



Learning from Safeguarding Adult Review Alison: Financial Abuse and Exploitation

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[Safeguarding Adult Reviews \(SAR's\) - Swindon Safeguarding Partnership](#)
[SSP Adult Safeguarding Documents](#)

Background

Safeguarding Adult Review (SAR) Alison identified a learning theme of financial exploitation and coercion, which prompted a subsequent thematic review.

Alison had a history of mental health issues and her physical and emotional health was affected by a number of significant issues.

A number of reports via different agencies noted financial exploitation allegations against neighbour(s) but there was no multi agency response to the financial exploitation.

Further information relating to the SAR report, learning resources and the thematic review can be accessed via this link [Safeguarding Adult Reviews \(SAR's\) - Swindon Safeguarding Partnership](#)

This brief provides some useful information for professionals to assist in identifying and responding to concerns about financial abuse.



1. What is financial abuse? [Section 42 \(3\) of the Care Act \(2014\)](#) states that: “Abuse” includes financial abuse; and for that purpose “financial abuse” includes

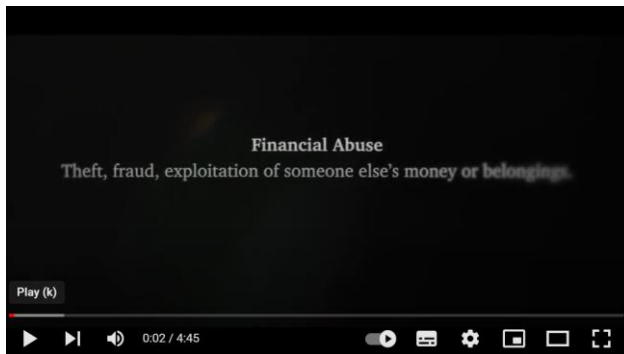
- (a) having money or other property stolen,
- (b) being defrauded,
- (c) being put under pressure in relation to money or other property, and
- (d) having money or other property misused.

The associated [statutory Care Act guidance](#) (section 14:17) also contains the following definition of financial abuse - ‘Financial or material abuse – including theft, fraud, internet scamming, coercion in relation to an adult’s financial affairs or arrangements, including in connection with wills, property, inheritance or financial transactions, or the misuse or misappropriation of property, possessions or benefits.’

Useful video clips to find out more



[Newcastle Safeguarding Adults Board - Financial Abuse video - YouTube](#)
Duration 1:47 minutes (2022)



[Adult Safeguarding - Financial Abuse - YouTube](#) Duration 4:45 minutes (2021)



Case example [West Yorkshire victim of financial abuse - YouTube](#)
Duration 3:16 minutes (2020)



[Spot the signs of financial abuse - YouTube](#)
Duration approximately 7 minutes



2. Impact of financial abuse: Financial abuse can have a serious impact upon a person, not only on their money or property but also on their overall wellbeing, physical and mental health.

This should not be underestimated and the impact can be as significant as other types of abuse. Even small financial or material losses have the potential to have a significant impact on the adult at risk and can leave people unsettled and without the confidence to live independently.

It may cause the person who previously did not have any care or support needs, to deteriorate to a level, which does require intervention and the requirement for support and services from Adult Social Care.

4. Who is at risk of financial abuse?

Financial and material abuse **can happen to people anywhere and at any time.**

It can happen in a person's home, day care, hospital, college or in a public place, it is never acceptable no matter how minor it may seem. Financial abuse is a crime. ([What is Financial Abuse? - Ann Craft Trust](#))

Financial abuse might not happen in isolation and often takes place where there is an unequal balance of power. It may be linked to other types of abuse, this is not an exhaustive list but examples may include when someone:

- has a learning disability
- medical condition or takes medication
- is a victim of domestic abuse or violence (in this context it may be referred to as economic abuse). It is one of a range of controlling behaviours used by perpetrators. (**Reminder:** Domestic Abuse Act (2021) introduced a new definition which states '*domestic abuse covers a wide range of behaviours that are used to control, threaten or intimidate victims*'). Behaviours are classed as domestic abuse if both the individuals are:
 - over 16 years of age
 - **'personally connected' to each other** and the behaviour is abusive (See webpage for further information [Domestic abuse - Swindon Safeguarding Partnership](#))
- Organisational abuse: there may be opportunities for financial abuse where an organisation/their staff have access to and/or manage money on behalf of a person or where the abuse is a result of poor policy, procedures or systems.
- Self-neglect: A lack of self-care (including of personal care and of the home environment) might be as a result of financial difficulties brought about by financial abuse.

