

Evaluation of the Scams Protection and Prevention Project

Final Report for the Life Changes Trust

 *Social Research*

 *Service Design & Innovation*

 *Strategy & Collaboration*

 *Evaluation Support*

 *Social Impact Measurement*



June 2020



1. Introduction

This chapter introduces the Life Changes Trust and the Scams Protection and Prevention Project. It sets out the aims and objectives of the evaluation and describes the research methodology applied.

Life Changes Trust

The Life Changes Trust was established in 2013 with a £50 million endowment from the National Lottery Community Fund. The Trust is a registered charity in Scotland (SC043816).

“Our vision is for a Scotland where all care-experienced young people and people affected by dementia are valued as full and equal citizens, able to live good quality lives and receive the right support when they need it.”

Vision of the Life Changes Trust

The Life Changes Trust aims to improve the lives of young people with experience of being in care, people living with dementia and unpaid carers. It aims to achieve ‘a positive and permanent shift in their quality of life, well-being, empowerment and inclusion’.

The Scams Protection and Prevention Project

In January 2017 the Life Changes Trust funded a three-year pilot project to protect people affected by dementia from financial scams (the Scams Project). The pilot was delivered in three local authority areas as a partnership between:

Angus Trading Standards services

South Ayrshire Trading Standards services

East Renfrewshire Trading Standards (Scam Prevention Team)

The main aims of the project are:

To install preventative technology and provide simple practical solutions to protect people living with dementia and unpaid carers from financial harm.

To increase the confidence of people living with dementia and unpaid carers to live safely in their home.

To increase the ability of people living with dementia and unpaid carers to live independently by reducing the risk of financial harm.

The project fits with two of the Life Changes Trust’s priorities:

Priority 3: to “strategically invest funds in order to identify the points at which people with dementia are not getting the help they need, the reasons why, and the solutions”.

Priority 4: to “create a culture in Scotland where people affected by dementia feel safe, listened to, valued and respected”.

Research objectives

The overarching objective of the evaluation is to understand the impact of the pilot project on people living with dementia, unpaid carers and the wider service landscape. The detailed objectives of the study are to assess whether people living with dementia and unpaid carers:

feel safer and more protected from financial harm in their own home;

feel more assured that the person with dementia is safe from financial harm;

feel more confident and able to live an independent life;

feel less stressed; and

feel less isolated and lonely.

Furthermore, the study considered the impact of the project on other service providers. In particular, the study explored:

the impact of awareness of scams and capacity for prevention and protection;

the wider understanding and uptake of the Scams Prevention and Protection Framework;

the effect on partnership working to improve the quality of life and well-being of people living with dementia and unpaid carers; and

findings and learning from the three areas to be able to inform practice.

Research methodology

Social Value Lab carried out research between December 2019 and March 2020. We have used a mixed methods approach to this evaluation, including:

Desk research

A review of the monitoring and evaluation data collected by the Life Changes Trust and the three local authorities. For this study we reviewed the data for the first 2.5 years of the project.

Fieldwork

Group and individual interviews with 21 members of staff (5 in Angus, 7 in East Renfrewshire and 9 in South Ayrshire).

Semi-structured telephone interviews with 24 key stakeholders with an interest in scams prevention and protection including NHS, Health and Social Care Partnerships (HSCP), local authorities, Police Scotland, Fire and Rescue Service, private sector partners, volunteers and charity workers (3 in Angus, 11 in East Renfrewshire and 10 in South Ayrshire).

Semi-structured telephone interviews with 13 unpaid carers individually (3 in Angus, 4 in East Renfrewshire and 6 in South Ayrshire).

Four face-to-face paired interviews with people living with dementia and unpaid carers (3 in East Renfrewshire and 1 in South Ayrshire).

Limitations to the research

Despite the efforts of project partners and the research team, finding sufficient numbers of people living with dementia who were available and willing to take part in an interview was a challenge. It was also difficult to engage many key stakeholders, particularly those working in critical care.

The fieldwork phase was curtailed by the Coronavirus outbreak, meaning that visits were not possible but also that many of our interview partners were unavailable. Despite this, we feel that the total number of consultations undertaken across the three local authority areas include a variety of perspectives and provide a rich evidence base for this report.

2. The Scams Project

This chapter describes the programme in more detail, setting out the background to the project, its aims and objectives, delivery model and approach.

Background to the service

Scams are a form of financial abuse that involve the use of deceptive, unlawful schemes and techniques to trick people into giving over their money to fraudsters. People may believe they are handing over money for legitimate services or be misled into believing they are required to provide money or other financial details to supposedly trusted sources. Scams can take a variety of forms, for example:

Nuisance/scam telephone calls (generally found to be the most common type of scam).

Doorstep cold calling and mis-selling.

Rogue traders.

Junk mail scams.

Online scams (e.g. phishing emails or scam shopping websites).

Scams are commonly targeted at particular groups and, once successfully scammed, people may be targeted again and again. A 2015 review of available evidence conducted by AgeUK¹ found that the risk of financial abuse generally increases with age and a more recent study for Age Scotland and Age UK found that around

¹ Davidson et al. 2015. *Financial Abuse Evidence Review*. Age UK. Available at https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/money-matters/financial_abuse_evidence_review-nov_2015.pdf

400,000 older people living in Scotland had been targeted by scammers².

This review also found that people living with dementia or reduced cognitive function were the subgroup of people most likely to be the victim of financial abuse when compared to other risk factors. A report by the Alzheimer's Society³ found that, for example, 70% of unpaid carers for people with dementia believed that cold callers routinely targeted the person they cared for, while 40% reported regular targeting with scam mail.

It is difficult to fully account for the cost of financial scams to individuals or the Scottish economy, as data sources are often not comparable (or do not provide Scotland-level figures), and it is estimated that most scams go unreported. However, available evidence indicates that it is a significant issue.

Research commissioned by the Scottish Government's Consumer, Competition and Regulation Unit⁴, using the Annual Fraud Indicator Report⁵ as a guide, suggests that the total reported fraud impacting on individuals in Scotland was around £560 million in 2016. East Renfrewshire Trading Standards estimates that, in their area alone, more than £12 million would be lost to financial scams each year were scam prevention packages for vulnerable residents not available.

It is important to note that the true cost of scams is not limited to the money lost in the scam itself.

² <https://www.ageuk.org.uk/globalassets/age-scotland/documents/ia---factsheets/dementia/dem-14-scams-and-dementia-carers-guide.pdf>

³ Alzheimer's Society. 2011. *Short Changed: Protecting people with dementia from financial abuse*. Available at https://www.alzheimers.org.uk/sites/default/files/migrate/downloads/short_changed_-_protecting_people_with_dementia_from_financial_abuse.pdf

⁴ EKOS. 2018. *Preventative Spend Research*. Scottish Government

⁵ https://researchportal.port.ac.uk/portal/files/18878333/Annual_Fraud_Indicator_report_1_2017.pdf

For the individual, being the victim of a scam (and the financial harm they cause) can lead to a range of negative impacts on, for example, mental and physical health, stress, confidence and self-esteem or their ability to live independently at home. This in turn can contribute to increased costs for health and social care services, in addition to the costs to public services of investigating and prosecuting financial scams (see chapter five for an analysis of the immediate and wider cost benefits of this project).

In response to this, and in addition to the main aims of the project described in chapter one, the Life Changes Trust funded the three project partners in Angus, East Renfrewshire and South Ayrshire to pilot a good practice model that would:

Increase awareness about scams and preventative solutions.

Work with other organisations to identify people at risk.

Link with dementia-focused groups to ensure that prevention packages are relevant and valuable to people living with dementia.

Provide a package of measures to protect people with dementia from financial exploitation.

Provide access to trusted sources of home improvement, such as Trading Standards Trusted Trader schemes.

Produce new and link to existing educational and awareness material (written, video and audio format) for people with dementia, their relatives, unpaid carers and professionals on how best to help protect a person with dementia.

Link to home safety technology and advice for people diagnosed with dementia or in a high-risk category.

Share toolkits, training resources, experience, resource materials and feedback with those engaged in helping people to live well with dementia.

The Project Offering and Activities

The project operated on several fronts, from direct support for people living with dementia and unpaid carers to working to influence local/national policy. The activities of the project across all three areas are described below.

Practical solutions for people living with dementia and unpaid carers

A range of practical solutions were developed to protect people with dementia from financial harm. Project partners worked directly with people with dementia and unpaid carers to assess their needs and implement these measures.

Typically, this involved visiting people in their own homes, discussing their previous experience of nuisance calls or scams, additional measures that might help them in relation to this (discussed below) and any other areas where they may need support.

During home visits project staff would also distribute and explain **‘Confidence at Home’** packs to residents. These packs provide leaflets and information on avoiding financial harm, giving advice on, for example, identifying and avoiding common telephone and in-person scams, reducing junk mail, preventing doorstep crime and shopping safely online. On these visits project staff would also distribute **No Cold Calling stickers** for residents to display in their windows, in order to discourage uninvited visitors.

In addition to materials on protecting against financial harm, Confidence at Home packs provide practical advice and information on other services across a range of areas. For example:

Community transport services

Fire safety

Trusted Trader schemes in the local area

Social activities and clubs for people with dementia and unpaid carers

Relevant third sector organisations offering services and support

Guidance for those living with dementia (for example, living well with sensory changes)

Nutrition, food safety and meals-on-wheels services

During home visits project staff would undertake an assessment of people's needs and/or a scam risk assessment based on their circumstances. While procedures varied across the three localities, across the project the data gathered at this stage included: any relevant health issues and level of care in place; type and frequency of nuisance calls received; previous amount lost to scams; access to money and Power of Attorney status; level of social isolation; desire for additional measures to prevent financial harm and; interest in accessing other services.

On the basis of discussions with people during home visits and assessments carried out, the project would then develop a **bespoke prevention package** for residents as required. These packages typically involved a combination of the following elements.

Call Blockers

Call blocking units, manufactured by trueCall and installed by project staff, are plugged in between the phone and the phone socket. They are designed to work quietly in the background blocking unwanted calls in a way that meets the individual needs of residents and unpaid carers.

At set-up, residents provide a list of trusted numbers, usually friends and family or key professionals (e.g. GP surgeries, support workers, etc.), whose calls will be let through automatically.

For all other calls, depending on the level of security required, callers are met with a pre-recorded message directing them to either hang up (if they are cold calling), enter a number or code on the keypad to get through (for invited callers) or to contact a designated family member or friend instead.

The unit does not require residents to learn any codes and they continue to use the phone to make calls as normal. However, units can be monitored and managed remotely by unpaid carers, where authorised, and outgoing calls to certain numbers can be blocked. Project staff also provided ongoing support to residents and unpaid carers following installation of call blocking units.

