



Media Release

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New scheme to protect people with dementia from financial scams

A new initiative has been launched across three local authority areas in Scotland to protect residents living with dementia from predatory financial fraudsters.

£405,000 has been awarded to East Renfrewshire, Angus and South Ayrshire, to work together to develop a preventative approach to protect people with dementia from financial exploitation.

People living with dementia are at great risk of falling prey to scammers and carers are often very worried about how to prevent their relative becoming a victim of a scam, particularly in the early stages of dementia when a person still has capacity but may not always have sufficient understanding to exercise good judgement.

The aim of this project is to offer people with dementia an individualised, person-centred package to safeguard them from financial exploitation, on the doorstep, by telephone, by mail or online.

Each local authority area will bring together local and national organisations to develop and deliver a package of preventive measures, including practical solutions and various types of useful technology, for example, call blockers. Call blockers screen incoming phone calls and either block any unknown or unauthorised numbers or transfer them to a nominated family member or guardian.

The scheme aims to help residents with dementia live safely and independently in their own homes without worrying about being bombarded with confusing and intimidating calls or unsolicited doorstep cold callers.

This new initiative will also reduce the rate of financial loss and personal harm experienced as a result of scams.

If the scheme is successful, a good practice model will be developed which can be rolled out across Scotland.

Figures issued by Citizen's Advice in 2014 showed that the most common type of scam takes place via telephone (34%), almost a quarter took place on the internet (24%), 16% came through letters and one in ten scams were via email. Other types of scam include face-to-face visits, i.e. doorstep crime.

Funding for the project has come from the Life Changes Trust, an independent charity set up with a Big Lottery Fund endowment of £50 million to improve the lives of two key groups in Scotland: people affected by dementia and care experienced young people.

Peter, whose mother received a call blocker as a resident in East Renfrewshire said, "When my mother came home after a stay in hospital, she had severe anxiety levels. Unfortunately, during the day when we weren't there, she received numerous calls on a daily basis, from a variety of traders, from PPI people, from insurance companies and from banks. She became confused and anxious. She didn't know whether she had passed over money and we were terrified that she was going to pass on large amounts of money to potentially rogue traders.

"What transformed things for us was the introduction of the Call Blocker from the prevention team from East Renfrewshire Council. I cannot overstate the dramatic difference this made to my mother. She was calm and she was relaxed. This has resulted in my mother being able to live independently, on her own, for the last four years.

"It has also transformed myself and my sister's lives. Rather than having to deal on a daily basis with a crisis, we now have no crisis to deal with.

We can track who is calling my mother, and where there is legitimate people calling, they have the option of whether to call myself or my sister. Quite frankly, my mother's happy, we're delighted and we can support her in putting her energies into making her life as pleasant as possible."

Paul Holland, Principal Prevention Officer, who is coordinating the project with the Life Changes Trust said

"The three authorities involved in this project are passionately committed to empowering and protecting residents living with dementia from predatory fraudsters. It's hard to believe that people would be so callous as to target this group directly, but sadly it happens and the consequences for the person and their family are often devastating. Thanks to funding from the Life Changes Trust, we can proactively identify residents at risk and introduce practical solutions to stop unwanted nuisance and scam telephone, mail, internet and doorstep contacts.

"We have evidence to show that the introduction of such measures reduces loss to scams and increases confidence, wellbeing and independence while facing the challenges of dementia. The family also benefit from knowing that the person they care for is no longer exposed to the risk of fraud and unwanted cold calls."

Anna Buchanan, Director of the Life Changes Trust dementia

programme said: 'Many people who are living well and independently with dementia can sometimes become anxious and confused if they are subjected to a barrage of calls, letters and emails that prey on their fears and pressurise them to part with money. All three areas of East Renfrewshire, Angus and South Ayrshire have already begun work on protecting people with dementia from this type of financial abuse and our funding will help put in place robust measures that will help freeze these financial fraudsters out. People with dementia deserve every opportunity to live safely and happily at home for as long as possible without fear of intimidation or exploitation in their own homes.'

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EDITORS NOTES:

Please refrain from using language such as 'dementia sufferers' as people living with dementia have stated that they do not like this terminology.

The Life Changes Trust was established by the Big Lottery in April 2013 with a ten year endowment of £50 million to support transformational improvements in the quality of life, well-being, empowerment and inclusion of people affected by dementia and young people with experience of being in care.

This funding is for a joint project between three partner agencies:

- Angus Trading Standards services
http://www.angus.gov.uk/info/20290/trading_standards
- South Ayrshire Trading Standards services
<http://www.south-ayrshire.gov.uk/tradingstandards/>
- East Renfrewshire Prevention Team
<http://www.eastrenfrewshire.gov.uk/prevention>

All three services are provided by the respective local authorities.

In Scotland:

- It is estimated that around 90,000 people have dementia.
- The number of people with dementia in Scotland is increasing, because the population is getting older. Based on current dementia prevalence rates, the number of people with dementia in Scotland is projected to double by 2038.
- Dementia costs the country more than cancer, heart disease and stroke put together.