

# Scams: The persuasive power of language

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# Safeguarding

Recent past focused primarily on physical abuse and assault (even this is not fully understood in terms of scale) but now via Care Act (2014) a realisation that financial scamming is a real issue, and indeed Local Authorities now have a duty to protect citizens from financial scamming.

(Section 1, Part 2: Prevent, Section 42: Enquiry, Investigate)

# Scamming and fraud

- Clearly been around for a long time
  - Creation of National Scams Team in 2012
- Initial / early work to recognise that scammers were / are criminals – often serious and organised crime.
- But - just like the ‘awareness’ of child abuse now increased realisation that significant ‘scams’ from relatives, friends and from people in position of trust – i.e. paid carer!

# Scamming and fraud

- We know that it is the lonely (and in particular the elderly in cognitive decline who are most at risk).
- We now recognise that the scale of scams is immense.
- That the impact of being scammed is much more than the loss of money – huge impact on psychological wellbeing and confidence – plus impact of wider family.
- There is also the indirect impact on wider society which often ends up picking up the ‘cost’ – e.g. care home fees.

# Scamming: A journey of discovery

- Comparison with child abuse
  - 1957 - Finkelhor – X-Rays
  - 1979 - Non accidental injury (N.A.I) to child abuse
  - Mid 1980's – Child sexual abuse
  - Late 1980's – 90's – Child emotional/ psychological abuse
- Growing realisation that most 'abusers' are known to the victim (family and friends) or position of trust.

## **Scamming a crime but what about legal companies acting in an “illegal way”?**

- Clear evidence of legal companies targeting and repeat selling to ‘vulnerable’ individuals – are they making an ‘unwise decision’ or is this a cognitive impairment issue?
- If a charity or fundraiser phones every week for a donation and one is given because the person cannot remember that they have already given last week and the week before – Is this a scam?
- So scamming is not just driven by Criminals but also by legitimate organisations.

## Is it a scam?

- It is a scam to charge people different rates for the same service/ product simply on the basis that you can get away with it due to their age, gender, cognitive ability or relative social isolation?
- Is buyer beware always the right way?

# Scams: the power of persuasive language

## Scams: the power of persuasive language



Guidance for community health and social care workers to help identify and prevent scams in society



University of  
Roehampton  
London



Burdett Trust  
for Nursing

NATIONAL  
TRADING  
STANDARDS

Scams Team



Chartered Trading  
Standards Institute

**SANN**  
Safeguarding Adults  
National Network  
#SANNnhs



**SOLLA**  
Society of Later  
Life Advisers

[www.ncpqsw.com](http://www.ncpqsw.com)

## New resource available to download for free

<https://ncpqsw.com/publications/the-language-of-scams/>



# Scams: the power of persuasive language

It's not about the gullible or vulnerable person 'falling for' a scam, the reality is that scammers are highly skilled manipulators of language, that use techniques designed to make people feel at ease and allay any cause for concern.

# It would never happen to me... or would it ?

Joan described how the whole scam incident made her feel afterwards:

We both realised that we had been the victims of **mind-control**.

We were not making independent decisions at all during that time. When I was '**groomed**' to act deceptively with those official bank fraud staff members it felt as though I had been **robbed of integrity**. I do not believe that I have knowingly and wilfully deceived anyone in my life and so it felt as though my very **character had been ripped apart**. **Sleepless nights, weight loss** (I was staggered to find I had lost over half a stone in weight when the scam finally surfaced), **normal life at a standstill** - all this and more was experienced during that time. I truly felt as though someone had **raped** me. When finally communication was made with the genuine bank fraud staff, the feeling was one of such **overwhelming tiredness** that we could hardly tell them what had been going on.

**Brain dead** would just about sum up how we both felt.

# Postal/mail scams



These are sophisticated scams driven by criminals.

## Victim Profile

Some victims respond because they believe what they are told by the “system” and also perhaps forget that they responded last week and the week before.

Some, now we recognise, have little or no other social interaction and respond to scam mail as this is their main / only reason to get out of bed in the morning.

**N.B. Silverline growing use.**

## **Enforcement response: Trading Standards: Doorstep Crime Report 2015**

- The average number of prosecutions per LA in England and Wales has remained at 1 prosecution per LA per year (1.07 in 2013/14 and 0.95 in 2014/15).
- 25 LAs had taken two or more prosecutions in 2014/15 (20% of responding LAs, 15% of all LAs). (Down from 32 in 2013/14).
- Resources:
- Total spend on TS £124m (from £213m in 2009). 5 TS Services with a budget of less than £200,000.
- Lack of forensic capability for most LAs to submit items for analysis including fingerprinting and DNA, to assist with the identification of offenders.