See chapter five for a cost/benefit analysis of the trueCall units installed during the project.

Onward Referrals/Signposting

Through the development of formal and informal partnership arrangements (see below), project staff were able to make links between residents and a range of other services, including:

Health and social care services – including Technology Enabled Care (Telecare) and Sensory Impairment services.

The Scottish Fire and Rescue Service – for free fire safety home visits.

Care and repair services – for advice on equipment and adaptations.

Community transport services – for help with accessing medical appointments.

Money and rights advice services – e.g. the Citizen's Advice Bureau.

Services to help reduce or simplify household bills – e.g. referrals to Lemon Aid for utility bill renegotiation.

Support to access additional call blocking services offered by telephone networks.

Banks/building societies – for support in setting up additional security features on bank accounts.

Social clubs/activities – e.g. lunch clubs, singing groups or exercise classes.

Carer support organisations.

Other third sector organisations – e.g. those providing support/advice for people living with dementia or those providing support for people with mental health issues.

Other assistive technologies

Largely as a result of the onward referrals discussed above, the involvement of project staff resulted in the installation of additional assistive technologies for residents. These included those units provided by HSCP Telecare teams: community alarm units where residents can press a wearable alert button if they need assistance; GPS person locators to allow unpaid carers/professionals to trace residents with their permission and; doorstep alert buttons ('bogus alarms') that residents can press if concerned by a doorstep caller, allowing responders to listen in.

Many home safety visits carried out following a referral to the Fire Service resulted in the installation of smoke alarms in residents' homes.

In East Renfrewshire, project staff also supported residents to sign up for Neighbourhood Watch Scotland's text/email alert scheme, allowing them to gain access to regular updates on doorstep crime and scams in their area.

The use of doorstep cameras has also been explored by project partners.

However, issues around data protection legislation and some technical limitations have delayed the rollout of these. Cameras have been purchased in East Renfrewshire and will be installed at appropriate houses when it is safe to do so.

Wider awareness-raising activities

Events

Attendance at meetings and events to raise awareness of the project formed a key part of the work of project partners. Awareness-raising events included one-to-one meetings with key stakeholders and professionals, talks at community-based events and contributions at large conferences. Key groups/organisations/beneficiaries engaged with through these awareness-raising events included:

Banks/credit unions

Care homes

Community groups

Community Councils

Health and Social Care Partnerships

Housing associations and residents' groups

Local businesses

Other local authority departments

Police Scotland

Scottish Government

Third Sector Organisations and their beneficiaries (particularly those working towards better outcomes for people with dementia, carers and older people)

There are also examples of project partners providing formal training to stakeholders (e.g. an E-learning module shared on East Renfrewshire Council's intranet or training Royal Mail sorting staff to identify and report scam mail). Partners also promoted and shared existing training and learning materials with professionals, including the National Trading Standards Scams Team e-learning course.

The work of project partners and information to raise awareness of scams more generally was promoted through various local and national press and received coverage on national TV and radio broadcasts.

Awareness-raising materials and resources

In addition to the Confidence at Home packs given to residents during home visits and distributed more widely at events and talks, a range of other awareness-raising materials were produced by project partners.

These include two guides on avoiding scams (one for people with dementia, one for unpaid carers) produced in collaboration with Age Scotland, a comprehensive financial harm toolkit (East Renfrewshire) and a digital information toolkit to help people with dementia and unpaid carers find the information they need whenever and wherever they require it (South Ayrshire).

In East Renfrewshire a series of videos have been produced, detailing the approach the team have taken to preventing scams, the experience of residents and unpaid carers in dealing with nuisance calls/scammers and the difference that the project interventions have made. South Ayrshire produced two 'Beat the Fraudster' videos for people with dementia and unpaid carers which offer a simple guide to identifying and avoiding scams at home. These videos have been shown at conferences and other events and shared online by project teams.

Partnership working

As is clear from the description of other project activities, partnership working was a crucial strand of the Scams project. While residents were able to sign-up for support directly at events or by contacting Trading Standards, the majority were referred or signposted to the project by other services or organisations. Reciprocal referral arrangements (formal and informal) were established with many of the services mentioned above and substantial efforts were made by project staff to develop relationships with key professionals – particularly community-based HSCP staff such as dementia link workers, post-diagnostic support workers and social workers.

This has included work to further integrate Trading Standards in formal adult protection processes including individual case conferences. In Angus for example, Trading Standards are key partners in the Financial Abuse Support Team (FAST) and the Financial Harm Sub-Committee (of the Angus Adult Protection Committee).

Evidence of other steps taken by project partners to establish a multi-agency approach to supporting people with dementia and unpaid carers includes:

Engaging in existing local authority early intervention procedures, such as participation in adult protection case conferences.

Establishing and/or contributing to local financial harm working groups incorporating key stakeholders from the statutory, third and private sectors.

Taking part in and promoting relevant local and national joint initiatives – e.g. ‘Operation Monarda’ to tackle bogus callers (with Police Scotland), Operation ‘Shut Out Scammers’ (with Police Scotland) or ‘Friends Against Scams’ (National Trading Standards).

Work to influence local/national policy

In addition to working with relevant agencies and services through local working groups and attempting to influence practice through awareness-raising activities, project partners were successful in achieving a presence in policymaking bodies at local and national level.

For example, project partners successfully engaged with local dementia strategy groups and older people's strategy groups. In South Ayrshire project staff contributed to the drafting of the HSCP's Dementia Strategy.

At a national level, project partners attended the Scottish Dementia Working Group and Cross-party Working Group on Dementia. Working within these structures project partners were able to provide input to the forthcoming national Scam Prevention and Dementia Strategies, with prevention of financial harm proposed in the latter. The influence of project partners also instigated a debate on scams in the Scottish Parliament on 26th March 2019⁶.

Project partners have also helped to inform national policy indirectly through providing insights to relevant research projects, including a report on the effectiveness of actions to reduce harm from nuisance calls in Scotland, commissioned by the Scottish Government⁷.

One of the project leads, Paul Holland (East Renfrewshire), has also been established as the Prevention Lead Officer for the Society of Chief Officers of Trading Standards in Scotland (SCOTSS).

⁶

<http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12023&mode=html>

⁷ Scottish Government. 2018. Effectiveness of actions to reduce harm from nuisance calls in Scotland. Available at <https://www.gov.scot/binaries/content/documents/govscot/publications/research-and-analysis/2018/03/effectiveness-actions-reduce-harm-nuisance-calls-scotland/documents/00532881-pdf/00532881-pdf/govscot%3Adocument/00532881.pdf>

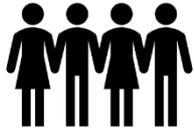
Through this role, work has begun on mapping the current preventative work done on scams by Trading Standards teams nationally and assessing demand for scaling-up the approaches taken by this project.

The Life Changes Trust also organised a conference and learning event which took place in Glasgow on 9th October 2019. This was aimed at senior managers and decision makers across Scottish Government, local government, third and independent sectors and agencies. 120 people attended on the day. The event featured speakers from Trading Standards across Scotland and the UK (including Paul Holland from East Renfrewshire) as well as academia. It was designed in part to share observations and lessons from this project but also to:

- raise awareness of scams and practical ways to prevent them;
- discuss the role of Trading Standards and other key stakeholders;
- highlight prevention and investigation initiatives;
- explore the costs and benefits of interventions; and
- encourage investment in scam prevention and detection.

Outputs

The activities described above resulted in the following outputs for the project overall:



843
Bespoke
scams
prevention
packages
put in
place for
residents



1,170 Unpaid
carers
supported



680 Call
blockers
installed



328,924
Nuisance
calls
blocked



An estimated
374
successful
scams
prevented



27,985
‘Confidence
at Home’
packs
distributed



15,000+
‘No Cold
Calling’
stickers
distributed in
East
Renfrewshire
alone



4 Toolkits
and
guidance
documents
produced



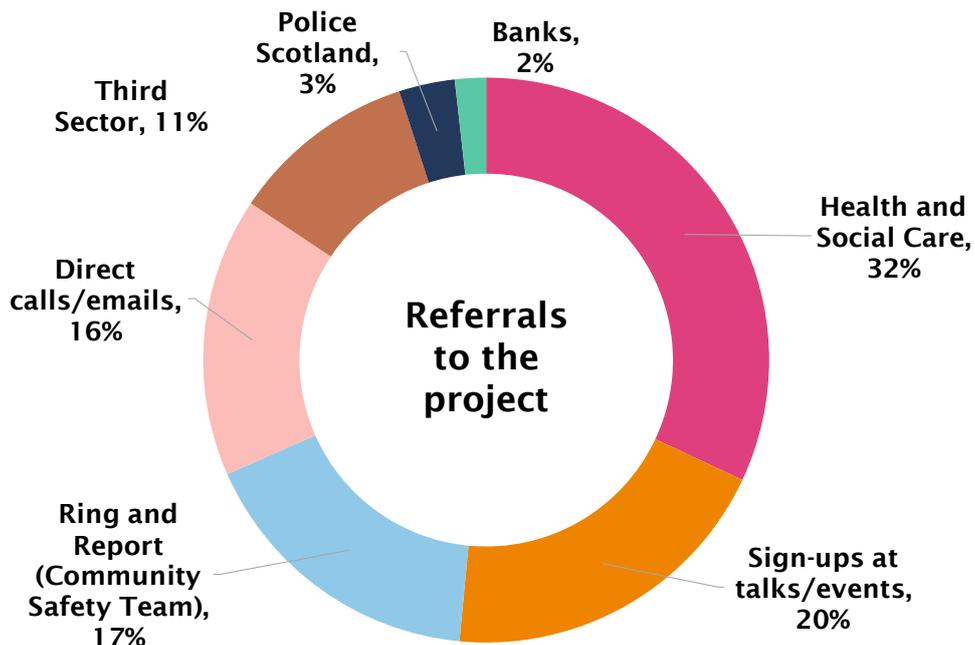
364
Partners
engaged
with during
the project



