Blocking nuisance calls
in East Renfrewshire 2016/2017

Prevention team
0141 577 3782
www.eastrenfrewshire.gov.uk/prevention
Blocking nuisance calls in East Renfrewshire 2016/17

450
Call blocking units supplied to residents along with our “confidence at home” packs

261,687
Nuisance/Scam phone calls blocked

Benefits and savings

1. Residents facing challenging situations and disorders such as dementia more able to cope with independent living.
2. Reduced risk of financial harm from scammers
3. Reduced risk of trips and falls
4. Reduced anxiety and stress
5. Reduced risk of distraction, fires and accidents
6. Residents can answer phone with confidence
7. Reduced public expenditure
8. Improved quality of life for our most challenged residents and their carers

Estimated £9 Billion
Lost to scams in UK each year

“We this has made a phenomenal difference to my mother. Her anxiety levels were through the roof when receiving nuisance calls and she was repeatedly scammed. This is in no small way responsible for my mother still living independently at home”

“The system is so wonderful, we appreciate having it immensely. Your team are superb. My wife and I are so grateful to have the call blocker and hugely appreciate having it in our home. Enormous thanks to the council.”

“Best thing we have been given. My husband is disabled and going to the phone is difficult enough. We only hope we don’t have to pay for it in the near future. We now feel a lot safer. Thank you very much for your help.”

Estimated Financial Savings over 5 years
£1,310,850 - £3,522,150 against a direct cost of £45,000 – an average ratio of 54 to 1
Nuisance and scam phone calls pose a significant problem for older and vulnerable adults in the UK. As well as causing undue stress, and leaving millions afraid to pick up their phone, unwanted calls can result in vulnerable people making ill-advised decisions about their home, their life and their finances – whether it’s changing their utility provider, purchasing an unnecessary product, or entering a bogus prize draw.

In 2012 East Renfrewshire Council started an innovative project using call blocking technology to protect older vulnerable residents. Since this time they have distributed devices to 450 older and vulnerable consumers:

- Ofcom says that the average UK household currently receives around 20 nuisance calls per month, but the vulnerable residents on this project are receiving between 50 and 60 nuisance calls per month.
- Over 261,687 nuisance/scam calls have been blocked since the project was started in 2012.
- 6% of participants receive on average 100 or more nuisance calls per month, with one receiving 150 per month.
- 47% of all incoming calls received by participants were nuisance or scam calls.
- The callers appear to target those who are especially vulnerable – those with dementia received significantly more nuisance calls than other vulnerable participants.
- The calls came from a variety of sources selling a diverse range of products and services – but many were promoting replacement boilers, energy surveys, and loft insulation.
- 13% of the nuisance calls appear to have come from international call centres.

The blocking technology installed was extremely effective - it consistently blocked over 95% of nuisance and scam calls across the project. Participants, their families and their professional carers reported many benefits from the project: carers have said that the reduction in nuisance and scam calls has allowed their relative to live independently for an increased period.

This project has protected 450 older and vulnerable adults, and we estimate that over a five year period this will make savings of between £1,310,850 and £3,522,150 for a cost of £45,000. With appropriate funding the number of installations to residents facing challenging situations could be dramatically increased. An excellent working relationship has developed between the Telecare section and the Prevention Team and cross referrals are increasing. The team collaborate with an extensive list of internal, external and 3rd sector partners.

The data collected by the call blocking technology can also be used to monitor loneliness, social isolation and mental health. This can help to facilitate more focused care provisions for the most vulnerable people in Scotland.

This award winning project has been very influential – East Renfrewshire have shared their results at regional and national conferences, and numerous local authorities around the UK have copied this approach and are running their own schemes.

Project delivery and administration:

- Jeff Wilson (IT Systems support and projects officer)
- Dan Pettigrew (Prevention Officer/Dementia support)
- Eleanor Griffiths (Consumer Advisor and projects officer)
- Ross Kelly (Modern Apprentice)
- Report Author: Paul Holland (Principal Prevention Officer)
Call Blocking Technology

At the start of the trial a number of call blocking technologies were trialled. trueCall Secure was considered to be the most appropriate for our most vulnerable residents. trueCall is a small box that connects in between the customer’s existing phone and the telephone socket.