Who is at risk continued.

- The Safeguarding Adult Review (SAR) noted that Alison had a long history of mental health issues, received medication for schizophrenia and as having an Emotional Unstable Personality Disorder (EUPD).
- During the latter part of her life her quality of physical and emotional health was affected from a number of significant issues including the effects from Hepatitis C, alcohol usage, smoking and aspects of a self-neglect lifestyle.
- There were reports via a number of different agencies regarding her suicide and self-harm attempts and sexual and financial exploitation allegations against neighbour(s).
- **There was no multi agency response to the exploitation concerns.**

For further information please refer to SAR Alison [Safeguarding Adult Reviews \(SAR's\) - Swindon Safeguarding Partnership](#) and the thematic review [A thematic review of financial exploitation/coercion from SAR Alison \(authored by Nicola Sawyer\) - Swindon Safeguarding Partnership](#)

Further information about who may be at risk can be found on the following websites:

- [What is Financial Abuse? - Ann Craft Trust](#)
- [Commissioning care homes: common safeguarding challenges - Issues: Financial abuse \(scie.org.uk\)](#)
- [Financial abuse | Neighbourhood Watch Network \(ourwatch.org.uk\)](#)



5. Who commits financial abuse? Financial abuse can be committed by anyone anywhere, even people employed to provide care. This might include:

- Spouses, friends, family and neighbours
- People employed to provide care
- Volunteers
- Strangers

[Source: What is Financial Abuse? - Ann Craft Trust](#)

6. What might financial abuse look like ? Below are some examples:

- Fraud, scamming (including internet scams),
- Theft
- Preventing a person from accessing their own money, benefits or assets
- Lending money that is never paid back
- Undue pressure, duress, threat or undue influence (coercion) put on the person in connection with loans, wills, property, inheritance or financial transactions
- Arranging less care than is needed to save money to maximise inheritance
- Someone stopping others helping to manage/monitor financial affairs
- Refusing to access benefits
- Misuse of personal allowance in a care home
- Misuse of benefits or direct payments in a family home
- Someone moving into a person's home and living rent free without agreement or under duress
- False representation, using another person's bank account, cards or documents
- Exploitation of a person's money or assets, e.g. unauthorised use of a car
- Misuse of a power of attorney, deputy, appointeeship or other legal authority
- Rogue trading – e.g. unnecessary or overpriced property repairs and failure to carry out agreed repairs or poor workmanship

[Source: Financial or Material Abuse | Norfolk Safeguarding Adults Board](#)



7. How might you recognise it? Below are some examples:

- unexplained or sudden inability to pay bills, especially when there is someone appointed to support with this; debt building up
- unexplained withdrawal of money from accounts
- personal possessions going missing
- contrast being known income and actual living conditions
- unusual interest by friend/relative/neighbour in financial matters
- pressure from next of kin for formal arrangements being set up.
- Receipts not being provided for shopping or other services

8. What you can do?

- ✓ Be [professionally curious](#) and believe the unbelievable.
- ✓ Look more closely and ask questions
- ✓ [Ask for proof](#) from anyone who claims to have [Lasting Power of Attorney](#) or [Deputyship](#). Consider whether they are acting in the adult's best interests. Please note: You should [contact the Office of the Public Guardian](#) if you suspect abuse or misuse of power by a Lasting Power of Attorney, Enduring Power of Attorney, or a Court Appointed Deputy.
- ✓ Check how people are managing and safeguarding their affairs.
- ✓ At **social care reviews**, always check whether care bills are being paid and by whom. Non-payment or obstructing financial assessment can be a red flag.

Reminder!

Mental Capacity: Consider the persons mental capacity and any particular risks. MCA applies to people aged 16 and over and is designed to protect and empower people who may lack the mental capacity to make their own decisions about their care, treatment or financial affairs.

It's important that if you are asking someone to make a financial decision that you are confident, they have the mental capacity to do so. **Remember capacity is both time and decision specific.** A person can have mental capacity to make some decisions but not others.

Timely assessment of mental capacity around financial decisions is a crucial step in the protection of adults at risk from financial and material abuse.