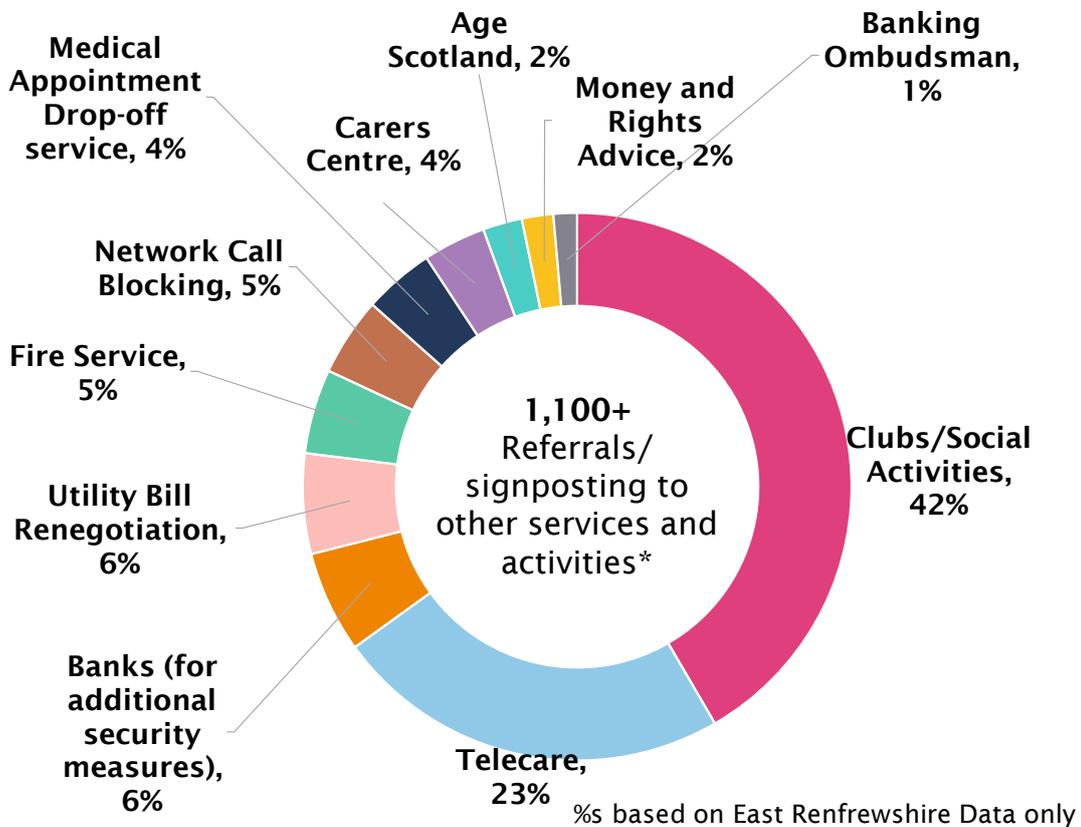
452
Awareness
raising
events
organised
or
attended
by project
partners



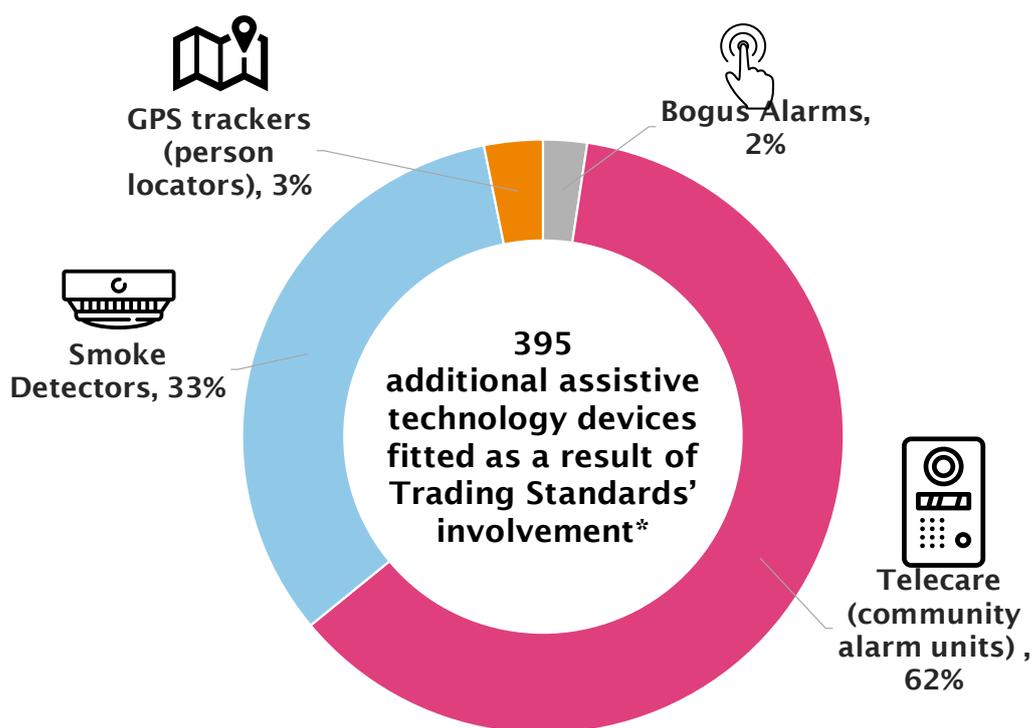
10,800+
attendees
at
awareness
raising
events



(based on data from East Renfrewshire only)



%s based on East Renfrewshire Data only



%s based on East Renfrewshire Data only

3. Impact on People Living with Dementia and Unpaid Carers

This chapter reviews and analyses all available information on the impact of call blockers and the other forms of information, advice and guidance provided as part of the project. This is based mainly on qualitative analysis of interviews, plus the results of a post-installation feedback survey of people living with dementia and unpaid carers conducted by delivery teams in the three local authority areas⁸.

⁸ We were provided with summaries of the survey results, with 569 clients and unpaid carers providing feedback on their experience (this includes 423 in East Renfrewshire).

People reached

As highlighted in the previous chapter, the project reached large numbers of vulnerable older people, many of whom were living with different forms and stages of cognitive impairment and dementia⁹.

Some of the people we interviewed mentioned Alzheimer's and /or mental health problems while physical conditions such as vision, hearing and reduced mobility were common. Clearly the project reached many people (and unpaid carers) who are vulnerable for different reasons, and often affected by more than one health condition.

Most of the people we spoke to reported that they (or the people they care for) had been receiving large numbers of nuisance calls (up to 40 per day!). Many had already been the victims of scams or attempts (i.e. accident calls, financial or doorstep scams) or had been influenced into making unsuitable purchases (i.e. furniture, publications or health products).

“We were plagued with a lot of calls.”

Paired interview, East Renfrewshire

“The scams were really scary; it was happening all the time.”

Paired interview, South Ayrshire

As shown in chapter two, people came to the service through a variety of routes, including referrals from other agencies, attendance at community events or through word of mouth. The fact that this was a free service also helped this project to reach people that might not have been able to afford a call blocker or would not have known how to obtain one otherwise.

⁹ This is likely to include significant numbers of people with some form of age-related cognitive impairment but without a formal dementia diagnosis.

Awareness

The feedback survey included the following questions relating to information provision and impact on people’s awareness of scams and knowledge of how to prevent them. The vast majority of respondents remembered receiving ‘No Cold Calling’ stickers and information on avoiding scams (95%) and were more aware of local support and activities for older people or unpaid carers (84%).

TABLE 3.1: INFORMATION PROVISION

Question	%
% of people with dementia and unpaid carers who received ‘No Cold Calling’ sticker and information on avoiding scams	95%
% of people with dementia and unpaid carers more aware of local support and activities	84%
% agreeing that Trading Standards could help residents in challenging / vulnerable situations continue to live independently	96%

Source: 569 post-installation feedback surveys (overall results weighted to account for different numbers of responses in each area)

Many of our consultees stated that they had not really appreciated the level of risk or the sheer number of scams targeting older or vulnerable people. Several felt that they always had to answer the phone or the door and it was easy for them to be drawn into conversations by scammers. Project staff suggested that this is even more likely if a person is socially isolated.

However, a clear majority were now much more aware of the risks and dangers of scams and how to prevent them as a direct result of this support.

“They just reminded me that there are people out there trying to get my money.”
Unpaid carer, East Renfrewshire

Satisfaction

All of the people we spoke to directly (21) were happy with the call blocker and the support they received. They were positive about the call blocker stopping all nuisance calls and preventing any scams from taking place. Some also said that the ‘No Cold Callers’ stickers had helped to stop doorstep scammers.

The role of the Trading Standards team was valued by many, as they were able to visit in person, explain the call blocker, share useful information and refer to other agencies and service providers (e.g. for fire safety visits) as needed. It was clear that officers provided valuable support to people, including help with any subsequent problems with the call blocker and advising on a range of issues such as telephone packages and utility bills.

“The team have been very helpful with advice, even providing lights outside and locks... I also find it good that I can phone them any time.”

Unpaid carer, Angus

“Help given was excellent, [staff member] negotiated a reduction in my telephone bills as he was fitting the call blocker, excellent support.”

Resident, East Renfrewshire

Some staff commented that the availability of call blockers helped to start conversations with people living with dementia and unpaid carers. Some may not have considered themselves at risk but appreciated the fact that they were being offered a practical tool (for free) with the potential to improve their quality of life.

“People like practical solutions and a call blocker is an actual tool they can use. They might not understand their circumstances or the risk, but they can tell that you are offering them something that will help”

Stakeholder, Angus

There were a small number of comments around the fact that people with more advanced dementia might struggle with call blocking technology, for example they wouldn't remember which buttons to press to answer an incoming call. Some felt that a call blocker is better suited and of more use to people at earlier, less advanced stages of dementia. However, as mentioned, the call blocking device chosen for this project is called trueCall, where there is no intervention needed from the user and a telephone call is answered in the same way as normal. This is the reason it was chosen.

Project outcomes

The feedback survey also asked people living with dementia or unpaid carers for their views on the project's main benefits. Results were extremely positive in all areas, with the impact rated between 9 and 10 on average.

TABLE 3.2: OUTCOMES INFORMATION PROVISION

To what extent do you agree...	0 to 10
The call blocker has stopped unwanted calls and improved your home life? (People with dementia only)	9.6
You feel more secure and confident in your own home? (People with dementia only)	9.4
You feel more confident and secure about the safety of the person you care for? (Unpaid carers only)	9.4
You feel less stressed following the help or advice? (Unpaid carers only)	9.1

Source: 569 post-installation feedback surveys (overall results weighted to account for different numbers of responses in each area)

Only one respondent reported a financial loss to scams since the installation of the call blocker.

Safety and security

To complement the positive results from the feedback survey, many of our consultees reported feeling safer, less vulnerable or more protected as a result of the call blocker and support.

“The service is great, feel much safer in my home.”

Resident, East Renfrewshire

Several unpaid carers felt that the people they looked after were safer, though many of the people living with dementia would not appreciate the level of risk or remember the details of nuisance calls or attempted scams.

Another common theme was that the call blocker had reduced the number of times people were having to get up, move around the house and answer the phone, reducing the risk of falls and injuries.