It has an adaptor which requires a plug for electricity. It holds in its memory two lists of phone numbers – a block list, and a list of the phone numbers of trusted callers.

It has a number of available configurations to suit different people needs. For this trial the systems were configured with the Filter profile or Trusted Caller only profile.

Filter profile

- Callers whose number is on the trusted caller list are let through and the phone rings as usual
- Callers whose number is on the block list are blocked with a message telling them not to call again
- All other callers are intercepted with the message “If you are family, a friend or an invited caller please press 5, if you are a cold caller please hang up and don’t call us again”. Only if the caller presses ‘5’ will the phone ring

As can be seen from the results of the trial, telemarketers very rarely press the button to get through so their call is rejected without the resident’s phone ever ringing. This technique also blocks silent calls and recorded message calls.

Phone: 03330 115567 to hear how the unit deals with unrecognised callers on this profile.

Trusted Caller Only Profile

If trueCall is used to protect an extremely vulnerable person then it can be configured to only let calls through from trusted callers – all other callers are blocked by an announcement asking them to call a family member, carer, neighbour or warden – for example:

“Anne only accepts calls from friends and family members. If your call is important contact her son Duncan on 07767 132xxx or enter your code”

Any legitimate caller who has been left off the Trusted Caller list can still make contact via the trusted carer.

Telecare and community alarm numbers are put onto the Trusted Caller list. Those who call from a line where the number is withheld can enter a code to get through.

The Trusted Caller only option is a very powerful tool in protecting our most vulnerable residents from fraud and acute anxiety which can result from nuisance calls.

Phone: 03330 115870 to hear how the unit deals with unrecognised callers on this profile.
The history of the nuisance call blocking project

In 2012 East Renfrewshire Trading Standards joined up with teams in Angus and East Dunbartonshire to assess the scale of the nuisance call problem, and to run a three month trial of different call blocking technologies. It was the first time such a project had ever been undertaken in the UK.

For the first time, it was possible to evaluate and understand the scale of the nuisance call problem using hard data collated from the project. The number of calls received and the impact of these calls on trialists clearly demonstrated that nuisance calls were a significant problem for Scottish people. During this short pilot trial 40% of the calls received by older and more vulnerable residents on the project were nuisance calls – this is four times the national average (as reported by Ofcom). Alarmingly, the report presented evidence that suggested that the most vulnerable residents were being specifically targeted – particularly those living from dementia.

The project was recognised by the Association for Public Service Excellence, who awarded it their Best Public / Public Partnership Working Initiative Award in 2014. The joint venture also won the award for Innovation in Public Service Delivery at the 2014 Scottish Public Service Awards, and was nominated under three categories in the 2015 Local Government Chronicle awards.

Following the success of the project, Trading Standards teams across the UK started adopting the technology, and Trading Standards Scotland funded the provision of call blockers to local authorities across Scotland. Local authorities, police forces and charities are running similar projects around the UK and have blocked 1.5 million nuisance calls.

trueCall has an Internet Control Panel that allows the user to monitor their calls and change their configuration – or in cases where the user doesn’t use the Internet, carers and family members can use this to look after their relative from their own home.

trueCall also has an additional call recording facility which can be particularly useful for those with memory impairments or restricted vision. (Legal restrictions apply).

Other call blockers are available

Individuals and organisations should conduct their own research and select the product which best suits their own personal circumstances as a number of alternative call blocking units and options are available.
Results of the project

The trueCall call blocking equipment used for this project collects data about all incoming and outgoing calls. The project is currently logging the details of almost 9,000 nuisance calls per month. This provides intelligence about the phone numbers that are making the most calls. This evidence, along with data collected from other authorities has been used by the regulators to take action against call centres that were calling people registered with the Telephone Preference Service.

