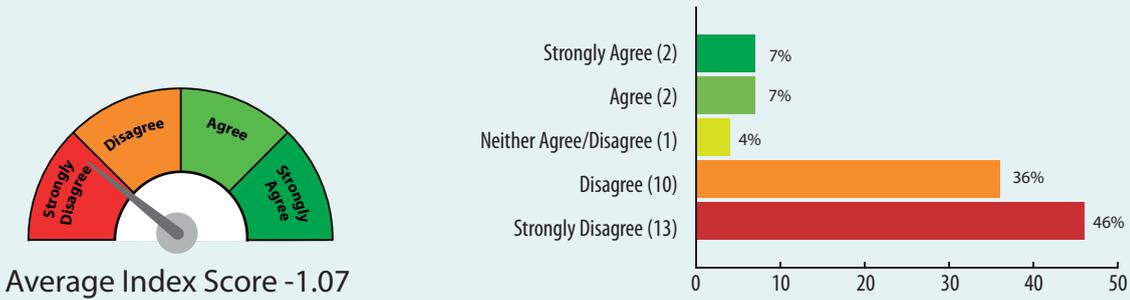
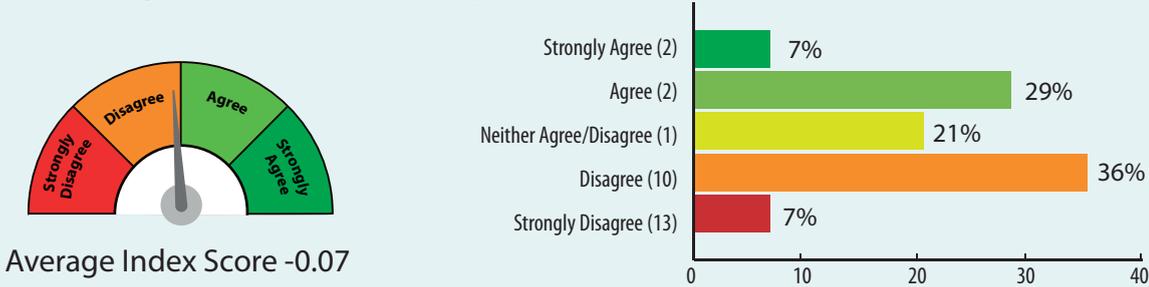


fig 15. My team's relationship with social services for the purposes of dealing with issues surrounding financial abuse is adequate:



3.0. Local Representation:

Questions were asked surrounding Trading Standards profile and representation on adult safeguarding, public services boards, community safety partnerships and engagement with policy consultation.

It is positive to note that **78%** of respondents were encouraged to promote their service offering to elected members, however only **18%** of authorities engaged in local policy consultation with the overall picture presented being one of poor local profile, representation and policy engagement.

fig 16. The profile of Trading Standards in my authority is such that Trading Standards are recognised responders and consulted on issues of financial abuse by social services and other authority teams:

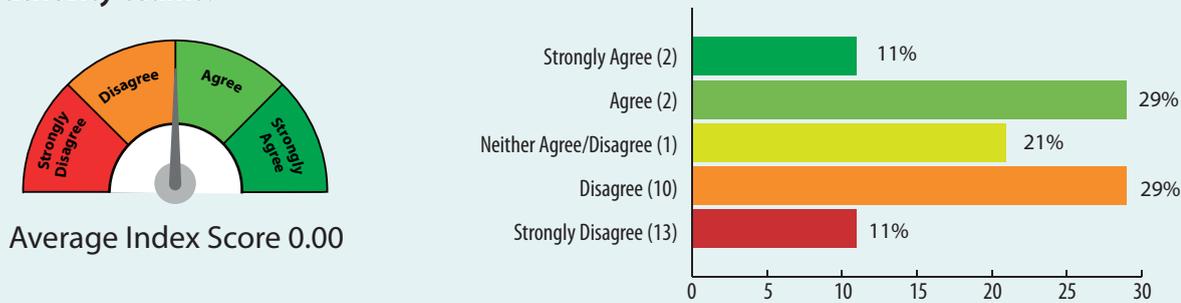


fig 17. My team are adequately represented on Adult Safeguarding Boards (ASB's):