“The other concern with these calls was physical danger as Mum, like many older people, think they have to rush answer when the phone rings no matter what they are doing. [This risks] a fall or leaving something unattended while cooking, then forgetting about it. I do believe it has been an important factor in allowing my Mum to stay in her own home for longer.”

Unpaid carer, East Renfrewshire

Case Study Example

Mr and Mrs Jones have both been diagnosed with dementia and they live independently at home. Mr Jones' dementia is more advanced than his wife's and he had previously been the victim of two telephone scams. His wife informed their Community Mental Health Nurse who told them about the call blocker project and referred them to South Ayrshire Trading Standards for further assistance.

Trading Standards officers went out to visit them in their home, to talk through their situation and set up the call blocker. The team were able to check their equipment and compile their list of trusted numbers but also talk through other kinds of support available. Mr and Mrs Jones felt that they did not need a community alarm as both were physically fit and able, but the team discovered that there were no working smoke alarms in the property so referred the couple to the Fire Service for a free Home Fire Safety Visit. This took place within a few days of the initial visit by Trading Standards, with the Fire Service fitting smoke alarms and giving them advice on fire safety in their home.

"It's been such a blessing to us both as we no longer get nuisance calls and have peace of mind as do our family. The young woman was just amazing and helped us access other helpful schemes. I cannot praise her too highly, in fact the whole team really work hard and I can only say that all their hard work has certainly paid off!"

Unpaid carers were often relieved that people were safer when they were out of the house, meaning they did not worry as much about something happening to the person with dementia.

"Knowing she's safe makes all the difference."

Unpaid carer, South Ayrshire

Confidence and independence

Some of the people we spoke to reported feeling more confident as a result of the call blocker, particularly when it came to using the phone.

“My mum is now 86 and the effort of getting up and down for the phone was telling on her both physically and mentally. She is now more confident in the house when alone.”

Unpaid carer, East Renfrewshire

They valued the certainty of knowing that the person calling was someone they wanted to speak to, meaning they were more likely to answer and use the phone themselves to speak to friends and family.

“I know that the person at the other end of the phone is genuine.”

Unpaid carer, East Renfrewshire

They were (perhaps understandably) less likely to admit to their confidence taking a knock or being fearful as a result of nuisance calls and scams. Some of the unpaid carers described how their family members had become reluctant to answer the door or the phone or engage in everyday activities (such as using their bank card) as a result of calls and scams.

Other unpaid carers said they themselves felt more confident since the call blocker had been installed, more able to get on with their lives, and more positive about their ability to provide care. In some cases, this meant they were sleeping better or were better able to manage their work.

On a practical level, the project has reduced the amount of time unpaid carers have had to spend addressing the problems created by nuisance calls and scams. Many unpaid carers lived some distance away from family members, exacerbating the distress (or feelings of ‘carer guilt’) that these incidents can lead to.

“It makes caring a little bit easier.”

Unpaid carer, South Ayrshire

One or two unpaid carers (and some staff and stakeholders) felt that the call blocker would (or at least could) help people to remain independent for longer.

“My father is in hospital and moving to long term care but having a call blocker lengthened the time [he] was able to stay in his home.”

Unpaid carer, East Renfrewshire

While call blockers can contribute to delaying or postponing moves into residential care, it is unreasonable to expect this in all or even most cases when you consider beneficiaries’ stage of life and health status. Indeed, several people we were hoping to include in the research had moved into care homes or passed away since the call blocker was installed.

However, others felt that the call blocker had helped to buy some time. If people were safer from scams it enabled a clearer view of people’s options or allowed families to plan for the future with less urgency. If an unpaid carer feels that their family member is not safe this will increase the likelihood they will look for residential care or feel that they have no choice but to put loved ones into care.

“Avoiding a deterioration in their financial circumstance or general wellbeing would make it less likely that they end up in residential care.”

Stakeholder, Angus

“My mother would have been in a care home without the support of the scam prevention package. She was losing money to scams and signing all sorts of agreements. This was causing not only her stress; my sister and I were constantly trying to sort out the problems as her memory is very poor due to dementia.”

Unpaid carer, East Renfrewshire

Case Study Example

Adrian is 72 years old and lives with his wife. He had recently been diagnosed with dementia, so the couple wanted to put practical solutions in place for the future. They were highly stressed as a result of nuisance and scam calls, and while they hadn't lost money at that point they were concerned about potential future losses as Adrian's condition progressed, but also about their finances in general due to increasing household bills.

The East Renfrewshire Prevention Team visited the couple for an informal chat. The team installed a call blocker, handed over and explained a prevention pack (scam mail redirection, no cold calling stickers, telecare information, fire safety visits, and internet shopping guide). During the visit a member of the team called the couple's phone and broadband supplier and secured a permanent reduction of £38 per month (£456 per year).

The call blocker, prevention package and financial savings have significantly reduced the couple's stress levels. They stated they were overwhelmed with the service and were delighted with the money saved.

Anxiety and stress

Many talked about the anxiety created by nuisance calls and scams, with unpaid carers often worried about the impact on family members.

“We’ve had a few sleepless nights.”

Paired interview, South Ayrshire

While the volume of nuisance calls clearly created distress, the financial impact of falling victim to a scam can adversely affect people’s material circumstances and their mental and physical wellbeing.

There is not always a direct correlation between the amount of money lost and the negative impact on a victim and their family, though it is fair to say that every single scam prevented can potentially avoid a series of additional knock-on effects.

It is vital to bear in mind the impact of a massive financial loss on victims and their family, for the rest of their lives.”

Stakeholder, Angus

Consultees reported reduced levels of anxiety as a result of the call blocker, greater peace of mind, or that it had removed one source of worry.

“I can go out safely and feel less worried, I know that nothing is going to happen, and my husband is safe.”

Unpaid carer, Angus

Unpaid carers reported that their family members would often get extremely agitated, confused or upset as a result of the calls. While people living with dementia may not remember the details of the call or why they were upset, their distressed emotional state might continue for some time afterwards.

Consultees reported significantly less distress as a result of the call blocker, that their family members seemed happier and more relaxed, and that was often a great comfort.

Some mentioned physical benefits, for example avoiding the increases in blood pressure linked to an agitated state.

“This has made a phenomenal difference to my mother. Her anxiety levels were through the roof when receiving nuisance calls. This is in no small way responsible for [her] still living independently at home. The team and the call blocker have enabled my mother to live an independent life at home. Without this I’m sure she would be living in a nursing or care home.”

Carer, East Renfrewshire

“Before we got [the call blocker] we hadn’t realised how stressful it was.”

Paired interview, East Renfrewshire

Case Study Example

Beatrice and Christian are elderly pensioners, Christian is in the later stages of dementia and Beatrice's memory is deteriorating. Despite this, Beatrice has been Christian's main carer with a bit of help from other carers and their granddaughter. Their granddaughter contacted her local Citizens Advice Bureau as they were receiving vast amounts of scam mail and numerous nuisance and scam calls. CAB referred the couple to Trading Standards for support.

On their first visit the team took away 8 bags of scam mail from the property. The couple had been entering 'competitions' requiring them to provide personal details, with their information put on a 'suckers list' and sold to scammers. They were sending money to known scammers for many different purchases and subscriptions and Trading Standards officers estimated that this had been going on for ten years or more. The team arranged for a call blocker to be fitted and helped redirect mail to their granddaughter so that she could check and filter out scams. The team provided a Doorstoppers sticker and advised the couple on a range of other issues.

Since fitting the call blocker there has not been a single scam or nuisance call and Beatrice and Christian reported a great reduction in the stress that the phone calls were causing, helping them to feel much more confident and secure in their home. Their granddaughter also benefitted, with the support meaning she was no longer worried about the risks and stress her grandparents were living with.

Isolation and loneliness

The impact on isolation and loneliness is perhaps less clear cut, though consultees highlighted some relevant benefits.

As mentioned earlier, some felt that having a call blocker made people less fearful of using the phone and more likely to use it to keep in touch with family and friends.

Several unpaid carers mentioned that it had helped them to go out more, get on with their lives and feel more connected to the wider world. A key element of this has been the visits and information packages provided by the project delivery teams, including details of local support groups, clubs and activities for older people and unpaid carers.

“Had I not been referred to all those things, I wouldn’t have known what to do.”

Unpaid carer, East Renfrewshire

“Getting rid of the sales and scam calls reduced my husband’s anxiety. The team linked [name] with a local dementia golf community, that made a big difference to his mood, he really enjoys catching up with the group.”

Unpaid carer, East Renfrewshire

“I could be sat in the house not doing anything.”

Unpaid carer, East Renfrewshire

In general, the consultees were positive about the call blocker and the support provided, many commenting on how it had improved their quality of life.

“I wouldn’t have guessed that such a small thing would have such a big impact.”

Unpaid carer, South Ayrshire

“People shouldn’t feel uncomfortable in their own home for any reason.”

Stakeholder, East Renfrewshire

Case Study Example

Dean is 94 years of age; he lives alone in retirement accommodation and has been diagnosed with dementia. Despite this he is still very physically active and able to get out and about on his own using public transport. Dean's daughter Erica contacted the East Renfrewshire Prevention Team as he had been receiving up to 10 nuisance calls per day and she was worried about him being scammed. She was also concerned that he was going missing for several hours at a time and that money had been withdrawn from his bank account.

The team fitted a call blocker with access only for trusted callers (others are given a message to contact Dean's daughter). Erica was advised on pre-paid cards and personal trackers with SOS signals that Dean can use if he gets confused while out and about. The team also recommended activities likely to be of interest to him, including music for the mind sessions and local get-together groups.

Erica said the support had helped to put her mind at ease about her dad's safety. She felt that the team were helpful and personable, and that she would never have known about pre-paid cards or personal trackers otherwise. She also said that she would recommend the service to others in a similar position.

4. Impact on other organisations

This chapter discusses how the project links with other service providers and its impact on local agencies that work with people living with dementia and unpaid carers.

Capacity

Project management and delivery staff in the three local authority areas were grateful for the additional resources, which allowed them to build staff capacity and provided time for more intensive work with those living with dementia and unpaid carers. The ability to carry out home visits was felt to be particularly beneficial, allowing staff to see people in their own homes, take time to understand their specific issues and explain the information and support available.

“People won’t tell you about their problems or fears until you spend time with them and build a relationship.”

Project staff, Angus

Several talked about local government continuing to be under severe financial pressure, with services stretched as a result of growing need (local Dementia Link workers were one example provided). There was a feeling among stakeholders that the call blockers and support provided could potentially save time and money for other services. This is explored in detail in chapter five.

“Lessens demand on other services, that’s where the cost saving is.”

