

Identifying, preventing and responding to **Financial Abuse**



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Financial abuse

Includes having money, property, benefits or possessions stolen or misused; being defrauded or scammed.

There are many different signs and indicators, and lots of professionals will have the opportunity to identify it, not just those working with people's finances.

Being aware of some of the risk factors can assist practitioners in taking proactive steps to prevent financial abuse occurring.

Finances can be a sensitive and private topic but practitioners should try to talk to the person about concerns and what they want to happen next

We should be empowering and enabling people to use and manage their own finances and property safely. There are lots of services and support available.

Responding to financial abuse might involve taking immediate action to keep someone or their finances safe.

Safeguarding adults procedures can be used where the person who is experiencing or at risk of financial abuse is an adult at risk.

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Introduction

This guidance aims to support practitioners in safeguarding adults from financial abuse. It covers prevention, identification, and responses to financial abuse.

This guidance is primarily in relation to adults with care and support needs and is intended to complement the over-arching Newcastle Safeguarding Adults Board [multi-agency safeguarding adults policy and procedures](#). However, many of the services, support and information detailed are universal and are available to all adults.

Over the last five years, financial abuse has accounted for between 16-19% of all Section 42 enquiriesⁱ undertaken in Newcastle. 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.

The guidance was developed by a multi-agency group of practitioners from Newcastle who drew upon existing publications, specifically those produced by Gateshead Safeguarding Adults Board, Solihull Safeguarding Adults Board and East Sussex Safeguarding Adults Boardⁱⁱ.

What is financial abuse?

Financial abuse is detailed within Section 42 (3) of the Care Act 2014ⁱⁱⁱ as well as the associated Care and Support Statutory Guidance^{iv}. It is also included within the NSAB's Risk Threshold Tool^v.

Financial abuse includes:

- having money or other property stolen.
- being defrauded or scammed.
- having money, property, possessions or benefits misused.

Some specific examples might include:

- Forcing someone to give money or assets against their will.
- Staff or volunteers borrowing money or accepting gifts.
- Forgery.
- Forcing someone to change their will.
- Bogus/doorstep callers and rogue traders.
- Misuse of power of attorney.
- Non-payment of care fees.
- Taking some or all of a person's benefits.
- Controlling access to a person's finances.

- Postal, internet, telephone and SMS scams, including courier and romance fraud^{vi}.
- Cuckooing or home invasion where a vulnerable person's property is taken over for the purposes of criminal activity (often drug-dealing).
- Illegal money lending i.e. people who obtain loans without any paperwork or repayment end date.
- Obtaining a Power of Attorney when a person lacks the mental capacity to make the decision.
- Not giving change, taking reward points or buy-one-get-one-free offers when carrying out shopping tasks.
- Forcing someone to take out a contract (e.g. mobile phone contract) for someone else.

Financial abuse might not be happening in isolation. It can be linked to other types of abuse, in particular:

- **Domestic abuse**

Financial abuse (often referred to as economic abuse in this context) is one of a range of controlling behaviours used by perpetrators of domestic abuse.

- **Organisational abuse**

Where an organisation and their staff have access to and/or manage money on behalf of a person there may be the opportunity for financial abuse. Where abuse is a result of poor policy, procedures or systems this would be seen as organisational abuse.

- **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.

Identifying financial abuse

The following list of signs and indicators is not exhaustive and the presence of one or more of these does not always mean that financial abuse is occurring. However, their presence may prompt the need for further exploration.

- Change in living conditions.
- Lack of heating, clothing or food.
- Inability to pay bills/unpaid bills (particularly where someone else is responsible for managing finances).
- Sudden change in ability to pay bills or payment patterns.
- Discrepancies between how much income someone should have and their available income to cover their expenditure.
- Unexplained withdrawals from an account or sudden changes in bank accounts.
- Unexplained loss/misplacement of financial documents.
- The recent addition of authorised signatories on a client or donor's signature card

- Sudden or unexpected changes in a will or other financial documents.
- Signatures that do not resemble the person's normal handwriting – or a signature when the person is too unwell to be able to write.
- The sudden and unexplained transfer of assets to someone else.
- Isolation of a person from friends and family.
- People who have been in significant arrears/debt but are suddenly able to pay the debt with cash.
- Someone starting to engage in criminal behaviour, such as petty theft, shop lifting, selling and/or using drugs.
- People not having access to their own bank accounts or benefits.
- A person stating that someone else is looking after their bank card.
- A person being accompanied to the bank, Post Office, PayPoint outlet, credit union when benefits are being collected or money withdrawn.
- New "best friends".
- Change of ownership of a property.
- The purchase of items that the person does not require.
- Large volumes of junk mail.

