

ANGUS COUNCIL

SOCIAL WORK AND HEALTH COMMITTEE - 10 NOVEMBER 2015

FINANCIAL ABUSE SUPPORT TEAM (FAST)

ABSTRACT

This report provides information to members of the Social Work and Health Committee with regard to ongoing progress in implementation of the Angus Council Policy on Financial Harm and informing them about the formation of the Angus Financial Abuse Support Team (FAST).

1. BACKGROUND

The Adult Support and Protection (Scotland) Act 2007 came into force in October 2008 and was fully implemented by Angus Council during 2009. The Act legally requires Angus Council to make inquiries into the circumstances of more vulnerable adults at risk of harm who may be unable to protect themselves.

Since adult protection statistics have been gathered in Angus, financial harm has been more than three times more common as a principal type of harm than any other, with some vulnerable citizens being found to have been subject to targeting in communities by individuals well known to the police and others being targeted by doorstep, mail, phone or internet fraudsters or "scammers".

"Action Fraud" has estimated the cost to individuals of scams in Scotland to be in excess of £750 millions. Angus' share of this is (pro rata) £15 millions. (In Angus we have now identified a number of vulnerable individuals who have been defrauded or scammed out of six figure sums).

These statistics prompted the adult care section of People Directorate and the Angus Adult Protection Committee to prioritise financial harm and many actions have been taken aimed at preventing harm from occurring and protecting adults at risk.

Key events in addressing the problem in Angus have included:

- **From 2010 and ongoing** – a range of publicity events and actions undertaken by partners to publicise the issue of adult protection and especially financial harm.
- **April 2011** - a protocol agreed for joint work between social work and health and trading standards.
- **November 2012** - the setting up of a financial harm sub committee of the Angus Adult Protection Committee.(This has developed to include officials from major UK banks, and officers from the voluntary sector).
- **May 2013** - Angus Council adoption of a policy on financial harm.
- **June 2014** - Angus Council launch of the policy with media (including television) coverage at an event hosted by the Provost of Angus Council.
- **July 2014** - Operation Carpus launched by Police Scotland and Angus Council to protect financial harm victims identified on a scammers "suckers list" obtained from the National Scam Hub – an operation estimated to have saved over £1.5 million.
- **December 2014** - Angus Financial Harm Sub Committee wins a bronze COSLA Excellence Award.
- **May 2015** – Adult Protection and Trading Standards Officers commence briefing sessions for Royal Mail staff across Angus (Posties) about the danger of scam mail and facilitate referrals of people known to receive scam mail.

- **June 2015** - A Seminar hosted by The Convenor of the Social Work and Health Committee and The Chief Executive of Angus Council to generate ideas for further address the issue or protection of our vulnerable citizens held at The Webster Theatre.
- **August 2015** – A Financial Abuse Support Team (FAST) is set up with officers from Social Work Adult Services, Trading Standards and Police Scotland.

Financial Abuse Support Team (FAST)

This team is a multi agency “virtual” team involving 22 officers from adult services, trading standards and Police Scotland. The Purpose of the FAST is:

- To improve the response of partner agencies to cases involving financial abuse of Angus citizens
- To develop expertise in dealing with financial harm amongst a group of officers from social work, police and trading standards
- To develop relationships between the FAST and its members with key agencies including health, and financial institutions – post offices banks etc.
- To enable a fast and expert response to financial harm referrals
- To better protect Angus citizens from financial abuse

The FAST has (from adult services section of People Directorate) 2 Team Managers, the Adult Protection and Review Officer, and 8 Care Managers. Team members are not expected to take any less work for their existing teams as a result of FAST membership. No new resources have been required in the development of the FAST.

FAST meetings take place shortly after any of the 3 main agencies/departments – police/trading standards/adult services receive information about someone who may be at risk of financial harm. These meetings share all relevant information and agree immediate protective measures to be taken by one or more the 3 main agencies/departments.

By 28 September 2015 there had already been 12 FAST meetings. Additionally one “Multi Fast Meeting” has been held to plan a joint response to the referral by Royal Mail in Angus of 52 people receiving scam mail. It is too early to provide an indication as to how much difference the interventions agreed have made other than to state that positive actions have been possible in most cases.

The sheer volume of referrals at this very early stage does indicate considerable demand and further illustrates the scale of the problem. The capacity of the FAST to respond to an increasing volume of referrals will be kept under review.

It is clear that there is, in Angus, a positive response to the formation of a specific team in terms of a willingness to make referrals to it and of the FAST members to respond to these referrals.

A review of the operation of the FAST has been scheduled for early in 2016.

2. SIGNIFICANT INFORMATION

A copy of the report discussed at the Angus Council Meeting held in May 2013 and the current Angus Council Policy on Financial Harm is available at:

<http://archive.angus.gov.uk/ccmeetings/reports-committee2013/AngusCouncil/283.pdf>

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