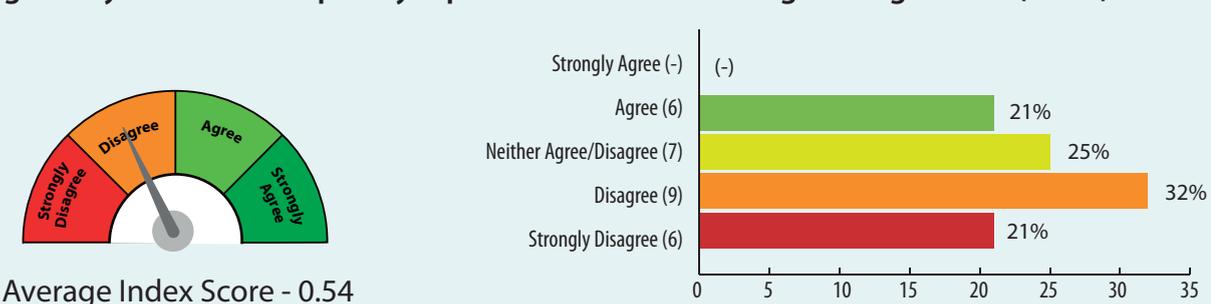


fig 18. My team are adequately represented on Public Service Boards (PSB's):



Average Index Score - 0.74

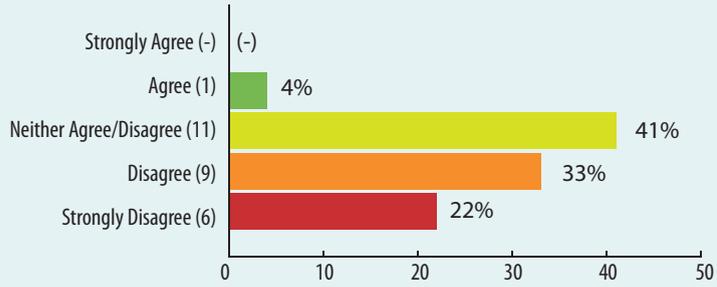


fig 19. My team are adequately represented within local Community Safety Partnerships (CSP's):



Average Index Score +0.25

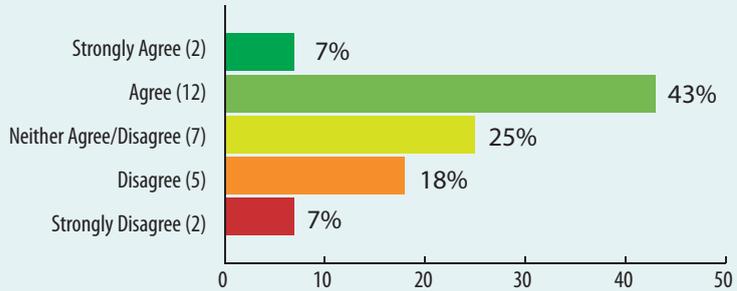


fig 20. My team engage in local authority 'local' policy consultation, for example a Citizens Panel, 50+ forum:

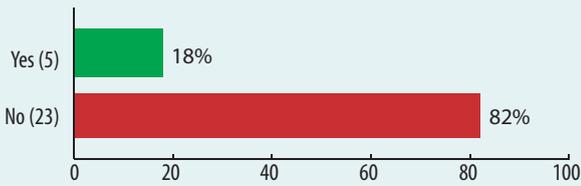
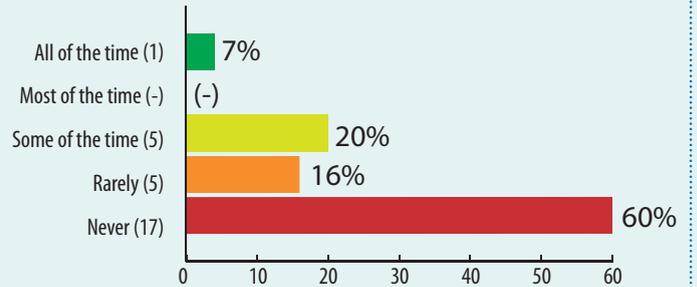


fig 21. My team are asked to submit questions to be used in local policy consultation:



4.0. Relationship with Police:

Questions were asked surrounding engagement with local Police, support received and access to information. Whilst it was positive to observe that **82%** of teams undertook joint visits with the Police and overall respondents agreed they had good working relationships, it was interesting to note that feedback and specialist officer support received were poor.

fig 22. My team has a good working relationship with the Police:



Average Index Score + 0.79

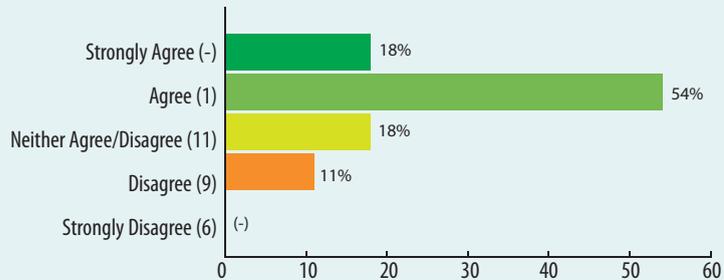


fig 23. I receive adequate feedback on referrals made to the Police:



Average Index Score -0.11

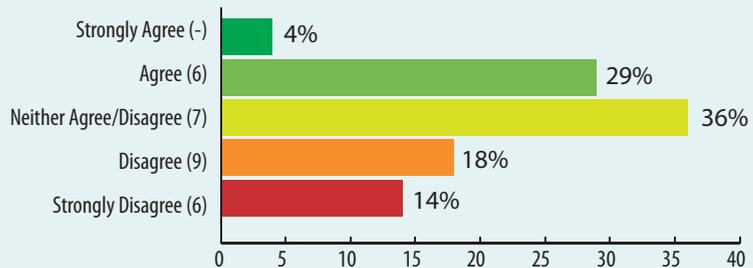
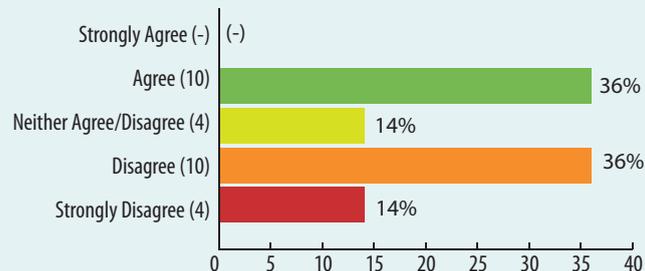


fig 24. I am able to speak with a specialist Police Officer to discuss cases of financial abuse:



Average Index Score -0.29



Of further note was the seeming disparity between authorities in accessing Police National Computer (PNC) information, Intelligence Reports and Suspicious Activity Reports (SARS):

fig 25. When investigating cases of financial abuse, I obtain Police National Computer checks (PNC's) from the Police:

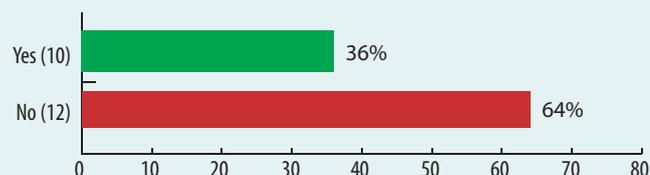


fig 26. The average lead time for obtaining a PNC from the Police is:

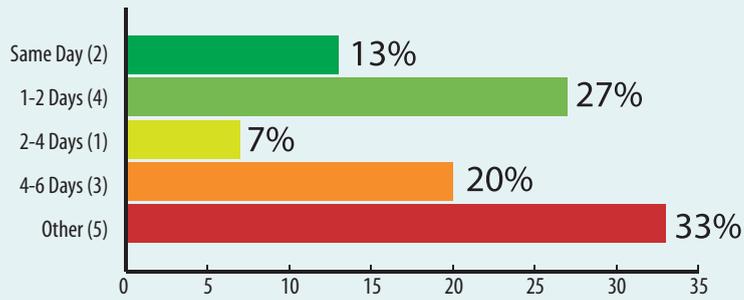
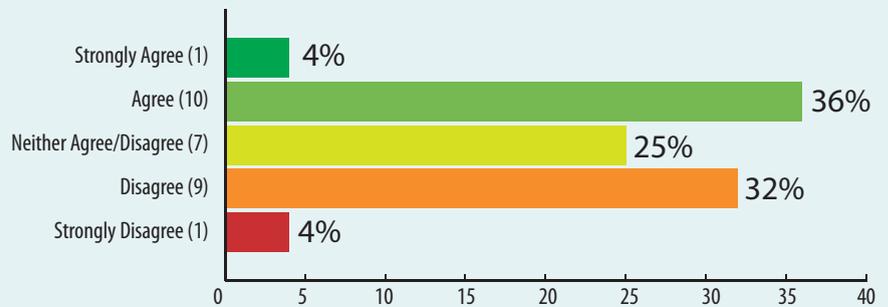
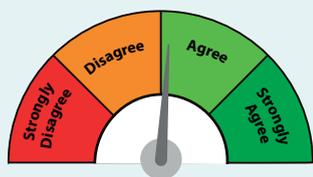


fig 27. Keywords respondents used to describe the frequency intelligence received from Police:



Of further note, when reflecting on the positive working relationships with the Police indicated by fig 22, it was interesting to note a reduction in the AIS when respondents were questioned on adequacy of the relationship specifically in relation to issues surrounding financial abuse.

fig 28. My team's relationship with the Police for the purposes of dealing with issues surrounding financial abuse is adequate:



4.1. Relationship with Action Fraud:

Questions were asked surrounding engagement with Action Fraud, feedback provided and support received.

The overwhelming majority of respondents felt that feedback, engagement and support received from Action Fraud was inadequate.

fig 29. I receive adequate feedback on referrals made to Action Fraud:

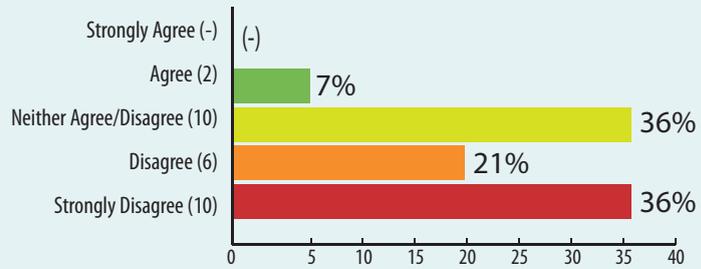
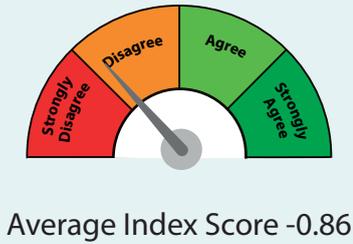


fig 30. I am able to speak to a case officer at Action Fraud to track the progress/action on a referral:

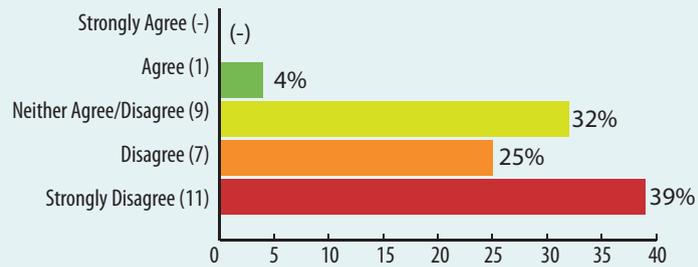
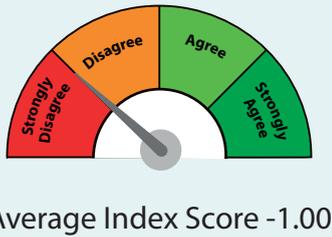
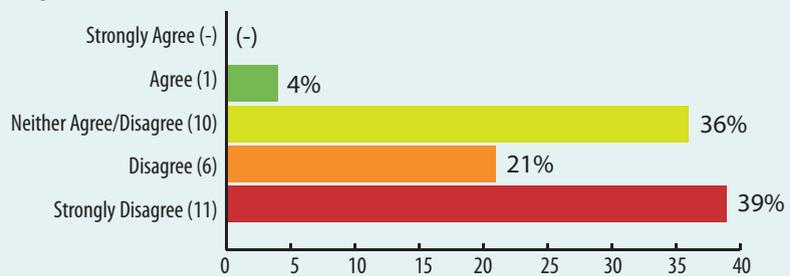
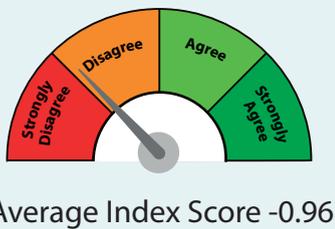


fig 31. Advice and support provided by Action Fraud for the purposes of dealing with issues surrounding financial abuse is adequate:



Conclusion:

Findings from the pilot study suggest that the majority of frontline Trading Standards professionals felt confident identifying and dealing with vulnerable fraud victims and were proactive and independent in seeking out further support for victims. The vast majority of respondents felt that adult safeguarding training should be a priority for Trading Standards Services.

A mixed picture was identified in relation to adult safeguarding training, local representation, integration and joint working practices across participating authorities.