Opportunities to identify financial abuse

Many practitioners are well placed to identify financial abuse. This is not limited to those who have a direct role in supporting someone with their finances:

- Conversations with the person about their life and specifically their finances may result in a disclosure or things that don't seem to add up.
- Some people are in positions where they see bank statements or other financial documentation which highlights something worrying.
- The debt advise sector undertake assessments of a person's income and expenditure which may identify concerns.
- Those who visit people's homes could be privy to a number of the signs and indicators of financial abuse.
- The presentation of the person themselves might suggest they have been a victim of financial abuse.
- A person's financial situation may lead to crisis e.g. related to their mental health or housing. At this point people might want to talk more and might disclose financial abuse.

Being professionally curious could maximise the opportunity to identify financial abuse, gain clarity on the concern and help to inform next steps. This will involve having a real conversation with the person you are concerned about, unpicking things that don't seem right or are uncomfortable. The Making Safeguarding Personal section below offers some guidance on talking to people about their finances.

There may be difficulties in identifying financial abuse:

- The adult may be reluctant to speak out through a sense of shame, or fear of repercussions, such as the family member withdrawing their support or getting into trouble.
- A belief that financial matters are private and raising concerns may seem like an intrusion.
- An adult may not recognise the abuse. For example, it might be quite subtle or they may think the person is doing them a favour.
- It may often start out as a legitimate transaction, but escalate over time, making it difficult to identify when it has tipped over into being abuse.
- It can be difficult to spot if an adult is being coerced.
- Individuals can be targeted because of perceived vulnerabilities such as dementia, learning disability or social isolation and therefore may not know they are being financially abused.

Risk factors

Practitioners should not be constrained in their view of who might be at risk of financial abuse. It can span all age groups, genders, income groups and circumstances. However, being aware of some of the risk factors and where financial abuse can be more prevalent can assist practitioners in taking proactive steps to prevent financial abuse occurring. Risk factors and prevalence can change depending on the type of financial abuse and who it is perpetrated against and by. Research in this area tends to be specific to older age groups or financial abuse occurring within intimate relationships and might not necessarily reflect what people see in practice.

The NSAB Risk Threshold Tool^{vii} identifies the following factors as increasing risk across all abuse types:

- The adult having needs for care and support.
- The adult not being able to protect themselves from the abuse or risk of it.
- The adult not having the ability/skills to communicate a concern about themselves.
- The adult lacking mental capacity.
- The adult being dependent on the alleged perpetrator.
- The adult has been threatened or coerced into making decisions.

Applying the above areas to financial abuse, might include scenarios such as an adult lacking in mental capacity to make decisions about their day-to-day finances; a dependency on the alleged perpetrator to manage finances including doing tasks such as shopping; a person not having a bank account, with a reliance on others to access their money.

Research-informed risk factors related to financial abuse for older people:^{viii, ix, x}

- User of care services.
- Loneliness (particularly for women).
- Single, separated, divorced or widowed.
- Regular social contact with family and friends.
- Poorer physical or mental health.
- Living in social rented accommodation.
- Increasing age (particularly for men).
- Those with dementia or reduced cognitive function.
- Needing help with activities of daily living (bathing/showering, feeding).
- Needing help to manage finances, shopping or housework.

Research-informed risk factors related to financial abuse within intimate relationships:^{xi}

- Life event (e.g. moving in with someone, getting married, separation).
- Female.
- Disability.
- Experienced financial abuse in a previous relationship (particularly for women).
- Men in same-sex relationships.

Research-informed risk factors related to scams or fraud:^{xii}

- Having respect for authority or a trusting nature.
- Confidence in own judgement and a belief of being in control.
- Scarcity or uniqueness of the offer.
- Digital illiteracy.
- Cognitive impairment.
- Social isolation.
- Illness.

Who might pose a risk?

Financial abuse is most likely to be perpetrated by someone who is known to the adult at risk, in particular family members, friends or neighbours but also including those in a position of trust.