450 units have been installed on this project and have received 271,136 nuisance and scam phone calls, of which over 95% were blocked.

Number of nuisance calls received per month

- The average number of nuisance calls received per month has increased from 40 per month to 51.
- 6% of participants receive an average of 100 or more nuisance calls per month.

UK Wide - number of nuisance calls received per month
The data shows that the most vulnerable participants (for example, those with dementia) receive 18% more nuisance calls than other vulnerable participants. This suggests that call centres and scammers are increasingly targeting the most vulnerable groups of people.

When the top calling numbers were researched they appeared to be associated with the following goods and services:

1. Boiler replacement
2. Replacement windows
3. Boilers
4. Double glazing
5. Energy saving
6. Boilers
7. Boilers
8. Energy saving
9. Energy saving
10. Accident claim

Vulnerable targets
The data shows that the most vulnerable participants (for example, those with dementia) receive 18% more nuisance calls than other vulnerable participants. This suggests that call centres and scammers are increasingly targeting the most vulnerable groups of people.
Benefits for users and carers

Interviews carried out with participants and their carers before installing the call blocking equipment and then again a few months later identified a range of benefits:

- Reduced anxiety, confusion and stress
- Reduced risk of financial harm
- Fewer problems for carers to unravel
- Reduced risk of trips and falls
- Reduced risk of distraction accidents
- Helps the visually impaired make full use of their phone
- Makes people feel safer and in control
- Restores trust in the phone
- Increased ability to live independently

The case studies at the end of this report clearly illustrate these benefits, and the impact that the project has had on the lives of the participant and their carers.

"My aunt who has dementia has been a victim of several scams and has willingly given her credit card details to cold callers and sales people resulting in multiple insurance policies to cover household appliances and cover for un-necessary items as well as buying inappropriate health products.

It has been distressing for her when she discovers this is the case, as often she has no recollection of it and therefore feels vulnerable and that she has been taken advantage of.

The Call Blocker has eliminated these types of calls and has had a direct impact on her wellbeing.”

Challenging situations / Independent living

It seems clear that call blocking technology could be of significant benefit to help a wide range of groups to continue living independently - many of them who are dealing with challenging situations:

- Those living in sheltered housing (particularly those in council housing for whom the council has a particular duty of care)
- Those assessed for a community alarm
- Those who have been victim of a scam
- Those who receive a dementia diagnosis
- Those with mobility problem
- Those with mental health issues
- Carers
- Those who due to age, health or personal circumstances find nuisance calls stressful

“I have been helped tremendously by the call blocker. I no longer get any nuisance phone calls and this has helped me to live an independent lifestyle within the community. Thanks for your help. Your service is brilliant.”
As part of the project, a cost/benefit analysis was performed. This showed that the benefits to society from blocking unwanted callers are significant greater than the cost of supplying, installing and monitoring call blockers. (Further work is planned to develop cost benefit analysis to include all the potential savings).

Studies show that older people want to live independently for as long as possible. With residential care costing around £100 per day it is the aim of the Scottish and UK governments to support these individuals to do this for as long as possible.

During this project two carers noted that the call blocking technology delayed the move of the participant into care by a year, while one carer confirmed that another participant delayed her move into care by three years (this participant is still living independently at the time of writing). The saving of £146,000 from these three participants has more than covered the entire cost of the project.

There are numerous other financial benefits to society from blocking nuisance calls:

- Call blocking units can reduce the risk of falling prey to a telephone scam - victims of scams often need extra social care or financial assistance
- Rushing to answer the phone is a common cause of trips and falls. With a call blocker the number of phone calls is dramatically reduced = a reduced risk of a fall = avoiding personal distress and expensive care.
- Law enforcement agencies spend thousands recording and investigating telephone fraud.

