

Institution: Bournemouth University		
Unit of Assessment: UoA 20		
Title of case study: Safeguarding Vulnerable Adults from Financial Scams		
Period when the underpinning research was undertaken: 2014 - 2020		
Details of staff conducting the underpinning research from the submitting unit:		
Name(s):	Role(s) (e.g. job title):	Period(s) employed by submitting HEI:
Professor Lee-Ann Fenge	Professor of Social Care	1995 - current
Professor Keith Brown	Professor & Director of the National Centre for Post-Qualifying Social Work & Practice	1995 - July 2020
Dr Sally Lee	Post-Doctoral Research Fellow	2016 - current
Emily Rosenorn-Lanng	Research Project Officer	2006 - current
Davide Melacca	Research Assistant	2018 - current
Period when the claimed impact occurred: 2015 - 31 December 2020		
Is this case study continued from a case study submitted in 2014? N		
1. Summary of the impact (indicative maximum 100 words)		
<p>According to National Trading Standards, scams cost the UK economy between GBP5,000,000,000 and GBP10,000,000,000 per year. Age UK's figures show that an older person becomes a victim of fraud every 40 seconds. The National Centre for Post-Qualifying Social Work (National Centre) at Bournemouth University (BU) is widely regarded as the leader of research into financial scamming and fraud. Key learning resources, developed at BU, have been distributed by national agencies, have raised scam awareness, increasing the protection of vulnerable groups. The National Centre's research and materials are used nationwide by: charities, local authorities, the NHS, financial institutions and government to protect vulnerable people from being scammed. This has helped to save consumers from GBP22,703,586 of scams.</p>		
2. Underpinning research (indicative maximum 500 words)		
<p>BU's research in this area began with a grant from the Chartered Trading Standards Institute (CTSI) in 2015 to explore the extent of financial scams that target vulnerable individuals. The team collaborated with colleagues at the London Borough of Croydon, analysing data for two publications highlighting the adult safeguarding role in supporting those who experience scams [R1, R2]. BU has also collaborated closely with the CTSI National Scams Team to explore data they have collected concerning scam victims and scam typology. BU's research highlighted the links between loneliness and scam susceptibility for older people, paving the way for work with Age UK to develop a scam awareness toolkit [R3, R4]. The team has worked with 'experts by experience' who are victims of scams to inform their research and practice outputs [R3, R4].</p> <p>Due to the recognition of Bournemouth's growing research in this area, the Centre was funded by the Burdett Trust for Nursing (GBP120,000) in 2016 to undertake research into the community healthcare sector's understanding of financial scams and adult safeguarding to inform the development of a learning tool. This was followed by research with both scam victims</p>		

and their families, as well as with healthcare professionals, exploring their knowledge about financial scams and gaps in knowledge with regards to safeguarding those at risk of scam involvement. In particular this highlighted risk factors such as loneliness, life events and grooming by perpetrators [R3, R4]. This led to the development and piloting of innovative learning tools for community healthcare [R5].

The team then undertook research for Royal Mail (2017-2018) (GBP41,667), exploring mail scams, including an analysis of their big data concerning postcode hotspots, victim experience and staff training. This is helping to inform the Royal Mail's approach to intercepting scam mail and supporting potential victims via work with the National Scams Team.

Building on the development of BU's game-based learning activities such as Scams and Ladders, the team began a three-year project exploring game-based learning tools for older people, health and social care professionals and the banking sector. BU worked with an advisory group of 'experts by experience', and professionals from Trading Standards and local authorities to develop online learning games for professionals and older people. This research highlights the role of digital learning games in empowering older people and professionals to become more scam aware, to promote better protection for those at risk of scams [R6].

3. References to the research (indicative maximum of six references)

R1, R2, R4, R5 & R6 have been rigorously peer-reviewed.