However, compared to other abuse types (e.g. physical, neglect, sexual etc), a greater proportion relate to the alleged perpetrator being a stranger - 12% for financial abuse compared to 5% for all abuse types. This might be because financial abuse perpetrated as a result of scams and rogue traders (for example) are typically perpetrated by strangers.

Source of risk of financial abuse	Number of financial abuse concerns reported	% of financial abuse concerns in Newcastle
Known to adult at risk (e.g. family member, friend, neighbour)	771	76%
Provider (e.g. paid worker, volunteer, organisation)	126	12%
Unknown to the adult at risk	117	12%

Data from NSAB's 2019-20 submission to the NHS Digital Safeguarding Adults Collection.

The following may be additional risk factors related to those who pose a risk or perpetrate financial abuse:

- Are in debt or financial difficulties.
- Have an addiction problem (e.g. substance misuse or gambling).
- Have a sense of entitlement to the money (e.g. early inheritance, in payment for help/support/friendship).
- Family breakdown (e.g. want to prevent others acquiring money/assets).

Making Safeguarding Personal

A person-centred approach should always be taken, whether that is when you are preventing, identifying or responding to financial abuse. Making Safeguarding Personal (MSP) is the approach taken for all safeguarding adults work. It is about seeing people as experts in their own lives and working alongside them to identify the outcomes they want. There should be shared conversations between practitioners and the adult at risk (or their representative).

What might taking a person-centred approach involve:

- Talking to the person about the concerns that you have.
- Seeking their views on the perceived risk or harm.
- Asking the person what they would like to happen as a result of the concerns.
- Seeking their consent to share information on a multi-agency basis.
- Explaining the different options that might be available to help the person.
- Taking a strengths-based approach to the conversation – asking the person what is important to them, what solutions have they tried, what has worked/not worked in the past, understanding any barriers for the person.
- Ensuring the adult at risk is appropriately represented (by a family member, friend or independent advocate) in the safeguarding adults process if they would have substantial difficulty in participating themselves.

Talking about finances can be a sensitive and private topic. Remember to be sensitive while asking questions, and to be aware that an adult may not be willing to

open up about these topics, especially if the situation involves a family member or friend. The person might be fearful of speaking out and it might be that risks increase because of doing so. Practitioners can provide reassurance by:

- Explaining that they are not to blame for what has happened.
- Advising that there is help available (describe the different options that might be open to the person).
- Confirming that whatever action is taken will be in line with their wishes (unless there are other people at risk or there is a risk of serious harm).
- Agree a safe communication method with the person (particularly in a domestic abuse scenario) which might involve an agreed telephone number/email address/address for correspondence, a time and/or place.

[MoneyHelper](#) has a number of “Talk Money” guides available to help people have conversations with people about their finances. [Newcastle City Council’s Active Inclusion Service](#) have a series of “trigger point conversations” information sheets to help professionals talk to residents about: benefits; debt and money management; employment support; financial inclusion; and housing and homelessness prevention. Some questions to ask that are specific to financial abuse might include:

- Do you manage/handle your own money and finances?
- Do you have any money worries?
- Are you behind with any of your bills?
- Do you have enough money for food?
- Are you able to keep your home warm?
- How you ever felt pressured to lend someone else money?
- Have you ever shared banking information when you didn’t feel comfortable to?
- Have you lent someone else money that they haven’t paid back?
- Have you been pressured into changing your will, or power of attorney?
- Have you felt pressured or been forced to take out a loan that you didn’t agree to?
- Do you have loans that you don’t remember taking out?
- Have you been threatened when you were unable to pay back a loan?
- Do you owe money to a “friend”? Does this person loan money to many people in your area?
- Have you had your benefit or bank card taken from you?
- Have you been asked to give your password, login details, pin number to anyone?

Preventing financial abuse

Control over finances is a big part of a person's independence and wherever possible we should be empowering and enabling people to use and manage their own finances and property safely.