It is estimated that the savings per vulnerable person are around £2,913 and £7,827 per resident over five years. This is significantly more than the cost of supplying, installing and monitoring call blocking technology which is around £1 per week over a five year term.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Minimum saving</th>
<th>Maximum saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowing people to remain living in their own homes for longer</td>
<td>£725</td>
<td>£3,625</td>
</tr>
<tr>
<td>Reduction in trips and falls</td>
<td>£50</td>
<td>£125</td>
</tr>
<tr>
<td>Reduction in distraction fires</td>
<td>£90</td>
<td>£360</td>
</tr>
<tr>
<td>Reduction in scams - Amount lost by the individual</td>
<td>£1,416</td>
<td>£2,281</td>
</tr>
<tr>
<td>Reduction in scams - Social care costs</td>
<td>£470</td>
<td>£757</td>
</tr>
<tr>
<td>Time cost</td>
<td>£162</td>
<td>£679</td>
</tr>
<tr>
<td>Cost savings for law enforcement agencies of recording and investigating telephone fraud; cost saving from a reduction telephone miss-selling; cost savings through reducing the burden on carers.</td>
<td>Not estimated, but this is a significant cost</td>
<td></td>
</tr>
<tr>
<td><strong>Total savings per Service User</strong></td>
<td><strong>£2,913</strong></td>
<td><strong>£7,827</strong></td>
</tr>
</tbody>
</table>
Project savings

Looking at the E Renfrewshire project as a whole with 450 operational call blocking units this is a project saving of £1,310,850 to £3,522,150 over 5 years. The direct cost of the project to date has been £45,000.

Around half of this is a saving in public spending, and half is a saving for the individual resident. While reduction in losses to scams are savings made by the individual, it is the case that scammers often take all of the victim’s savings.

This means that the victim becomes more dependent on the state for financial support after they have been scammed, so the state does benefit from a reduction in scams.

Falls are a big problem for older people. Age UK says that 10% of those who have a fall die within 12 months. Our feedback shows that residents repeatedly report feeling less likely to have a fall after the phone calls have been reduced.

“I cannot tell you what a difference this had made to her quality of independent living. The other concern with these calls was the physical danger as Mum, like so many older people, thinks they have to rush to answer when the phone rings no matter what they are doing. This increases the chances of 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 home for longer.”
Residents Case Studies

Prevention Team working in collaboration to protect vulnerable residents by blocking nuisance and scam calls.

The case studies below are from a group of 308 residents who have benefited from “bespoke prevention packages”. The outcomes are typical results from collaborative working. Further feedback is available at www.eastrenfrewshire.gov.uk/prevention

Case 1

Problem
An elderly resident was confused, distressed and financially harmed by constant nuisance/scam calls, despite being registered with the Telephone Preference Service.

Daughter visited regularly and helped administer financial affairs. Noticed financial irregularities and traced to mother paying repeatedly for Sky warranty scam. Carer was ready to put her mother into care due to distress and financial harm.

Solution
Bespoke prevention package and trueCall Secure unit installed – Trusted callers only profile.
(All trusted callers entered on web site are connected in the usual manner – all others are given the daughter’s number as a contact via a recorded message).

Outcome
Resident noted a significant reduction in stress and anxiety, suffered no further financial loss. She maintained independent living for a further 12 months. Daughter wrote to Chief Executive of East Renfrewshire Council:-

“My mother has dementia and her social worker put us in touch with the Prevention Team to trial a Call Blocker unit. My Mum has been getting confused and distressed with all the nuisance calls she was receiving, even though she was registered with the Telephone Preference Service. This had an effect on her confidence and she felt vulnerable in her own home.”

The call blocking equipment extended the residents ability to continue living independently for 1 year.
Case 2

Problem
An elderly resident living independently with dementia was proud and obstructive to assistance. Niece was the main carer and it became apparent she was losing substantial financial sums (in excess of £20,000) to telephone based scams. This was causing extreme distress for the woman and her niece who was constantly trying to help her aunt while looking after her children.

Solution
Niece came into the Prevention Team and a bespoke prevention pack was introduced:-

- No Cold Calling sticker
- Mail re-direction
- Trusted Traders
- trueCall Secure unit installed - Trusted Caller only profile (as above).