Making Safeguarding Personal (MSP) is the basis on which all safeguarding work must be taken forward. MSP is about focusing on the personalised outcomes desired by people with care and support needs who may have been abused. It is about person-centred approaches to working with risk.

Reporting your concerns

- ✓ If you identify potential abuse you may be concerned that you have misunderstood the situation or overreacted – this is understandable but you cannot ignore your concerns.
- ✓ **Share your concerns with your manager without delay.**
- ✓ Financial and material abuse is a crime. Anyone can report a crime or suspected crime to Wiltshire Police on 101 or in an emergency call 999.
- ✓ Adults at risk may choose not to support action / police action against family or friends, or carers they rely on. However, we still have to consider risks to others from that person, and should always talk through options, to stop it happening again.
- ✓ If there are safeguarding concerns regarding an adult with care and support needs further information about how to refer can be found on [Report a concern - Swindon Safeguarding Partnership](#)

Resources

Further resources about financial abuse

Useful websites to find out more:

- [What is Financial Abuse? - Ann Craft Trust](#)
- [Financial Abuse of People with Learning Disabilities Training \(anncrafttrust.org\)](#)
- [Resources | Safety Net \(arcuk.org.uk\)](#) resources to prevent exploitation of people with Learning Disabilities
- [Financial abuse | Neighbourhood Watch Network \(ourwatch.org.uk\)](#)
- [Personal fraud and how to prevent it | Wiltshire Police](#)
- [The Little Guide to... preventing fraud and cyber crime | Metropolitan Police](#)
- [Financial abuse | The Law Society](#)
- [Welcome to the Elder Financial Abuse | Research and Training site](#)
- [Trading standards | Swindon Borough Council](#)
- [Safeguarding adults: helping people to protect themselves from crime - YouTube](#)
- [Friends Against Scams - National Trading Standards \(NTS\) Scams Team initiative protecting and preventing people from becoming victims of scams](#) Free eLearning and resources for professionals
- [Resources | Hourglass \(wearehourglass.org\)](#) UK-wide charity focussing on harm and abuse of older people.

Toolkits

- East Sussex Safeguarding Adults Board have developed a Financial Abuse Screening Tool which may be helpful for professionals to use to identify adults who are at high risk of financial abuse. The tool can be used by a worker in any organisation.
- [Financial Abuse Screening Tool \(PDF\)](#)
- [Financial-Abuse-Screening-Tool](#) (word version)
- [Financial Abuse Support Toolkit • NCDV](#)
- [What is economic abuse? - Surviving Economic Abuse](#)
- [Economic Abuse Toolkit \(HTML\) - GOV.UK \(www.gov.uk\)](#) - April 2023
- [Financial abuse: spotting the signs and leaving safely \(moneyhelper.org.uk\)](#)

Swindon Safeguarding Partnership Resources

SSP Procedures and guidance

- [Adults policies and guidance - Swindon Safeguarding Partnership#](#)
- [Adult Safeguarding - Swindon Safeguarding Partnership](#)

MCA resources

- [Making Safeguarding Personal](#) - August 2021
- [Mental capacity act](#) - October 2020
- [Mental capacity - Guidance for clinicians and social care professionals on the assessment of capacity](#) - Guidance aimed at clinicians and social workers on the assessment of capacity. May also be useful as a reference to other professionals.
- [Mental capacity toolkit](#) - Bournemouth University and Burdett Trust for Nursing have developed a toolkit to help support health and social care professionals working with individuals whose decision-making capacity is limited, fluctuating, absent or compromised. This resource will be beneficial to other professionals.

SSP Training

- Further information about the training offer can be found on this webpage [Training Information - Swindon Safeguarding Partnership](#)
- Alternative learning resources - [7-minute briefs and learning resources to improve practice - Swindon Safeguarding Partnership](#)
- **Video archive:** A recording of the presentation given by Nicola Sawyer who was the author of the thematic review (SAR Alison) at the SSP conference in 2022. It is in part 2 of the recording start time 32:55 minutes for approximately 20 minutes [Video archive - Swindon Safeguarding Partnership](#)
- [Exploitation of adults - Swindon Safeguarding Partnership](#)
- [Domestic abuse - Swindon Safeguarding Partnership](#)
- [SSP Practice Brief Adult Exploitation - Swindon Safeguarding Partnership](#)