The pilot identified inconsistent training, poor local profile, poor representation, poor policy engagement and in the majority of cases, poor engagement with Social Services, the Police and Action Fraud.

Whilst only a small representative sample was studied, the findings warrant further investigation and suggest a lack of uniform training provision, local integration and adequate information-sharing practices at a national level.

This suggests that improvements may be necessary in many authority areas to ensure that vulnerable financial abuse victims receive adequate levels of support, and that agencies concerned fulfil their duty to safeguard vulnerable people and engage with wider relevant partners under social care legislation.

Moving forward:

The FESS study intends to address the issues identified in this report and to raise the profile of Trading Standards work in the field by formally evidencing the issues and promoting the high level of specialist work undertaken by dedicated Trading Standards professionals on a daily basis.

We believe that Trading Standards financial safeguarding interventions fulfil a vital statutory support function for the purposes of compliance with the Social Services and Wellbeing (Wales) Act 2014, Care Act 2014 and the Public Bodies (Joint Working) (Scotland) Act 2014 to prevent fraud victimisation and to safeguard and support vulnerable victims of financial abuse.

Trading Standards should be recognised nationally as a specialist 'go to' agency for both Social Services and the Police in relation to scams/ fraud. This may already be acknowledged when we reflect on findings of the pilot which identify that **89%** of respondents had not received any training from social services in relation to financial abuse, yet **68%** of respondents had delivered training to social services in relation to scams/fraud.

fig 32. My team have received training from social services in dealing with cases of financial abuse:

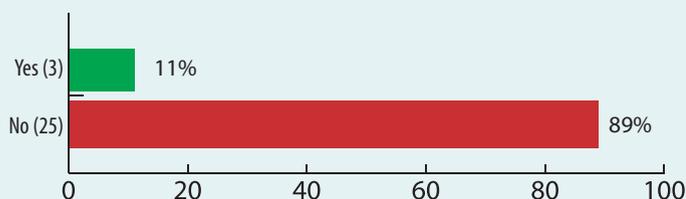
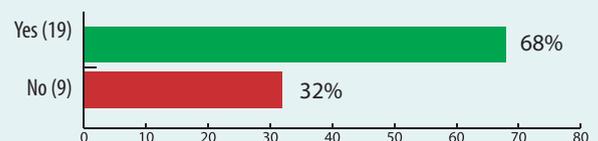


fig 33. My team have delivered training to Social Services in relation to scams/fraud:



A similar pattern is found with the Police, whereby **93%** of respondents had not received any training from the Police in relation to financial abuse yet **74%** of respondents had delivered training to the Police in relation to scams/fraud.

fig 34. My team have received training from the Police in dealing with cases of financial abuse:

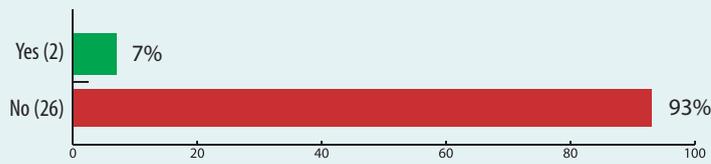
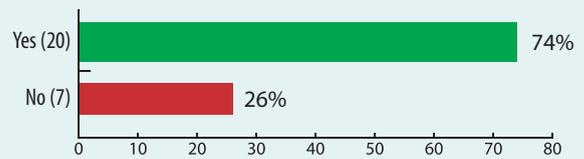


fig 35. My team have delivered training to the Police in relation to the work undertaken by Trading Standards in relation to scams/fraud:



It is to these ends that the project seeks to raise the profile of the service and to attain recognition of the specialist body of skills, knowledge and support that Trading Standards bring to a local authority health and social care portfolio and to the wider community.

The FESS study seeks to examine both operational issues and to identify statistical relationships between fraud victimisation and the International Classification of Diseases' (ICD10)⁴ definition of depressive episode and generalised anxiety disorder.

In identifying and exploring such relationships we believe it may be easier to promote trading standards activities among relevant partners where victims are identified as: either targeted or susceptible to fraud victimisation through underlying health conditions; or where fraud victimisation causes the onset of, or exacerbates, pre-existing conditions.

We may then be in a position to begin developing exciting and innovative prevention and support strategies to help combat the problem and support victims.

4. International Statistical Classification of Diseases and Related Health Problems Version (2010) World Health Organisation – Retrieved from: <http://apps.who.int/classifications/icd10/browse/2010/en>

Notes

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Notes

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