R1 Olivier, S., Burls, T., Fenge, L. and Brown, K., (2015). "Winning and losing": Vulnerability to Mass Marketing Fraud. *Journal of Adult Protection*. 17(6), pp.360-370.
<https://doi.org/10.1108/JAP-02-2015-0002>

R2 Olivier, S., Burls, T., Fenge, L. and Brown, K., (2016). Safeguarding Adults and Mass Marketing Fraud – Perspectives from the police, trading standards and the voluntary sector. *Journal of Social Welfare and Family Law*. 38(2), pp.140-151.
<https://doi.org/10.1080/09649069.2016.1161872>

R3 Fenge, L., Lee, S. and Brown K., (2017). *Safeguarding Adults: Scamming and Mental Capacity*. London: Sage. DOI: <http://dx.doi.org/10.4135/9781529714562>

R4 Fenge, L. and Lee, S., (2018). Understanding the risks of financial scams as part of elder abuse prevention. *British Journal of Social Work*. 48(4), pp.906-923.
<https://doi.org/10.1093/bjsw/bcy037>

R5 Lee, S. and Fenge, L., (2017). Scamming: recognising and supporting victims of financial abuse. *Journal of Community Nursing*. 31(6). <https://www.jcn.co.uk/journals/issue/12-2017/article/scamming-recognising-and-supporting-victims-of-financial-abuse>

R6 Fenge, L. Melacca, D., Lees, S. and Rosenorn-Lanng, E. (2018) Older peoples' preferences and challenges when using digital game technology: a systematic review with particular reference to digital games. *International Journal of Education and Ageing*. 5(1), pp.61-78.
<http://eprints.bournemouth.ac.uk/32574/>

4. Details of the impact (indicative maximum 750 words)

Influencing government policy

In 2016 Conor Burns MP invited the National Centre to the House of Commons (HoC) to launch [BU's Guide to Financial Scamming](#), published with CTSI and National Trading Standards (NTS). The guide was distributed to all MPs, resulting in a question put to Parliament by Julian Knight MP, calling on the government, financial institutions and the communications industry to do more to protect the elderly and vulnerable individuals from scams, specifically drawing attention to "the measures proposed by BU" [E1a].

In October 2017, the team were invited back to the HoC to run a Cyber Scams and Financial Fraud event, leading to them working closely with Conor Burns MP to set up the All Party Parliamentary Group (APPG) on Financial Crime and Scamming. He writes: "I have seen the devastating effect on individuals and their families of such crimes. I believe we are all indebted to the remorseless, ongoing and innovative work that the National Centre undertakes" [E1b].

BU's research has highlighted that people in the early stages of dementia, with reduced levels of cognitive function, are most at risk of being scammed. This research informed the Government's National Mental Capacity Forum (2018) on capacity and scam risk. Their 2018/19 report says: "[The National Centre] has continued to lead the research into financial scamming and fraud" [E2].

Collaboration with National Trading Standards and CTSI

Together with NTS, BU was one of the founding partners of Friends Against Scams, which aims to protect and prevent vulnerable people from becoming scam victims. They have over 600,000 signatories including organisations such as: British Gas, PlusNet, NatWest and Lloyds Banking Group.

The manager of the Scams Team at NTS, says: "Together through our work we are seeing a national reduction in mail and telephone fraud, preventing thousands of citizens from being defrauded by scams and saving hundreds of thousands of pounds from fraud in the process. I cannot commend their research and impact highly enough, they have truly been national leaders" [E3b]. In 2019-2020 investigations by the Scams Team saved consumers GBP22,703,586 [E3a]. In 2017 BU was the first institution to be awarded a CTSI Hero award, for its "significant contribution to understanding the relationship between adult social care and trading standards enforcement work" [E4].

Change in financial institutions

Learning resources have also been developed with Lloyds Banking Group to support frontline staff to better understand the needs of vulnerable customers, especially those in cognitive decline [E5]. The guidance was created to prevent people from falling victim to future scams.

Supporting local government

BU's information guides and textbook: 'Safeguarding Adults, Financial Scams and Mental Capacity' (2017) were distributed nationwide to every Safeguarding Adults Board and Trading Standards Team in England by CTSI [E6a]. They are cited in guidelines issued by the Association of Directors of Adult Social Services [E6b]. Many local authorities now use these guides as their Financial Scamming Policy. As an example, Norfolk County Council states, "I cannot emphasise enough how the National Centre has been at the forefront of helping safeguarding boards like mine adapt and deliver enhanced services to this new form of crime. It really has been that critical in supporting our work" [E7].

Changing practice

The Burdett Trust for Nursing funded bespoke innovative learning tools and digital stories for community health practitioners, launched in May 2018 [E8a]. These tools were distributed across England by the NHS England Safeguarding Team, and are having a significant impact on NHS Safeguarding Adults practice. According to NHS England, "The work of the National Centre particularly in the area of financial scamming has been of real value and significance within the NHS...their learning resources for community healthcare workers are making a real and significant improvement in the way NHS staff both understand and are able to support potential and actual victims of this crime" [E8b].

