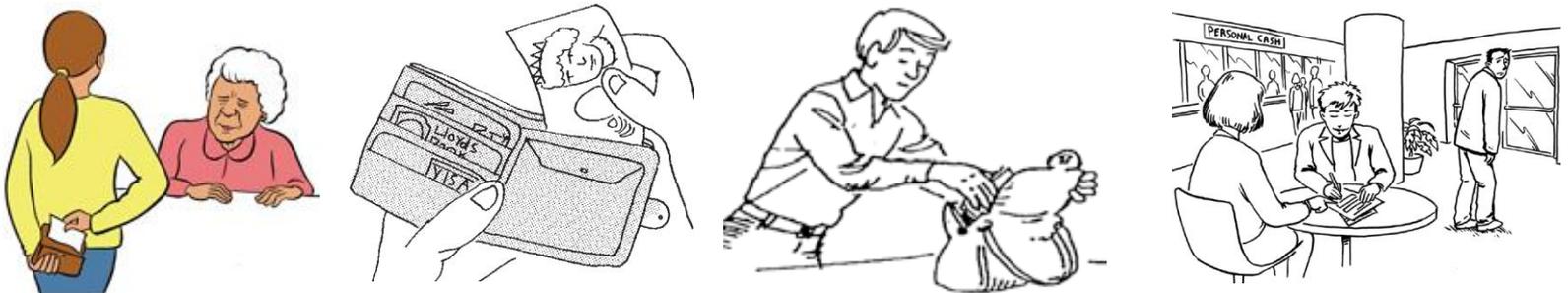


Safeguarding People from Financial Abuse



Ann Craft Trust: ACTing against abuse

- Established in 1992, and part of the University of Nottingham, the Ann Craft Trust (ACT) is a national charity.
- ACT works with staff in the statutory, independent and voluntary sectors in the interests of children and adults with learning disabilities who may be at risk of abuse.

Introductions

Everybody has the right to the money and property that is legally theirs and to live free from financial abuse.

Financial abuse is unacceptable, and in many cases illegal. It can occur in a person's own home, whilst they are receiving a service or in their community.

The abuse may be perpetrated by a professional, friend, family member or a stranger. Financial abuse is a complex area and can be hard to recognise and prove.

Introductions

Studies show that in some areas it is the most widespread type of abuse

Statistics are startling:

- At least 20% of all UK cases of adult abuse are financial

One area reported that

- 60-80% cases of financial abuse take place in a person's own home
- Nearly 70% of financial abuse is carried out by a family member

The financial abuse project



ACTing against abuse

A two year partnership project, funded by the Department of Health

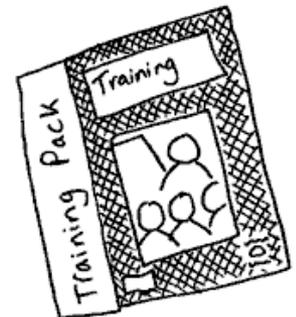


ACTing against abuse



all about people

A resource offering a flexible training on the issues relating to financial abuse of people with learning disabilities; including **prevention, detecting,** and **reporting** of abuse.



The financial abuse project



ACTing against abuse

It is very important that people with learning disabilities know about their rights not to be financially abused and that others can recognise and prevent it. We have developed a separate accessible information and resource for people with learning disabilities to help raise people's awareness of financial abuse.



Themes from our survey



ACTing against abuse

We had an amazing response rate to the survey and received:

368 responses: professionals and paid carers

293 responses: unpaid carers and family carers

53 responses: people with learning disabilities

We also spoke to **72** people with learning disabilities in focus groups



Themes from our survey



ACTing against abuse

Financial abuse seems to occur **wherever people live** – residential care, supported living, in the family home

The subject of **mate crime** and the vulnerability of people with learning disabilities has been raised often

Reluctance to raise matters with **the police** or get the police to take action has been a common issue

Just about everyone has said they would like **more information or training** on the subject

Themes from our survey

People are increasingly expected to **manage their own money**

Alongside this we must not lose sight of the **potential risks** of abuse or crime

There is a clear need for a lot **more support and advice** for those working with people with learning disabilities to prevent, detect and deal with financial abuse.