# New forms of scamming



Clairvoyant Scamming:  
The New Kid on the Block

# Contact Tracers



HM Government **NHS** Test and Trace

**Contact tracers will NEVER**

- ✗ Ask you to make any form of payment
- ✗ Ask any details about your bank account
- ✗ Ask you for any passwords or PINs
- ✗ Ask you to download anything

Whilst it is possible for criminals to fake official phone numbers, they cannot fake official website addresses.

# PC Paul Briggs

"A document, a statement of his wishes would have been totally non-negotiable. But Paul didn't have one. Who does? You think as a wife you'll be able to speak for your husband, be their voice. It's shocking to find that you can't.

The Telegraph, 8<sup>th</sup> January 2017



## **PC Paul Briggs: Wife asks court to end life support 'hell'**

Turn off life support for police officer, judge rules

**PC Paul Briggs case: Plea to 'respect injured officer's wishes'**

# Advanced planning

- What are you / we doing to better protect yourselves and your loved ones???
- We must start having conversations with our own loved ones about our own mortality – and how we want to be supported at our ‘vulnerable times’.
- We must talk about money.
- We must talk about our ‘end of life’ desires - advanced care planning for all adults – not just the elderly.

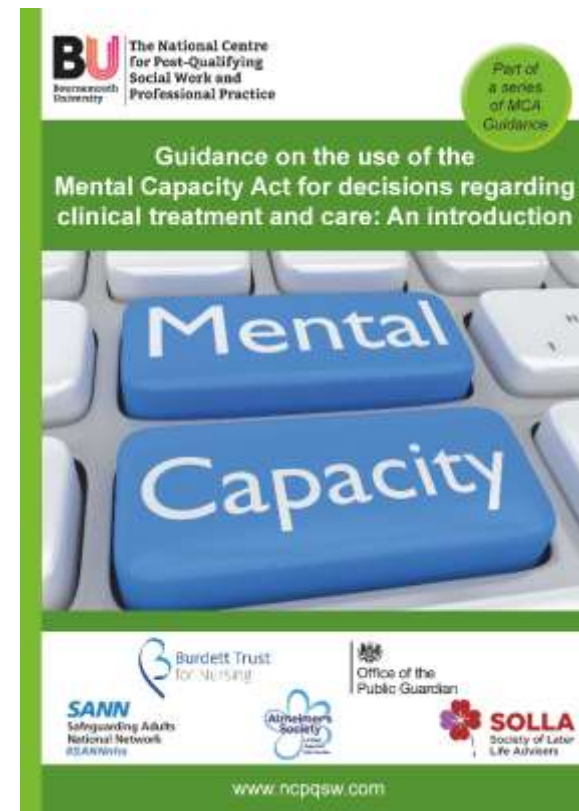


# Resources freely available

<https://ncpqsw.com/publications/guidance-on-the-use-of-the-mental-capacity-act-for-decisions-regarding-clinical-treatment-and-care-an-introduction/>