Stakeholder, South Ayrshire

The consultations made clear that Trading Standards officers are interested in doing preventative work, though others tend to assume they focus on enforcement. Some members of staff commented that this kind of project requires staff with interest in the subject matter and a slightly different set of skills or experiences.

Approach

Several staff members felt that the Scams project required a more proactive or preventative approach. Many agreed that this style of working has clear benefits, by avoiding scams in advance rather than waiting for something to happen (and then attempting to deal with the consequences).

“Gave us the opportunity to give more intensive support, a more preventative approach putting things in place before something bad happens.”

Project staff, Angus

This project also allowed for a more tailored or personalised package of support. Project staff valued having more time with which to build an open and trusting relationship with people and develop a more holistic view of their needs.

On a basic level, the project provided another way of supporting vulnerable people, with a range of options for supporting people, including information, advice and referrals to other services.

“Saves me time, is another way to support a person.”

Stakeholder, South Ayrshire

“The help provided was valuable, [having the staff involved in] setting up the equipment and explaining it was excellent. The leaflet with the local [organisations] has given me more information than I had.”

Carer, East Renfrewshire

However, the call blockers are a simple, practical intervention, able to support people in a direct and immediate way. This complements the vital enforcement and investigative work that Trading Standards do.

“People didn’t want advice, they wanted practical solutions”

Project staff, East Renfrewshire

Partnership working

Project staff and stakeholders were keen to emphasize the extent and value of local partnership structures, particularly between the local authority, the Health and Social Care Partnership, the community policing team and Trading Standards. This project clearly benefitted from existing partnership arrangements, and several members of staff felt that it had helped to develop partnership working via both adult protection processes and less formal channels.

While agencies are well used to working together in support of local people (for example identifying vulnerable individuals, sharing relevant information, referring appropriately, ensuring they have the right care and support packages), several commented that this project had helped them to collaborate in a more strategic way, for example sharing information on emerging scams and knowledge of how to tackle them.

Some of the stakeholders consulted said they had increased their level of contact with Trading Standards teams, building awareness of the services and support they provide. Many stakeholders were appreciative of the role of Trading Standard as well as the contribution of specific members of staff to the success of the project and networks for ongoing activities.

“The Trading Standards team is massively important - they are great to work with, approachable and practical. We’ve had visits from the team and regular meetings with them.”

Stakeholder, Angus

“We worked very closely with the Trading Standards team in East Renfrewshire. We promoted each other’s services and shared ideas.”

Stakeholder, East Renfrewshire

Outreach

Project delivery teams put significant effort into the engagement of external partners, with large numbers of existing partnerships developed and new contacts made. This project provided teams with a concrete reason for contact and helped to start new conversations, for example with private sector stakeholders such as banks and greater numbers of local and community groups. This helped to build awareness of the project, with several stakeholders reporting that their involvement in the project had helped them to appreciate the scale and impact of scams as well as understanding the way scammers target and manipulate vulnerable people.

Awareness

The monitoring data shows that delivery teams have undertaken large amounts of communications and engagement activity, including extensive use of social media (utilising partner accounts such as the council and police to extend reach), local newspapers and broadcast media.

There are examples of high impact coverage, particularly local TV reports, which highlight the growing media and public interest in scams and include the voices and perspectives of people living with dementia.

It is however difficult to assess how effectively this has been done based on the available data. Unpaid carers and stakeholders are most positive about the number and quality of community events and meetings, many undertaken jointly by Trading Standards and partners.

“I have twice been attending meetings (Alzheimer’s & carers’ meeting) when a Trading Standards officer has come along to chat, give advice and show a variety of devices ... Both times I have felt these talks to be very worthwhile.”

Unpaid carer, Angus

“We know we can always count on the [Trading Standards] team to deliver scam prevention sessions at our dementia carers groups. I have witnessed the benefits many times, reducing stress and preventing loss to scams.”

Stakeholder, East Renfrewshire

Some staff felt it had been quite difficult to reach large numbers of new people, particularly those in more rural communities or isolated settings. Even then it was sometimes useful to speak to the same people on more than one occasion as it helped to build awareness of the service and familiarity with the team.

“Our events have helped people to be more open about scams that have happened to them.”

Project staff, Angus

Influence

Several stakeholders talk about this project helping to increase the sharing of knowledge between partners, including practical information around the scale and extent of scams, new scams or developments and changes in the way that people are targeted and approached (for example via email or online scams). This has enabled adaptations to be made, particularly in the way that vulnerable people are identified and supported by agencies.

“Previous work highlighted that it is the people with most need, the most vulnerable who were most likely to be scammed. That might sound obvious but it was clear from the evidence who might be at risk so we can visit them, assess the level of risk and whether they have been a victim already.”

Stakeholder, Angus

This project helped many staff increase their level of contact with and experience of working with people living with dementia.

“I’ve learned a lot more about dementia and a range of other issues, particularly the importance of patience.”

Project staff, Angus

“This has been an educational journey; one which requires compassion and an understanding of dementia and how it can affect not only the person living with it but all [others in] that person’s daily life.”

Project staff, East Renfrewshire

Staff members highlighted the fact they have prepared or are currently preparing toolkits advising partners on practical ways of supporting vulnerable people after this project has ended.

Others talked about their participation in policy forums or contribution to strategy development and service delivery in this area, so it is likely that the practical lessons learned will inform ongoing work.

5. Valuing the Impact of the Scams Project

This chapter explores the potential financial implications of the service for the public purse and how the service can help the public sector to meet its objectives¹⁰.

Existing value calculations

There have been several attempts to put a monetary value on the impact of this kind of activity. We have reviewed the Scams Intervention Calculator developed by Optimity Advisors for the National Trading Standards Scams Team and the Cost/Benefit analysis undertaken by trueCall.

The trueCall Cost/Benefit analysis is based on objective output of the trueCall call blockers, and follows a realistic, conservative approach. Our assessment of the monetary value of the resource reallocation (cost savings to the public purse)¹¹ due to the Scams project is therefore based on an adjusted version of the trueCall calculation.

Material Stakeholders

For this value calculation, there are two material stakeholders considered:

¹⁰ This Chapter provides a summary of the value calculations. Detailed, step-by-step, referenced information about the calculations can be found in Appendix A.

¹¹ Potential reductions in public spending as a result of a project like the Scams project does generally not lead to a direct reduction in public spending or a reduction of future public budgets. The ‘cost savings’ by projects such as the Scams project enables government to use existing budgets in a different way, for example to help more people, to help different groups of people or help people quicker. Therefore, we prefer to use the term ‘resource reallocation’ for these kind of savings to the public purse.

People living with dementia

Society as a whole, or the public purse

Attribution across the programme

The existing value calculations focus on the value of call blockers. However, the Scams project includes a range of other measures designed to protect people living with dementia and vulnerable adults from scams.

With the exception of the call blockers there are no hard data on the effectiveness of these other activities. We believe that the call blocker is perhaps the single most effective defence mechanism against scams so have attributed 75% of the value created to the call blocker and 25% to the other measures.

Value calculation

Our main source of value data is the recent Home Office report on the cost of crime. We have updated the costs used in this model to reflect recent changes. The Home Office report defines three categories of cost of crime.

Costs in anticipation of crime

These are costs incurred by individuals seeking to prevent crime. These can range from the cost of burglar alarms, call blockers, shutters or CCTV to the cost of insurance.

As the Scams project is solely focussed on protecting people living with dementia and unpaid carers against scams and preventing these scams occurring, these costs are an input to the value calculation, rather than an outcome that is valued.

Costs as a consequence of crime

These are the costs for individuals or society (government) as a result of a crime being committed and consist of:

Property stolen or damaged – for the Scams project, this is the value of a successful scam; the money lost by people living with dementia and their family as a result of the scam. The value of preventing this is included in the value calculation.

Physical and emotional harm to the victim – for the Scams project this is loss in quality of life as a result of being a victim. This also includes the avoidance of social care cost for society. The value of preventing this is included in the value calculation.

Health service costs – for the Scams project this are the medical costs for society from dealing with the negative physical and emotional effects of crime. The value of preventing this is included in the value calculation.

Lost output – most of the project beneficiaries are elderly, therefore are no longer considered to be economically active. Therefore, we have not included this in the value calculation.

Cost of victim services – this cost is not significant and therefore deemed not material and not included in the value calculation.

Costs in response to crime

These are the cost for the police and criminal justice system to deal with the crime and consist of:

Police costs – the opportunity cost of police time and resources that need to be spent on dealing with a crime. These costs are included in the value calculation.

Other criminal justice cost – these are the costs for society associated with holding those who break the law accountable and imposing penalties on them. These costs include those for the

Crown Office and Procurator Fiscal (COPFS), court, defence, prison and probation. As scams seldom lead to prosecution, we have not included these costs in our value calculation.

Input

The input to the value calculation is the total of allocated funding and contributions for the Scams project. This runs to £802,039 over the three years, which is £267,346 per year. Table 5.1 shows the cost per local authority area.

TABLE 5.1: SCAMS PROJECT COST

Local Authority	Cost	LCT Funding	In-kind contribution
Angus	£306,919	£135,530	£171,389
East Renfrewshire	£259,026	£135,530	£123,496
South Ayrshire	£236,094	£135,530	£100,564
Total	£802,039	£406,590	£395,449

As this study only covers the first 2.5 years of the programme, the total input to be used in the value calculation is £668,366.

Value of Preventing a Scam for the Individual and Society

The total value of successfully preventing a scam is £8,205, as shown in Table 5.2.

TABLE 5.2: SUMMARY VALUE PER SCAM PREVENTED

Description	Value
Property stolen or damaged – money lost	£1,862
Physical and emotional harm – quality of life	£1,898
Physical and emotional harm- social care cost	£1,797
Health service costs	£2,584
Police costs	£64
Total	£8,205

Calculating the Impact Value

The next step is to calculate the number of scam attempts prevented and multiply that with the likelihood of the scam being successful.

Number of scam calls blocked

The stats collected by trueCall provide us with excellent data about the number of calls received and blocked. In the 2.5-year period covered by this evaluation (1 April 2017 – 31 September 2019), the beneficiaries received 673,044 calls, of which 331,454 were nuisance calls (49.2%). Of these nuisance call attempts 328,924 were prevented (99.2%).

Number of successful scams prevented

The number of scam attempts prevented is then calculated by the number of success rate of scams. In the project period the Scams project **prevented 374 scam attempts** from being successful, which would have led to a financial loss for the victim.

Attribution and Deadweight

Most impact assessments discount the values established for attribution and deadweight, terms stemming from economic cost/benefit analysis.

Attribution is the acknowledgement that in many cases change is not caused by one single activity or intervention but comes as a result of more than one service and/or persons working together.

Deadweight is a measure to describe the amount of outcome that would have happened anyway, even if the activity had not taken place.