Outcome
Resident and carer noted dramatic reduction in stress. No further financial loss was noted. The resident maintained independent living for a further 12 months before going into care.

“The Call Blocker has been an extremely valuable tool enabling her to stay in her home longer. It has been useful on two fronts, firstly in protecting her from receiving any more nuisance calls and secondly it has made it easier for us to help administer her affairs unobtrusively. She has been a victim of several scams and has willingly given her credit card details to cold callers and sales people resulting in multiple insurance policies to cover household appliances and cover for un-necessary items as well as buying inappropriate health products. It has been distressing for her when she discovers this is the case, as often she has no recollection of it and therefore feels vulnerable and that she has been taken advantage of.

The Call Blocker has eliminated these types of calls and has had a direct impact on her wellbeing. She is more confident and positive about her situation; she is also less worried about being able to cope in her home, from our point of view as her carers, we feel happy that she is not vulnerable to speculative callers. We are also able to assist with her administrative and financial affairs as new callers are diverted to us first (we have power of attorney). The Call Blocker has really made a positive difference in helping her adjust to living with dementia, renewing her faith in her own abilities to cope in her own home. We feel this is a great intervention to assist vulnerable people.”
Case 3

Problem
Son contacted us in 2012 to report repeated telephone scams targeted at his elderly mother who is living independently with dementia. The scams had resulted in approximately £12,000 of financial loss and he was at his wits end and ready to put his Mum in care.

Solution
Advised son we would try the trueCall Secure unit on Trusted Callers only profile before he decided on his Mum’s situation.
Unit installed and his number was used as an alternative contact for non-trusted callers.

Outcome
The resident is still maintaining independent living and coping well. She has suffered no further financial loss and her anxiety levels were greatly reduced.
Case 4

Problem
An elderly woman, who was living independently with dementia, came to our attention via post office as a suspected scam mail victim. Transpired the woman was being deluged by scam mail and linked telephone calls. Investigations revealed a history of assorted scams. The financial loss was in excess of £100,000. The woman's daughter was aware that a problem existed but felt powerless to stop her mother giving away money to charities and scammers.

Solution
- Adult Protection and bank involved in case.
- Flag placed on bank account and mail re-directed to daughter.
- trueCall Secure unit installed initially on Filter Profile then changed to Trusted Callers only Profile to increase security.
- Non trusted callers were diverted to daughter.

Outcome
No fraudsters are able to target the resident by phone since the unit was put on the Trusted Callers only Profile.

Case 5

Problem
An elderly couple living with dementia are generally coping well but nuisance calls were causing stress and confusion. No financial loss but daughter concerned that they are vulnerable to scammers.

Solution
- Bespoke Prevention pack
- trueCall Secure unit installed – Filter Profile
- Trusted callers are automatically connected others have to press 2 to be connected. (Computer dialled calls cannot press 2 and therefore cannot be connected).
- Daughter monitoring calls and has obtained power of attorney to prevent financial loss. Will transfer to Trusted Callers only if any evidence of unauthorised callers pressing 2 to be connected.

Outcome
Daughter and parents less stressed and feel more in control of the phone and able to cope with the challenge of dementia.
A claim is being submitted to the financial ombudsman to investigate if the bank demonstrated a sufficient “duty of care” in respect of the lost £100,000.
Conclusion

- The call blocking project is improving the lives of our most vulnerable residents
- The project is predominantly financed via external funding sources
- The project costs are minimal in contrast to the identified cost benefit analysis savings
- The amount spent on units is an investment with proven personal and financial returns
- There is a growing demand for the units and with appropriate resources we can increase the number of units we install to vulnerable residents
- “Confidence at home” packs provide additional support to residents, helping with home safety and links to practical support from the prevention team and other partner agencies
- The equipment should be offered to every resident diagnosed with dementia as a priority
- The local and national data is shared with the information commissioner/Ofcom to reduce nuisance calls.