Key issues from professionals



ACTing against abuse

- Banks issuing credit cards/ overdraft facilities with no clear instructions
- Difficulty involving the police
- Low priority of training on financial abuse
- 'Private carers' – issues such as large fees, grooming of people, accepting gifts
- Mate crime –being taken advantage of by 'friends'
- Family carers looking on person's income as 'family money'
- People with learning disabilities not understanding or recognising financial abuse or knowing how to complain

Key issues from families



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- Big concerns about financial abuse and many shared their stories
- Not being consulted on decisions about financial capacity and risk assessment
- Worries around when people are not living at home
- Concerns around reporting crimes and support from police
- Not understanding their rights and responsibilities when their child becomes an adult

Key issues from people with learning disabilities

- Limited understanding about definition of financial abuse (often confused with other forms of abuse)
- Some awareness of financial abuse in own lives or those of friends (more stories from focus groups than surveys)
- Main examples given were family members controlling or mishandling money, staff taking advantage (eg BOGOFs) and 'mate crime' or targeting by people on the street.
- Very little training or information received but was strongly desired
- Lack of reporting to or follow up by police
- Mixed experiences with banks

What is financial abuse?



ACTing against abuse

Financial or material abuse – including theft, fraud, exploitation, 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.

Care Act guidance 2014



Financial Abuse

Much financial abuse is theft and fraud and therefore for the police to investigate. It may also be a significant threat to people's health and well-being and may require more attention and collaboration from a wider group of stakeholders, including financial institutions such as banks.

Care Act guidance 2014

What is financial abuse?



ACTing against abuse

The dynamics of financial abuse include:

- The intentions of the (potential) abuser and their relationship with the person
- The nature of the actions taken to access the money
- The extent to which the money is being used to meet the person's needs
- The degree of harm/loss to the person
- Any conflicting interests the (potential) abuser or other interested parties (eg relatives) have in terms of access to the money or property

What is financial abuse?



ACTing against abuse

A working definition of financial abuse:

The intentional or opportunistic appropriation of the income, capital or property of a vulnerable person through theft, fraud, deception, undue influence or exploitation; including the hoarding of vulnerable person's resources for future gain which is also a form of exploitation and may be associated with culpable neglect.

Brown 2003

What is financial abuse?



ACTing against abuse

At its most basic financial abuse is very clear and straightforward. Criminal offences such as theft, fraud and extortion leave no room for doubt. They are plainly abusive. However there are other, rather more subtle examples of financial abuse, some of which are a lot more common in practice than we might like to think.

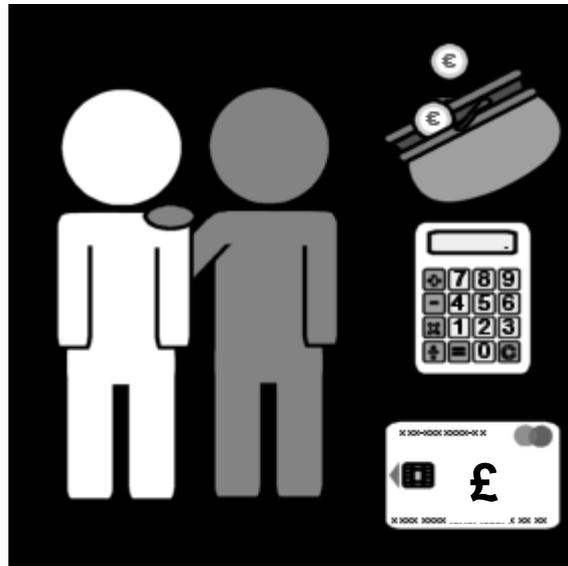
<http://stUARTSorensen.wordpress.com/>

Key risk factors for £ abuse

- Person is **unable to manage their own finances** due to lack of capacity or insufficient numeracy skills
- Person is known to be **isolated or is regarded as at risk** within the community
- Person who is isolated or lives on their own may be more at risk of being **exposed to financial pressure** e.g. from salespeople, loan firms, rogue traders or bogus callers
- Person is **dependent on another person or people** to manage their money

Appointees and Attorneys

If someone is not capable of managing their own affairs they may have an **appointee** or an **attorney**.