There is no relevant data on attribution or deadweight available. For this calculation, we have assumed 5% attribution and 5% deadweight.

Duration

The protection and prevention provided by the Scams project and the trueCall blocker will remain effective for a number of years after the project.

The trueCall analysis of attrition rates shows that the average lifetime of the trueCall blocker is five years, but we have applied a more conservative three years as the duration of the achieved outcomes.

Drop off

For outcomes that last longer than one year, it is likely that the effect of the outcome will decline over time. The outcome will be influenced by other factors and it will be less attributable to the activity (drop off).

A study undertaken by trueCall with almost 800 call blockers suggest a decline in usage by an average of 12% per year, which has been used as the drop off rate.

Discounting

When projecting the value of outcomes into the future, discounting is used, to reflect the 'time value of money'.

We have used the 3.5% discounting rate as established by the government's Green Book to calculate the Present Value of the value of the Scams project over three years.

Value created by the programme

The total Present Value of the Scams project over three years with 5% attribution, 5% deadweight and a drop off of 12% is £6,885,295, consisting of £3,155,236 (46%) for the people living with dementia and unpaid carers and £3,730,059 (54%) for society.

The total input of the project is £668,366.

The ratio of return is therefore £6,885,295/ £668,366 = £10.30:£1. **This means for every pound of investment in the Scams project £10.30 social value is created.**

In line with our assumption that 75% of the value is attributed to the call blocker and the remaining 25% to other project measures, this means that the ratio of return for the trueCall call blocker is £7.73:£1 and for the rest of the programme £2.57:£1.

The payback period, the time it takes to pay back the original investment, is often used as an indicator of risk (a lower payback rate is less risky). For the trueCall call blocker the payback period is less than four months.

The details of the calculations are presented in Appendix A and the Impact Map in Appendix B.

Figure 5.1 presents the key value data.

Figure 5.1

	£668k	Input (cost of the project)
	6,7m	Number of calls
	63,340	Scam calls
	374	Scams prevented

	<p>£8,250</p>	<p>Cost of a scam</p>	
	<p>£6,9m</p>	<p>Value created</p>	<p>£3.7m → Society £3.2m → People with dementia</p>
	<p>£10.30:£1</p>	<p>Ratio of Return</p>	<p>£7.73: £1 → Call Blocker £2.58:£1 → Other activities</p>

6. Conclusions

This chapter draws conclusions from the evaluation findings and provides recommendations for the future development of the Scams project.

Main findings

The Scams project has delivered significant numbers of interventions protecting vulnerable older people from scams, based on the bespoke prevention packages put together by Trading Standards teams.

The project combined practical preventative measures (e.g. 680 call-blockers, 15,000+ No Cold Calling stickers, at least 400 other assistive technology devices) with advice and guidance for people living with dementia and unpaid carers (e.g. 28,000 Confidence At Home packs distributed, 4 dementia toolkits developed) and signposting to other relevant services (e.g. Fire and Rescue services).

Perhaps the core element of the project was call blockers, which are protecting many vulnerable older people from nuisance calls and preventing serious financial harm. These have had a clear and immediate impact on **stress and anxiety** levels, helping many unpaid carers to feel more confident that their family members are **safe and secure** and that they themselves are more able to cope with their caring responsibilities.

Several people admitted to being initially sceptical about the likely benefits of a comparatively straightforward solution like call blockers, but staff, stakeholders and unpaid carers all reported that they could see the benefits.

Many of the beneficiaries were people living with dementia and unpaid carers, though the project has also reached people with different forms of cognitive impairment and/or age-related physical and mental health conditions.

The Scams project has made significant contributions in other areas, particularly to beneficiaries' **confidence and independence**. The project has helped to reduce some of the social isolation or loneliness experienced by vulnerable older people.

The Scams project has increased **awareness** of scams by organising over 450 events attended by almost 11,000 local people). People living with dementia and unpaid carers reported much greater awareness of the local support and activities available to them.

The additional capacity enabled Trading Standards teams to take the time to visit people, understand their needs and explain the services and support available. It also meant that they were available to answer questions and fix resulting problems, increasing the effectiveness of the call blockers and ensuring that general levels of satisfaction were high.

The project depended on effective partnership working between the local agencies responsible for supporting vulnerable people. It has engaged with 364 partner organisations. There is evidence that it has helped partners to increase their **awareness** of the impact of scams on people affected by dementia and share more strategic information about scams and how to prevent them. It has also helped staff to develop their links with community organisations and gain vital practical experience working with people who are living with dementia.

The Scams project has created substantial social value in the form of cost savings for individuals and wider society. The prevention of scams avoids significant quality of life impacts and health or social care costs. While we have followed a conservative approach to calculating social value, this estimates a return of more than £10 for every £1 invested in the project.

Lessons learned

The Scams project has developed and tested a good practice model of protecting vulnerable older people and those affected by dementia from scams. A critical aspect of this is the combination of practical tools and support with guidance and signposting in partnership with statutory and third sector organisations providing services to people affected by dementia.

There are clear differences in the outputs achieved by the three pilot projects: around half of the vulnerable older people and people living with dementia who benefitted were in East Renfrewshire, plus around three-quarters of all unpaid carers engaged in the project. The team in East Renfrewshire felt that their delivery structure was a key part of their success, with a separate (externally funded) prevention team able to focus on this project work free from the whole range of Trading Standards' functions and responsibilities.

This is supported by some of the consultations in other areas where staff felt that they sometimes struggled to manage conflicting demands on their time. However, we cannot say that delivery structure is the only factor behind the differences in outputs, as project leadership, team capacity and continuity, local infrastructure and even geography are also likely to have played a role.

It appears that it was not always easy to reach sufficient numbers of people living with dementia, and while significant effort was put into community events and social media, there might be other more effective channels for reaching this target group.

Some felt that there had perhaps not been the number of referrals they were expecting, particularly of people who had very recently received a dementia diagnosis. This appeared to depend on the awareness of specific medical staff and their willingness to refer people to the team, at a time when patients (and their families) are likely to have many other concerns and needs. Two stakeholders felt that the shortage of Dementia Link workers and competing demands on their time is likely to be a factor in this.

This could also be linked to difficulties around the sharing of personal data, with some mentioning that GDPR had made it more difficult to share information on people likely to benefit (for example between Trading Standards and other teams such as Telecare).

Unpaid carers and people with dementia mentioned different technical issues with the call blockers, connected with their installation or ongoing use. This includes important numbers not initially registered or family members not being able to get through. In most cases Trading Standards officers were able to deal with these problems.

There were also differences in the way that monitoring information was recorded and reported, making direct comparisons across the three areas difficult. This includes the way that beneficiaries were categorised (people with dementia, people with cognitive impairment, older people) while key pieces of monitoring information were not recorded in a consistent way (e.g. type of events and attendance, referral sources, assessment of need, signposting). In many cases this information could not be made available to the evaluation.

Templates for information gathering and reporting could have been developed uniformly across the three teams, reducing the need for new processes and forms to be developed (in parallel) and increasing the potential usefulness of the data collected.

While the post-installation surveys were based on a consistent, focussed set of questions, these were something of a missed opportunity and could have provided much richer quantitative information on project outcomes. In addition, the findings were analysed and presented in very different ways.

Many of those consulted were grateful for the additional resources provided by the Trust, as it allowed them to support extremely vulnerable people.

There was general agreement that other vulnerable groups, including people with physical or learning disabilities, physical or mental health conditions would benefit from this kind of support.

“Each vulnerable person in Scotland should receive a bespoke scam protection package.”
Stakeholder, South Ayrshire

Recommendations

1. The current extent of scams and the sheer number of people right across Scotland vulnerable to scammers provides powerful evidence in support of the wider roll-out of this project.
-

“There has been a tsunami of financial fraud and every area needs services like this.”
Stakeholder, Angus

2. People living with dementia and their unpaid carers are extremely vulnerable to scams and remain key target groups for scam prevention activities. Other vulnerable groups, including people with physical or learning disabilities, physical or mental health conditions would also benefit from this kind of support.
3. This project is a clear and immediate practical intervention with an obvious and immediate preventative impact on people’s vulnerability to scams and the knock-on impacts of nuisance calls and successful scams. Prevention of scams at source is a highly effective way of improving lives and saving money.
4. A tailored prevention package is a highly effective way of protecting all those vulnerable to scams. A key element of the project’s success lies in the combination of face-to-face interactions, practical tools (i.e. call blockers), capacity to provide ongoing support and the ability to link to local organisations and activities.

5. Trading Standards is a highly appropriate agency for delivery of scams prevention activity. It is likely that a dedicated prevention team within Trading Standards would help to focus attention and reach more people. This would avoid some of the issues around staff capacity but also help to address wider perceptions of what Trading Standards Officers can or should be doing.
6. It is vital to consult and engage partners and stakeholders in ongoing scams prevention work. This includes public, independent and private sector partners particularly banks and communications providers.
7. The Scams project might benefit from a single name or more easily identifiable 'brand'. The fact that the project was implemented under different names in the three local authority areas might not help to identify and communicate the project's clear benefits among stakeholders and partners.
8. It would also be useful to have standardised templates for information collection, partly to save administrative time but also to increase the usefulness of collected information and support a clearer aggregate picture of impacts across areas. It would be advisable to involve the Life Changes Trust research team or an external evaluator in the design of monitoring and evaluation tools.
9. It would be useful to explore the potential for Health and Social Care Partnerships to automatically refer anyone recently diagnosed with dementia directly to Trading Standards for support. At the same time all providers of advice and support such as Advice Direct Scotland should be encouraged to signpost vulnerable people and victims of scams to Trading Standards.

10. Local authorities should consider extending the use of blocking technology and including it as part of the support offered to vulnerable people, complementing community care alarms and support services.
11. Practical experiences and lessons from this project can help to inform upcoming national strategies including the National Scams Prevention Strategy and National Dementia Strategy, and convince policymakers of the need for a co-ordinated, common approach across Scotland. This could include the need for prevention of financial harm to be included in dementia strategies.

Appendix A - Value Calculation

Existing value calculations

There have been several attempts to put a monetary value on the impact of this kind of activity. We have reviewed the Scams Intervention Calculator developed by Optimity Advisors for the National Trading Standards Scams Team¹² and the Cost/Benefit analysis undertaken by trueCall.

The Optimity toolkit appears to be of limited practical use for this evaluation. This requires service providers to make a number of subjective assessments ('best guess based on your professional judgement'¹³) around the potential savings made (e.g. estimated future financial savings or number of individuals avoiding a residential care placement).

Some of these estimates allocate cost savings that are high and very difficult to justify. For example, the total cost savings of installing one call blocker is estimated at over £25k (£16.5k financial savings and almost £9k health cost savings).