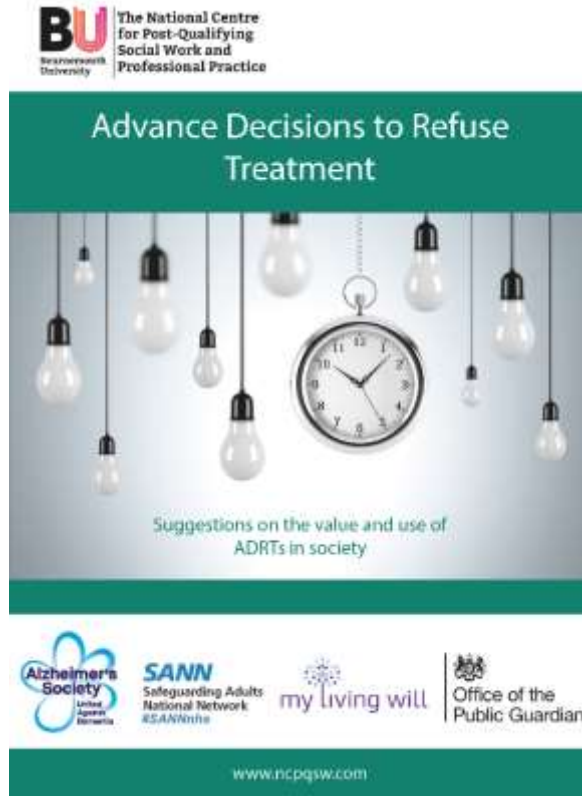


<https://ncpqsw.com/publications/advance-care-planning/>



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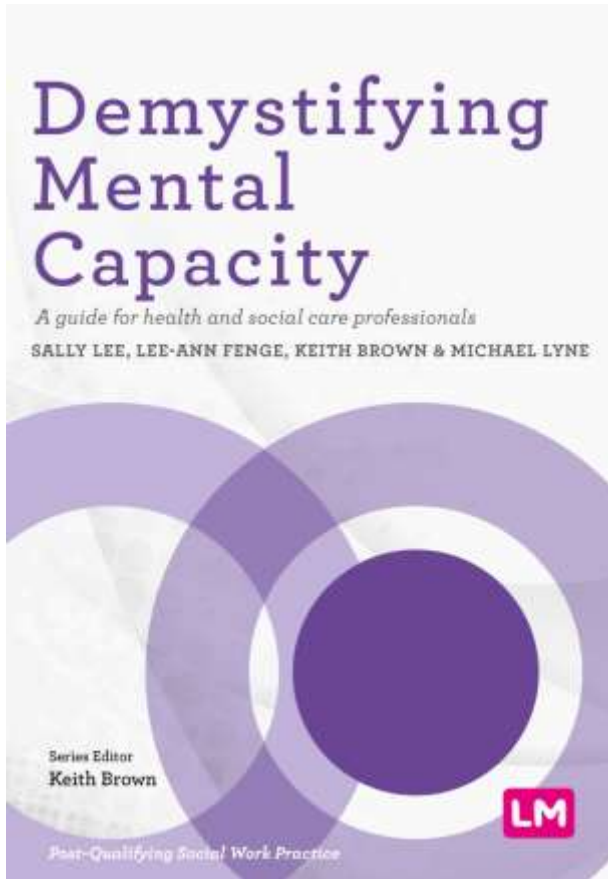
<https://ncpqsw.com/publications/n-ext-of-kin-understanding-decision-making-authorities/>



<https://ncpqsw.com/publications/advance-decisions-to-refuse-treatment/>



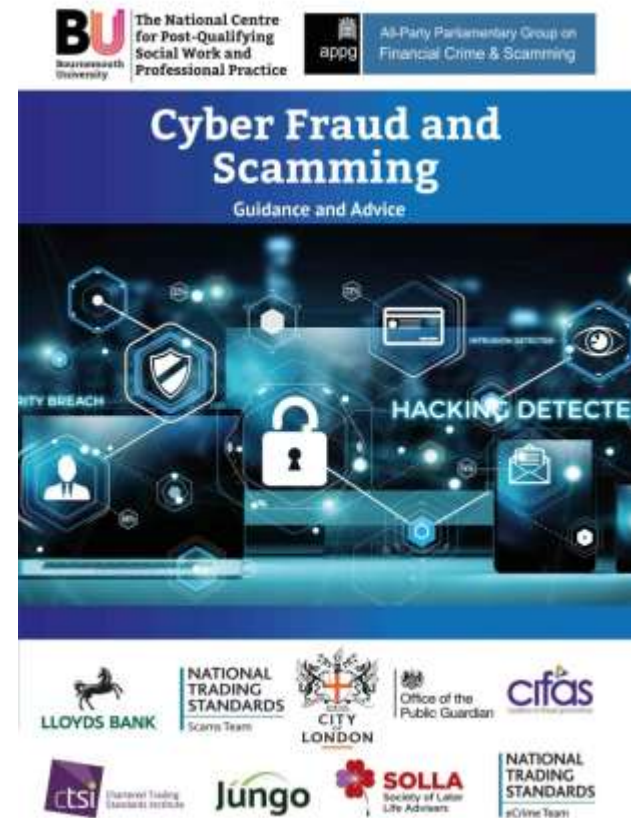
# Demystifying Mental Capacity



- NEW TEXT LAUNCHED IN April 2020 for NHS England Safeguarding Leads.
- National guidance on consent for treatment and supported decision making.
- Also relevant for financial services regarding Lasting Power of Attorney and informed consent/decision making.

# New trends in scamming

- With better protection/disruption of mail and telephone scams, we are seeing a rise in internet crime/scams
- N.B. Exacerbated by the closure of bank branches and rise in internet banking
- N.B. Contingent reimbursement model for victims of authorised push payment fraud – 28<sup>th</sup> May 2019



# We must be right!!

**This is the transcript of a genuine radio conversation between a US naval ship and Canadian authorities off the coast of Newfoundland in October 1995:**

**Americans:** *Please divert your course 15 degrees north to avoid a collision.*

**Canadians:** *Recommend YOU divert YOUR course 15 degrees to the south to avoid a collision.*

**Americans:** *This is the captain of the US navy ship. I say again, divert YOUR course.*

**Canadians:** *No, I say again, divert YOUR course.*

**Americans:** *This is the aircraft carrier USS Lincoln, the second largest ship in the US Atlantic fleet. We are accompanied by three destroyers, three cruisers, and numerous support vessels. I demand that you change your course 15 degrees north, that's ONE FIVE degrees north, or counter-measures will be undertaken to ensure the safety of the ship.*

**Canadians:** *We're a lighthouse. Your call...*

# Summary

- The cost to individuals:
  - ££ many
  - loss of confidence
  - dignity
- The cost to society: how much additional cost if citizens are scammed of life savings and the state picks up the cost?
- The cost to carers/relatives and victims of those who have a cognitive impairment and are scammed.
- We need to better understand the scale and impact of intrafamilial abuse.