The National Centre's research is described as "making a significant difference in reducing the number of vulnerable members of our communities who have been victims of cruel and exploitative schemes" by the Chief Social Worker, Department of Health and Social Care [E8c].

Innovative learning games for both practitioners and members of the public have been distributed nationally by Age UK as part of their commissioned learning tool [E9a]. After the pilot programme, 92% of participants felt more knowledgeable about different types of scams and 90% were more likely to report a scam [E9b].

COVID-19 response

BU has assisted the NHS COVID-19 Emergency Response, working with the Deputy Directors of Nursing and Safeguarding for NHS England, to produce weekly videos to help NHS and community workers identify people at risk of being scammed. BU's research is referenced in the APPG on Social Integration's report on Social Connection in the COVID-19 Crisis: "Evidence from Independent Age and Bournemouth University suggests that loneliness and social isolation can increase the risk of financial scam susceptibility. Reducing social isolation and increasing digital literacy are means to reduce vulnerability to scamming" [E10].

5. Sources to corroborate the impact (indicative maximum of 10 references)

E1a Hansard (2016) *Scamming: Vulnerable Individuals*. Volume 614. [online] London: Hansard, p.1. Available at: <https://hansard.parliament.uk/Commons/2016-09-08/debates/BDA7614A-25E3-4A18-81F0-C20C3E394378/ScammingVulnerableIndividuals> [Accessed 8 April 2018].

E1b Conor Burns MP (2019) *Testimonial letter*.

E2 National Mental Capacity Forum (2019) *Chair's Annual Report*. Third report. [online] London: HM Government, p.17. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/815693/third-annual-report-of-the-NMCF.pdf [Accessed 14 November 2019].

E3a National Trading Standards (2020) *Annual Report 2019-2020*. [online] Basildon: National Trading Standards, p.75. Available at: <https://www.nationaltradingstandards.uk/uploads/annual%20report%202019-20%20.pdf> [Accessed 8 September 2020].

E3b National Trading Standards Scams Team (2020) *Testimonial letter*.

E4 Chartered Trading Standards Institute (2017) *First For Bournemouth University*. [online] Available at: <https://www.tradingstandards.uk/news-policy/news-room/2017/first-for-bournemouth-university> [Accessed 5 March 2020].

E5 Friends Against Scams, Bournemouth University, Lloyds Banking Group (2020) *Are You Or Your Loved Ones Being Targeted By Scams? Help To Manage Finances And Avoid Scams For People At Risk And Those Who Support Them*.

E6a CTSI, ADASS, BU (2019) *Joint letter to all councils in England*.

E6b ADASS Chair & Project Lead, NTS Scams Team, *Financial Abuse And Scams Guidance For Councillors, Directors, Managers And Social Work Practitioners*. [online] Association of Directors of Adult Social Services, p.2. Available at: <https://www.ssaspb.org.uk/Professionals/top-tips-financial-abuse-and-scams.pdf> [Accessed 24 March 2017].

E7 Norfolk Adults Safeguarding Board (2020) *Testimonial letter*.

E8a Brown, K. and Lee, S. (2018) *Safeguarding Practice For Those At Risk Of Financial Abuse From Scamming: A Workbook For Community Nurses And Healthcare Professionals*. Bournemouth: Bournemouth University

E8b Safeguarding Nursing Directorate, NHS England (2020) *Testimonial letter*.

E8c The National Centre for Post-Qualifying Social Work & Professional Practice (2018) *Transforming Professional Practice Through Partnership To Protect Vulnerable People*, p.2. Testimonial from Chief Social Worker, Department of Health and Social Care.

Impact case study (REF3)

E9a Fenge, L. and Lee, S. (2018) *Scams Prevention And Victim Support Toolkit*. Bournemouth: Age UK, National Centre of Post-Qualifying Social Work & Professional Practice.

E9b Age UK, *Scams Prevention and Victim Report*. Available at <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/scams-report-a5-booklet.pdf>

E10 Rutter, J. (2020) *Integration not demonisation: The Final Report Of The All-Party Parliamentary Group On Social Integration's Inquiry Into The Integration Of Immigrants Social Connection In The COVID-19 Crisis*. Initial Report From The COVID-19 Inquiry By The All Party Parliamentary Group On Social Integration. London: All Party Parliamentary Group on Social Integration, pp.24, 48.