While it may be reasonable to assume that one fewer individual being taken into residential care would save around £75k per year, the full cost saving should not be attributed solely to the Trading Standards intervention. It may be true that this intervention was a key factor contributing to the individual's ability to live independently, but it is almost certainly not the only one.

The trueCall Cost/Benefit analysis is based on a more objective output of the trueCall call blockers, and follows a more realistic, conservative approach.

¹² It was not possible for the research team to speak to Optimity Advisors.

¹³ Example from the 'Guidance on inputs for the Scams Intervention Calculator' for valuing 'future financial savings'.

Our assessment of the monetary value of the resource reallocation (cost savings to the public purse)¹⁴ due to the Scams project is therefore based on an adjusted version of the trueCall calculation.

Material Stakeholders

For this value calculation, there are two material stakeholders considered:

People living with dementia

Society as a whole, or the public purse

Attribution across the programme

The existing value calculations focus on the value of call blockers. However, the Scams project includes a range of other measures designed to protect people living with dementia and vulnerable adults from scams. Additional activities include:

Distribution of ‘No Cold Calling’ stickers.

Installation of bogus alarm buttons.

Installation of doorstep cameras.

Installation of GPS trackers.

Installation of smoke detectors.

Provision of contact details of reputable and trusted traders

¹⁴ Potential reductions in public spending as a result of a project like the Scams project does generally not lead to a direct reduction in public spending or a reduction of future public budgets. The ‘cost savings’ by projects such as the Scams project enables government to use existing budgets in a different way, for example to help more people, to help different groups of people or help people quicker. Therefore, we prefer to use the term ‘resource reallocation’ for these kind of savings to the public purse.

Advice on avoiding doorstep, mail, online, text and telephone scams.

Prevention of loyalty scams

Supporting people to negotiate better deals on household bills.

Signing people up to the medical appointment drop off service.

Guidance on safer banking and Power of Attorney.

Referrals to Advice Direct Scotland's free consumer advice.

Referrals to Police Scotland's Home Security Advice.

Referrals to Scottish Fire and Rescue Service for fire safety visits.

Referrals to Telecare.

Referrals to Energy Advice.

Referrals to Age Scotland.

Guidance on and referrals to local community groups and services for elderly and vulnerable residents.

With the exception of the call blockers there are no hard data on the effectiveness of these other activities. We believe that the call blocker is perhaps the single most effective defence mechanism against scams so have attributed 75% of the value created to the call blocker and 25% to the other measures.

This estimate is supported by data on various call blocker projects analysed by trueCall. A general assessment of attribution is discussed later in this chapter.

Value calculation

Our main source of value data is the recent Home Office report on the cost of crime¹⁵. We have updated the costs used in this model to reflect recent changes. The Home Office report defines three categories of cost of crime.

Costs in anticipation of crime

These are costs incurred by individuals seeking to prevent crime. These can range from the cost of burglar alarms, call blockers, shutters or CCTV to the cost of insurance.

As the Scams project is solely focussed on protecting people living with dementia and unpaid carers against scams and preventing these scams occurring, these costs are an input to the value calculation, rather than an outcome that is valued. It was agreed with LCT that we would also include an “older adults” category many of whom were in a high-risk category.

Costs as a consequence of crime

These are the costs for individuals or society (government) as a result of a crime being committed and consist of:

Property stolen or damaged – for the Scams project, this is the value of a successful scam; the money lost by people living with dementia and their family as a result of the scam. The value of preventing this is included in the value calculation.

Physical and emotional harm to the victim – for the Scams project this is loss in quality of life as a result of being a victim. This also includes the avoidance of social care cost for society. The value of preventing this is included in the value calculation.

Health service costs – for the Scams project this are the medical costs for society from dealing with the negative physical and

¹⁵ The Economic and Social Costs of crime, Second Edition, Home Office, 23 July 2018, ISBN: 978-1-78655-694-3

emotional effects of crime. The value of preventing this is included in the value calculation.

Lost output – most of the project beneficiaries are elderly, therefore are no longer considered to be economically active. Therefore, we have not included this in the value calculation.

Cost of victim services – this cost is not significant and therefore deemed not material and not included in the value calculation.

Costs in response to crime

These are the cost for the police and criminal justice system to deal with the crime and consist of:

Police costs – the opportunity cost of police time and resources that need to be spent on dealing with a crime. These costs are included in the value calculation.

Other criminal justice cost – these are the costs for society associated with holding those who break the law accountable and imposing penalties on them. These costs include those for the Crown Office and Procurator Fiscal (COPFS), court, defence, prison and probation. As scams seldom lead to prosecution, we have not included these costs in our value calculation.

Table 5.1 provides an overview of the costs included in the value calculation.

TABLE 5.1: OVERVIEW VALUE CALCULATION

People living with dementia and unpaid carers		
Cost area	Description	Value calculation
Costs in anticipation of	Scams project cost	Input
Costs as a consequence of crime	Property stolen or damaged - money lost	Included
	Physical and emotional harm - quality of life	Included
Society		
Cost area	Description	Value calculation
Costs as a consequence of crime	Physical and emotional harm-social care cost	Included
	Health service costs	Included
	Lost output	Not material - excluded
	Cost of victim services	Not material - excluded
Cost area	Description	Value calculation
Costs in response to crime	Police costs	Included
	Other criminal justice cost	Not material - excluded

Input

The input to the value calculation is the total of allocated funding and contributions for the Scams project. This runs to £802,039 over the three years, which is £267,346 per year.

Table 5.2 shows the cost per local authority area.

TABLE 5.2: SCAMS PROJECT COST

Local Authority	Cost	LCT Funding	In-kind contribution
Angus	£306,919	£135,530	£171,389
East Renfrewshire	£259,026	£135,530	£123,496
South Ayrshire	£236,094	£135,530	£100,564
Total	£802,039	£406,590	£395,449

As this study only covers the first 2.5 years of the programme, the total input to be used in the value calculation is £668,366.

Value of Preventing a Scam for the Individual

For the individual person living with dementia there are two value components that are relevant for the Scams project: property stolen or damaged and physical and emotional harm.

Property stolen or damaged

Various sources mention a range of values for the average loss to a scam call between £1,862 and £91,000. We have conservatively taken the lowest value of £1,862, which is derived from a study undertaken by Age UK¹⁶.

Physical and emotional harm

Being a victim of a scam has an impact on the life of a victim, especially for a vulnerable older person living with dementia.

The Home Office report uses the generally accepted Quality-Adjusted Life Year (QALY) as a method to express the value of the quality of life.

QALY is used in economic evaluation to assess the value of medical interventions. One QALY equates to one year in perfect health.

¹⁶ Scams Prevention and Victim Support Pilot programme, Age UK, 2019, based on survey responses of 1,102 vulnerable older people.

The Home Office report identifies three health effects of non-violent crime on victims: fear, depression and anxiety/panic attacks.

Table 5.3 displays the loss in QALY and the duration.

TABLE 5.3: QALY LOSS

Health effect	QALY loss	Duration
Fear	3.0%	1.250 yrs.
Depression	14.5%	0.167 yrs.
Anxiety/Panic Attacks	13.3%	0.167 yrs.

The assessment of the likelihood of each health effect occurring is shown in Table 5.4.

TABLE 5.4: LIKELIHOOD OF HEALTH EFFECT

Health effect	Likelihood	% of fraud victims	% of general population
Fear ¹⁷	34% ¹⁸	60%	36%
Depression ¹⁹	30%	45%	15%
Anxiety/ Panic Attacks ²⁰	27%	29%	2%

¹⁷ Public perceptions of crime in England and Wales: year ending March 2016, Office for National Statistics. Table 1 shows the difference in fear of crime (burglary) between victims and non-victims.

¹⁸ Assessment: Financial crime against vulnerable adult, Adults’ Services SCIE Report 49, Social Care Institute for excellence 2010, Appendix A Maven Public Survey (Multiplication factor for vulnerable adults for Non-Investment fraud is 1.4: 24%*1.4=34%).

¹⁹ Ganzini, L McFarland B., and Bloom J., Victims of fraud; comparing victims of white collar and violent crime. Journal of the American Academy of psychiatry and the Law Online, 1990.18(1): p55 -63).

²⁰ Ibidem

The Home Office report uses the Department of Health’s value of a statistical life year of around £60,000 (2012) to calculate the value of a year of life in good health. This is adjusted to 2016 in the Home Office Report by the Gross Domestic Product (Average) per head index²¹, to £68,000. We have adjusted this to 2019 levels using the same method, arriving at a figure of £73,400.

The formula for calculating the physical and emotional harm of scams is:

Likelihood (LIKE) * QALY Loss * Duration (DUR) * Value of Life (VOLY).

Table 5.5 shows the value calculation.

TABLE 5.5: VALUE OF PHYSICAL AND EMOTIONAL HARM

Health effect	LIKE	QALY loss	DUR	VOLY	Value
Fear	33.6%	3.0%	1.250	£73,400	£925
Depression	30%	14.5%	0.167	£73,400	£533
Anxiety/ Panic Attacks	27%	13.3%	0.167	£73,400	£440
Total					£1,898

Value of Preventing a Scam for Society

The Scams project benefits society in a number of ways.

Physical and emotional harm

There is ample evidence that being a victim of fraud or scams can lead to people requiring health and social services (where previously they might not have needed any support), or may increase the level of health and social care they need²².

²¹ www.ons.gov.uk/economy/grossdomesticproductgdp/timeseries/ihxt/pn2

²² Assessment: Financial crime against vulnerable adult, Adults’ Services SCIE Report 49, Social Care Institute for excellence 2010 and Donaldson R., Experiences of older burglary victims, Home Office Findings 198, 2003

To assess the social care cost we use the five levels of social care model developed by the PSSRU²³. The average cost for these levels of support are presented in Table 5.6.

TABLE 5.6: SOCIAL CARE COST

Social care level	Average annual cost 2011	Average annual cost 2019
Very Low	£4,264	£4,911
Low	£10,764	£12,397
Medium	£17,004	£19,584
High	£44,044	£50,726
Very High	£51,376	£59,170

We assume that as a result of a scam 25% of people living with dementia will move up one level of social care. To be conservative the calculation uses the lowest increase of £6,240. The PSSRU has changed its Unit Cost reporting and no longer reports on the cost of care packages. Therefore, we have adjusted the 2011 data to 2019 level using the CPIH Index²⁴. The lowest increase in 2019 is £7,187.

The social care cost per scam is $£7,187 * 25\% = £1,797$ ²⁵.

Health service cost

The physical and emotional harm not only has an effect on the quality of life of individuals, but also a public cost implication.

