NATIONAL TRADING STANDARDS

Protecting Consumers Supporting Business

CareTutor

Live Webinar

Protecting People at Home: Building Scam-Resilient Care and Housing Services

How frontline teams can recognise, respond to and learn from scams.

Thursday | 10th September 2026

11:00 AM - 12:00 PM BST

Speaker :

Mark Thomson

Speaker :

Xavier Mace

Why this matters

Fraud can affect anyone.

But people receiving care or support may face additional risks because of:

- Isolation or loneliness.
- Cognitive impairment.
- Reliance on others.
- Changes in confidence or judgement.
- Regular contact with unfamiliar people.
- Increasing use of phones and digital services.

Frontline workers may be among the first people to notice something has changed.

What you will leave with

By the end of the webinar, you should be better able to:

- Recognise common scam approaches.
- Spot possible warning signs.
- Respond without blame or judgement.
- Know where concerns can be reported.
- Recognise when safeguarding may also be relevant.
- Strengthen prevention and learning within your service.

Fraud is not a minor issue

4.5 million Estimated fraud incidents in England and Wales in the year ending March 2026.

✅ Bank and credit account fraud increased by **15%** compared with the previous year.

✅ Fraud is one of the most commonly experienced crimes.

ONS, Crime in England and Wales: year ending March 2026.

How scams reach people

Criminals may make contact through:

- Telephone calls.
- Text messages.
- Emails.
- Social media.
- Online advertisements.
- Letters and post.
- The doorstep.

Different method. Same aim: create trust, urgency or pressure.

National Trading Standards continues to identify doorstep crime, cold calling and mass-marketing fraud among its priority areas.

Pause. Check. Challenge.

How criminals create pressure

Common tactics may include:

- Creating urgency.
- Pretending to be an authority.
- Offering a prize or opportunity.
- Creating fear or concern.
- Building a relationship over time or asking for secrecy.

It is not about being “gullible”

People can become victims because scams are designed to be convincing.

Avoid language such as:

“You fell for it”

“Scammer” or “Fraudster”

“Tricked” or “Duped”

“You should have known.”

“Why did you give them the money?”

“I would never fall for that.”

Instead use terms like:

- “You became a victim”
- “Criminal”
- “Manipulated”
- “Gaslighting”
- “You were vulnerable”

Shame can stop people telling us what happened.

What might a frontline worker notice?

Possible warning signs include:

- Unusual letters, parcels or phone calls.
- Repeated contact from unknown people.
- Unexpected payments or withdrawals.
- New “friends” asking for money.
- Sudden secrecy about finances.
- Anxiety after calls, messages or visits.

One sign may mean very little.
A pattern may tell you much more.

Scenario: Something does not feel right

Margaret receives homecare twice each day.

Recently her care worker notices:

- ✅ Several unfamiliar parcels.
- ✅ Margaret is receiving repeated phone calls.
- ✅ She mentions paying a “release fee” for a prize.
- ✅ She becomes defensive when the worker asks about it.
- ✅ She says the caller told her not to discuss it with anyone.

What would concern you?

Respond well in the moment

If a worker becomes concerned:

- Stay calm.
- Listen without judgement.
- Do not embarrass or blame the person.
- Establish what has happened.
- Consider whether there is immediate risk.
- Follow the organisation’s reporting procedure.

Support first. Investigate later.

Doorstep crime and rogue traders

Be alert where someone:

- ✅ Arrives unexpectedly.
- ✅ Creates an urgent problem.
- ✅ Pressures the person to agree immediately.
- ✅ Requests large or unusual payments.
- ✅ Returns repeatedly.
- ✅ Tries to isolate the person from advice.

Never assume a confident or friendly visitor is legitimate.

National Trading Standards specifically works to tackle doorstep crime and rogue trading activity.

Reporting fraud: an important change

Action Fraud has been replaced by Report Fraud
For people in England and Wales who believe they have been a victim of fraud and had money stolen.

Report Fraud
Online reporting and advice.
Telephone: 0300 123 2040
The new national service became operational during 2026 and replaced Action Fraud.

Also consider:
✅ Police where a crime requires an immediate/local response.
✅ The person's bank or financial provider, always call the bank first if money has been stolen.
✅ Local Trading Standards routes.
✅ Local safeguarding procedures where appropriate.

When it becomes a safeguarding concern

A scam or fraud may also raise a safeguarding concern.
Consider:

✅ Is the person at continuing risk?
✅ Has someone gained access to their home?
✅ Is somebody controlling or exploiting them?
✅ Are there concerns about capacity or coercion?
✅ Could other people also be at risk?
✅ Does this need escalating under local safeguarding procedures?

Financial abuse can be more than a financial loss.

Record what you know

Good recording helps protect the person and identify patterns.

Record:

- ✅ What the person said.
- ✅ What the worker observed.
- ✅ Dates and times.
- ✅ Names, numbers or organisations mentioned.
- ✅ Money or property involved.
- ✅ Actions taken and who was informed.

Record facts. Avoid assumptions.

Manager oversight matters

Managers should look beyond the individual incident.

Ask:

- ✅ Has this happened before?
- ✅ Are other people receiving similar calls or visits?
- ✅ Does the risk assessment need updating?
- ✅ Does the care or support plan need changing?
- ✅ Do staff need additional guidance?
- ✅ What can the service learn?

One concern may reveal a wider pattern.

Build a scam-resilient service

Strong services do more than react after somebody loses money.

They:

- ✅ Keep scam awareness visible.
- ✅ Encourage staff to report concerns early.
- ✅ Discuss real scenarios with teams.
- ✅ Share emerging scam information.
- ✅ Review incidents for patterns.
- ✅ Involve people receiving support in prevention.

Awareness → Conversation → Action → Learning

Friends Against Scams is a National Trading Standards Scams Team initiative designed to build awareness and help communities take a stand against fraud.

Take action + Q&A

Start with three questions

✅ Would our staff recognise the signs?

✅ Would they know what to do?

✅ Would our organisation learn from it afterwards?

Q&A

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Get in touch