
Dear sir/madam,

Priorities for the Health, Social Care and Sport Committee

The Chartered Trading Standards Institute (CTSI) and Wales Heads of Trading Standards (WHoTS) welcome the opportunity to make suggestions on the Welsh Assembly for Wales' Health, Social Care and Sports Committee's Foreword Work Program for the coming year. Together we are calling for increased partnership working between local authority trading standards and adult social care teams. We would welcome an investigation by the committee into best practice in this area to help combat issues of loneliness and financial scamming among the elderly in society.

CTSI and WHoTS are particularly pleased to see that the committee is already considering 'loneliness and isolation among older people' as a potential long term priority. The Institute believes this is an incredibly important issue which needs to be rigorously investigated. However, we also feel there is scope to expand this priority beyond simply 'understanding and raising awareness of the health and wellbeing implications of loneliness and isolation for older people'. Loneliness and isolation are issues that directly contribute to the issue of scamming which can have devastating effects, both psychologically and financially, for victims.

There is clear evidence that loneliness is linked with deterioration in health. Around a million (10%) older people are termed 'chronically lonely' at any given time in the UK. This seriously increases their risk of suffering mental and physical illness. Loneliness also puts individuals at greater risk of cognitive decline which is a key factor that contributes to an individual becoming a victim of a scam. Furthermore, victims of scams are often lonely and engage with a scammer more readily than other people because of their natural need for human interaction. In addition to the personal suffering caused, loneliness is heaping pressure on various local authority and health services, as it is often the tipping point for referrals to adult social care and cause for a significant number of GP visits.

On average scam victims are aged 74, and those that are identified by trading standards are frequently found to be lonely and socially isolated. Feeling lonely rather than being alone is associated with an increased risk of clinical dementia in later life. Dementia is another factor that makes people more vulnerable to scams.

The impact of scamming on an individual can often extend far beyond financial loss to include physical risks, loss of their homes, depression, and even contemplated, attempted, or actual suicide. One victim known to trading standards admitted to a family member how much money they had lost to scams and suffered physical abuse as a result.

A victim's trust in his or her own judgement and trust in others is often shattered. They may have hesitated to tell family members, friends, or colleagues about their victimisation for fear of criticism. Family members and

business associates may even have been financially exploited at the victim's urging, resulting in increased feelings of guilt and blame.

A National Trading Standards Doorstep Crime Project was completed in 2014/15 and its report included a victim impact survey which highlighted four significant details in relation to health harms:

- On a scale of 1 to 10, with 10 being the worst affect, 50% rated the effect of the crime on them as between 6 and 10.
- 23% said it had affected their health.
- 38% said it had resulted in them having reduced confidence generally.
- 26% said it had left them feeling down or depressed.

Trading standards in Wales

Trading standards services in Wales have a responsibility to keep safe vulnerable adults from financial and other forms of abuse. This duty of care was reinforced by the Social Services and Well-being (Wales) Act 2014. WhoTS, alongside local authority trading standards services across Wales, are active in the prevention of scams (particularly aimed at older and vulnerable people) and also in the investigation and prosecution of rogue traders who commit frauds such as doorstep crime. Notably, WHOts has made 'Safeguarding Vulnerable Consumers' one of its five strategic priorities for 2016.

WHOts is also actively engaged in regional and national programmes such as Scams Awareness Month and the Wales Against Scams Partnership (WASP). Each local authority carries its own strategies to assist vulnerable consumers which often includes visits to scams victims; support of cold calling control zones; and rapid response to incidents. One authority, Carmarthenshire, was recently 'highly commended' at the Municipal Journal Awards for Innovation in Partnership for its Financial Exploitation Safeguarding Scheme, a multi-agency scheme to protect vulnerable people against scams, fraud and repeat exploitation.

The Welsh Government provides the funding that allows local authorities to support trading standards services and has created a statutory responsibility in relation to the provision of care and support for the vulnerable. Trading standards plays a key role in the delivery of the safeguarding responsibilities of local authorities and further contributes to the Welsh Government's overall Safeguarding Policy objectives.

1. WHOts therefore calls on Welsh Government to formally recognise; challenge; and hold to account the work of trading standards –
2. The Welsh Government and Local Authorities need to be assured trading standards are up to the task of safeguarding the vulnerable. Therefore, trading standards should be set a stern challenge by the Welsh Government to demonstrate its contribution to their overall Safeguarding Policy objectives.
3. Targets should be set by the committee around putting the individual and their needs at the centre of their care, increasing preventative services, measuring the success of care and support, the number of individuals involved in the design and delivery of the services they need, and partnership working with other agencies.

Finally, to reiterate, CTSI and WHOts are calling for increased partnership working between local authority trading standards and adult social care teams and is looking to the committee to investigate best practice for how to take this forward.

This response was compiled in partnership with CTSI's Lead Officers for Vulnerability and the WHoTS executive team. If you have any questions regarding the issues raised within this response or would like any further information or case studies please contact policy@tsi.org.uk and the team will be happy to assist.

Yours faithfully,

Robyn Ellison

Policy Officer, CTSI

About CTSI

CTSI is a professional membership association founded in 1881. It represents trading standards officers and associated personnel working in the UK and also overseas – in the business and consumer sectors as well as in local and central government. The Institute aims to promote and protect the success of a modern vibrant economy and to safeguard the health, safety and wellbeing of citizens by empowering consumers, encouraging honest business, and targeting rogue traders.

Additional resources:

The work of Trading Standards professionals has seen many criminals brought to book; examples include:

- Torfaen TS: a builder was ordered to pay £10,000 compensation after using a woman's life savings to build a potentially dangerous and sub-standard conservatory. He was also sentenced to a 2 year community order
- Rhondda Cynon Taff TS: a man who ran an unauthorised PPI Claim Back Scheme jailed for 4 years after defrauding 1,500 people out of £170,000
- Neath Port Talbot TS: a director of a Green Deal Scheme company has been jailed for 6 months for misleading older and vulnerable consumers; another officer of the company was given a community order