The Home Office report provides health cost data for all three health effects experienced by scam victims.

²³ Unit Costs of Health & Social Care, Personal Social Services Research Unit, University of Kent, 2011

²⁴ Consumer Prices Index including owner occupiers' Housing cost (CPIH).

²⁵ This was confirmed as a robust and conservative calculation by Age UK in their report: Evaluation of the D=Scams Prevention and Victim Support Pilot, 2019

Table 5.7 provides the detail and indexation to 2019 values using the CIPH Index.

TABLE 5.7: SOCIAL CARE COST

Health effect	Average annual health cost 2015	Average annual health cost 2019
Fear	£102	£110
Depression	£1,020	£1,100
Anxiety/Panic Attacks	£1,275	£1,374
Total		£2,584

Police costs

We use the police cost of £60 per fraud case reported in the Home Office report²⁶. The Home Office report uses 2015/16 data; once the CPIH index has been applied the cost to police reaches £64²⁷ in 2018/19.

Summary

The total value of successfully preventing a scam is £8,205, as shown in Table 5.8.

TABLE 5.8: SUMMARY VALUE PER SCAM PREVENTED

Description	Value
Property stolen or damaged – money lost	£1,862
Physical and emotional harm – quality of life	£1,898
Physical and emotional harm- social care cost	£1,797
Health service costs	£2,584
Police costs	£64
Total	£8,205

²⁶ The Economic and Social Costs of crime, Second Edition, Home Office, 23 July 2018, ISBN: 978-1-78655-694-3, Table 22

²⁷ The value of £60 reported in the Home Office report includes crimes not reported to the police.

Calculating the Impact Value

The next step is to calculate the number of scam attempts prevented and multiply that with the likelihood of the scam being successful.

Number of scam calls blocked

The stats collected by trueCall provide us with excellent data about the number of calls received and blocked.

In the 2.5-year period covered by this evaluation (1 April 2017 – 31 September 2019), the beneficiaries received 673,044 calls, of which 331,454 were nuisance calls (49.2%). Of these nuisance call attempts 328,924 were prevented (99.2%).

Table 5.9 details the number of calls per area.

TABLE 5.9: NUISANCE CALLS (01/04/17 - 31/09/20)

	No. of Units	No. of Calls	Nuisance Calls	Nuisance Calls Blocked	Scam calls Blocked
Angus	157	104,066	59,637	59,301	11,396
East Renfrewshire	439	486,440	234,375	232,394	44,789
South Ayrshire	84	82,538	37,442	37,229	7,155
Total	680	673,044	331,454	328,924	63,340

Number of successful scams prevented

The number of scam attempts prevented is then calculated by the number of success rate of scams.

There are no hard data on the success rates of scams. From a Scottish Government report²⁸ the following data were extracted, presented in Table 5.10.

TABLE 5.10: SUCCES RATE OF SCAMS

Success rate	Source	Focus
9%	Age Uk ²⁹	General population
8.75%	Age Concern survey ³⁰	Older people
4.62%	Citizens Advice ³¹	General population
4.5%	Scottish Government research ³²	Vulnerable groups
1%	Crime Survey of England and Wales ³³	General population
0.59%	trueCall ³⁴	Vulnerable older people
0.56%	trueCall ³⁵	Vulnerable older people
0.42%	Money Advice Service survey ³⁶	General population
0.4%	Scottish Government research	General population

For the value calculation we have used the most recent trueCall success rate of 0.59%.

²⁸ Effectiveness of actions to reduce harm from nuisance calls in Scotland, Scottish Government, March 2018

²⁹ Effectiveness of actions to reduce harm from nuisance calls in Scotland, Scottish Government, March 2018, Annex F

³⁰ Ibidem

³¹ Ibidem

³² Effectiveness of actions to reduce harm from nuisance calls in Scotland, Scottish Government, March 2018, Figure 14

³³ Effectiveness of actions to reduce harm from nuisance calls in Scotland, Scottish Government, March 2018, Annex F

³⁴ trueCall Cost benefit Calculation NTS Scam team Nuisance Call blocking project

³⁵ Effectiveness of actions to reduce harm from nuisance calls in Scotland, Scottish Government, March 2018, Annex F

³⁶ Ibidem

In the period 1 April 2017 – 31 September 2019 the Scams project **prevented 374 scam attempts** from being successful, which would have led to a financial loss for the victim³⁷.

Attribution and Deadweight

Most impact assessments discount the values established for attribution and deadweight, terms stemming from economic cost/benefit analysis.

Attribution is the acknowledgement that in many cases change is not caused by one single activity or intervention but comes as a result of more than one service and/or persons working together.

Deadweight is a measure to describe the amount of outcome that would have happened anyway, even if the activity had not taken place.

There is no relevant data on attribution or deadweight available. However, we believe attribution should be taken into account. For example:

The activities of voluntary organisations and other statutory organisations not included in the project have contributed to the prevention of scams.

The extra attention that friends, neighbours and family members give to people with dementia and their financial behaviour, may have contributed to the identified outcomes.

The same goes for deadweight, for example:

The ‘regular’, non-project specific activity of Trading Standards may have prevented some of the scams.

Some of the project beneficiaries may have installed a call blocker, maybe from a trueCall competitor, and sought advice on their own.

³⁷ $63,340 * 0.59\% = 374$ (rounded).

For this calculation, we have assumed 5% attribution and 5% deadweight. We have followed the guidance on Social Return on Investment and taken attribution and deadweight as a straight percentage and deducted from the total impact³⁸.

Duration

The protection and prevention provided by the Scams project and the trueCall blocker will remain effective for a number of years after the project.

In that period the Scams project installed 680 call blockers that have operated for 235,288 days in total, meaning each unit has been in operation for an average of 372 days (approximately 1 year).

The trueCall analysis of attrition rates³⁹ shows that the average lifetime of the trueCall blocker is five years, but we have applied a more conservative three years as the duration of the achieved outcomes.

Drop off

For outcomes that last longer than one year, it is likely that the effect of the outcome will decline over time. The outcome will be influenced by other factors and it will be less attributable to the activity (drop off).

A study undertaken by trueCall with almost 800 call blockers suggest a decline in usage by an average of 12% per year⁴⁰, which has been used as the drop off rate.

³⁸ A guide to Social Return on Investment, The SROI Network, 2012, Stage 4

³⁹ Unpublished. Attrition analysis of 797 devices.

⁴⁰ Unpublished. Of the 797 devices analysed, 87.9% was still in use after 1 year, 76.8% after 2 years and 63.6% after three years, in total 36.4% attrition, an average of 12% per year.

Discounting

When projecting the value of outcomes into the future, discounting is used, to reflect the ‘time value of money’. We have used the 3.5% discounting rate as established by the government’s Green Book⁴¹ to calculate the Present Value of the value of the Scams project over three years.

Value created by the programme

The total Present Value of the Scams project over three years with 5% attribution, 5% deadweight and a drop off of 12% is £6,885,295, consisting of £3,155,236 (46%) for the people living with dementia and unpaid carers and £3,730,059 (54%) for society. Table 5.12 provides the details.

TABLE 5.12: OVERVIEW VALUE CALCULATION

Description	Value created
Property stolen or damaged – money lost	£1,562,513
Physical and emotional harm – quality of life	£1,592,723
Total for people with dementia and unpaid carers	£3,155,236
Physical and emotional harm- social care cost	£1,507,968
Health service costs	£2,168,385
Police costs	£53,706
Total for society	£3,730,059
Total	£6,885,295

The Ratio of Return

The total Present Value of the Scams project over three years with 5% attribution, 5% deadweight and a drop off of 12% is £6,885,295.

⁴¹ The Green Book, Central Government Guidance on Appraisal and Evaluation, HM Treasury, 2018, Appendix 6

The total input of the project is £668,366.

The ratio of return is therefore £6,885,295/ £668,366 = £10.30:£1.

This means for every pound of investment in the Scams project £10.30 social value is created.

In line with our assumption that 75% of the value is attributed to the call blocker and the remaining 25% to other project measures, this means that the ratio of return for the trueCall call blocker is £7.73:£1 and for the rest of the programme £2.57:£1.

The payback period, the time it takes to pay back the original investment, is often used as an indicator of risk (a lower payback rate is less risky). For the trueCall call blocker the payback period is less than four months. The details of the calculations are presented in the Impact Map in Appendix C.

Potential resource reallocation options not included in this study.

In order to ensure that our findings are as conservative, and justifiable, as possible, there are a number of other potential ‘cost savings’ for the public purse that have not been valued. This is only because there is currently not strong enough academic or other evidence of the link with scams prevention available to justify inclusion. These include:

For some scam victims the financial loss leads to a need for additional benefits or other government support⁴².

Victims of scams are, similarly to victims of burglary, more likely to end up in residential care than non-victims⁴³.

Victims of burglary can have unexplained physical health issues as a result of the crime⁴⁴.

⁴² Changing the story on scams, protecting consumers and increasing reporting, Citizens Advice, 2017

⁴³ Experiences of older burglary victims, Home Office Findings 198, 2013

⁴⁴ Good Practice Guide, Operation Liberal Doorstep Crime Prevention 2012

Appendix B – Impact Map

LCT - IMPACT MAP SCAMS PROTECTION AND PREVENTION PROJECT													
Stage 1	Stage 2		Stage 3			Stage 4				Stage 5			
Stakeholder		Outputs	The Outcomes				Attribution %	Deadweight %	Drop off %	Impact	Calculating Social Return		
			Description	Quantity (2.5 yrs)	Duration	Value					Discount rate (%)		3.5%
										Year 1	Year 2	Year 3	
People living with Dementia	£0.00	Scams Project	Property stolen or damaged - money lost	374	3	£1,862.00	5%	5%	12%	£628,490.17	£628,490.17	£553,071.35	£486,702.79
			Physical and emotional harm - quality of life	374	3	£1,898.00	5%	5%	12%	£640,641.43	£640,641.43	£563,764.46	£496,112.72
Society	£0.00	Scams Project	Physical and emotional harm- social care cost	374	3	£1,797.00	5%	5%	12%	£606,550.40	£606,550.40	£533,764.35	£469,712.63
			Health service costs	374	3	£2,584.00	5%	5%	12%	£872,190.44	£872,190.44	£767,527.59	£675,424.28
			Police costs	374	3	£64.00	5%	5%	12%	£21,602.24	£21,602.24	£19,009.97	£16,728.77
LCT	£668,365.83												
Total	£668,365.83								£2,769,474.68	£2,769,474.68	£2,437,137.71	£2,144,681.19	
										Total Present Value (PV)		£6,885,294.63	
										Ratio of Return £ per £		10.30	
										Payback period		3.86 months	



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