Some indicators of £ abuse



ACTing against abuse

- Unexplained loss of money
- Inability to pay bills, overdue rent
- Person unable to access their own money or check their own accounts
- Deterioration in standard of living, for example an inability to purchase items that they could normally afford
- Unusual activity in bank accounts
- Cheques being signed or cashed by other people without someone's consent
- Signatures on cheques etc, that do not resemble the person's signature, or signed when the person cannot write

Some indicators of £ abuse



ACTing against abuse

- Inappropriate granting and/or use of a Power of Attorney
- Missing personal belongings
- Sudden changes in bank accounts, including unexplained withdrawals of money
- The inclusion of additional names on a person's bank account
- Loans or credit being taken out by a person in circumstances that give cause for concern
- Concern that an excessive amount of money is being expended on the care of the person

Some indicators of £ abuse



ACTing against abuse

- Lack of amenities, such as TV, personal grooming items, appropriate clothing, that the person should be able to afford
- Deliberate isolation of a person from friends and family, resulting in the caregiver alone having total control
- A person's inability to explain what is happening to their own income
- Items purchased which are not appropriate for the person
- A person asking only financial questions of care workers, not asking questions about care

Minimising the risk

The balancing act

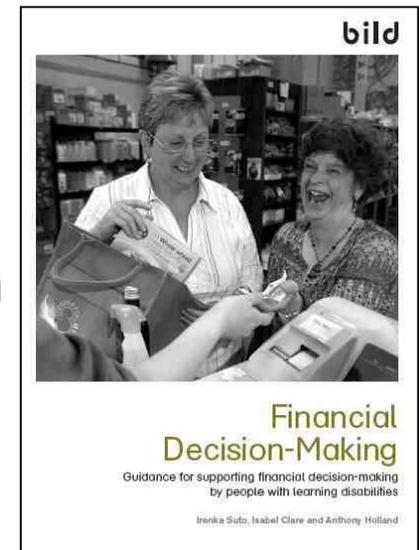
- Enabling people to have respect, autonomy and as much control over their finances as possible
- Protecting people from abuse and exploitation

Must work within the **Mental Capacity Act**

Take a look at:

Financial Decision Making

for help on how to carry out an assessment of financial decision making capacity



Minimising the risk

- It's not a one person job!
- Appoint deputies and attorneys where appropriate.
- Talk to those who know person well: especially family
- If concerned, consider a capacity assessment,
- Discuss risks in any care planning meetings
- Include level and type of support in personal plans,
- Keep under review
- Be aware of your role, responsibilities and limitations of dealing with someone's finance
- Keep good records



Minimising the risk

Applying good practice to the people you support and care about;

- Don't give out personal PIN number for cards
- Don't give anyone a blank cheque
- Don't keep large sums of cash at home or with you.
- Don't throw papers with personal details (eg name, address, date of birth, in the bin. If possible shred.
- Don't sign up for store or credit cards, or loans if you do not understand the charges.



Minimising the risk

Applying good practice to the people you support and care about;

- Avoid traders with no landline phone or office details
- Do not sign or agree to anything on your doorstep.
- Ask callers to provide identification and agree a time when they can call again
- Don't leave strangers alone in your home
- Be very wary of doorstep traders offering to carry out work on your home such as roof repairs, hedge trimming or drive cleaning.





ACTing against abuse

Managing financial risk

An acquaintance of a young man with learning disabilities was fraudulently using his bank card. The young man attended a safeguarding meeting with an advocate so that decisions could be made alongside him about how the risks might be reduced. The person already had the support of an appointee at the council in managing his finances. However he retained his own bank account. He wanted to maintain some degree of financial autonomy.

The advocate supported the young man in working out and then sharing with the meeting the steps he would take if he became aware again of fraudulent use of the card (calling the bank, cancelling the card, calling the police) and steps he was taking to monitor his account. It would have been easy for professionals to take a restrictive view point about his vulnerability and arrange for all his money to be deposited with the appointee so that he would have to come into the office to collect his money. With appropriate support and advice he is empowered to protect himself and to retain some autonomy

Ann Craft Trust: ACTing against abuse



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Ann Craft Trust

Centre for Social Work

University of Nottingham

University Park

Nottingham

NG7 2RD

Telephone: 0115 951 5400

Fax: 0115 951 5232

ann-craft-trust@nottingham.ac.uk

www.anncrafttrust.org

The Ann Craft Trust

Registered Charity No. 1086592