Strategies to both prevent and reduce risks around financial abuse might include:

- Providing information and advice around finances and keeping them safe.
- Helping people with debt and budgeting.
- Maximising a person's income.
- Good financial management e.g. Arranging/planning for Powers of Attorney, Deputies, Appointeeships, safe access to bank accounts/money.
- Safe recruitment procedures of staff or volunteers who have access to people's finances. Someone is defined as being in regulated activity (and therefore eligible for a Disclosure and Barring Service check) if they are assisting an adult with general household matters (such as paying bills or doing shopping) or if they are assisting in a person in the conduct of their affairs (such as being an attorney, deputy or advocate).^{xiii}
- Ensuring robust and auditable records are in place when someone is managing money on behalf of someone else. This includes attorneys, deputies, appointees, staff and volunteers.

There are a wide range of local and national services and support that might be considered and used in both preventing financial abuse and supporting people at risk of or experiencing financial abuse. The table on pages 12-16 details these.

Name of service	Contact details/webpage	What they can help with?
Action Fraud	https://www.actionfraud.police.uk 0300 123 2040	UK's national reporting centre for fraud and cybercrime. Reports are passed onto the National Fraud Intelligence Bureau who assess them and pass them onto local police forces or law enforcement agencies for investigation.
Active Inclusion Service, Newcastle City Council	www.newcastle.gov.uk/services/welfare-benefits/welfare-rights-and-money-advice/information-professionals-and-volunteers#referrals www.newcastle.gov.uk/homeless www.newcastle.gov.uk/services/jobs-and-careers/supported-employment-service	Financial inclusion and homelessness prevention information, advice and support. Includes: Welfare Rights team (welfare benefits), Money Matters team (debt and budgeting), Housing Advice Centre (prevention and relief of homelessness), Supported Employment.
Adult Social Care, Newcastle City Council	www.newcastle.gov.uk/services/care-and-support/information-and-support-adults 0191 2788377 www.newcastlesafeguarding.org.uk	Provision of advice and support to adults with care and support needs, developing care and support plans, both of which might include financial aspects. Adult Social Care lead and co-ordinate the safeguarding adults process.
Banking Protocol	www.ukfinance.org.uk/news-and-insight/blogs/fighting-fraud-through-banking-protocol	Rapid scam response scheme, branch (bank, building society or Post Office) staff are trained to detect the warning signs that someone is being scammed and to make an emergency call to the police. Police officers will then visit the branch to investigate the suspected fraud and arrest any suspects still on the scene.

Name of service	Contact details/webpage	What they can help with?
Business Finance Team, Newcastle City Council	appointee.deputyships@newcastle.gov.uk (for queries about LA appointeeships/deputyships) financial.assessments@newcastle.gov.uk (for queries in relation to financial assessments) reconciliation.section@newcastle.gov.uk & service.user.finance@newcastle.gov.uk (for queries about charging/debt for social care services)	Carry out financial assessments for people to work out how much they might need to pay towards social care services, arrange and administer appointeeships and deputyships where the Local Authority is the appointee, charge people for non-residential and residential services and answer queries about debts for social care services.
Citizen's Advice	www.citizensadvice-newcastle.org.uk 0808 278 7823	Advice on almost any issue - including money, debt, benefits, housing, immigration, employment, consumer issues, family problems, social care and health services
Department for Work and Pensions	www.gov.uk/government/organisations/department-for-work-pensions	Authorise and review appointeeships for people who are in receipt of state benefits and who are incapable of managing their financial affairs and there is no power of attorney or deputy in place. Investigate and respond to concerns around misuse of appointeeship.
Financial Abuse Code of Practice	www.ukfinance.org.uk/system/files/Financial-Abuse-Code-of-Practice.pdf	Voluntary code for banks and building societies to bring increased awareness of financial abuse and ensure consistent support is available for those who need it. This will include helping customers to regain control of their finances.
InformationNOW	www.informationnow.org.uk	Directory of services, support, information, advice, groups, events and activities for people in Newcastle. Specific information about getting advice about finances as well as groups and services that might assist with reducing social isolation or loneliness.

Name of service	Contact details/webpage	What they can help with?
MoneyHelper	www.moneyhelper.org.uk/en	Free, impartial advice. Brings together the Money Advice Service, The Pensions Advisory Service and Pension Wise.
Moneywise Credit Union	www.moneywise.org.uk 0191 276 7963 admin@moneywise.org.uk	Moneywise Credit Union is a financial co-operative which offers access to savings, loans and bank accounts through a range of ethical financial services.
Newcastle Integrated Domestic Abuse Service (NIDAS)	www.newcastleidas.co.uk 0191 214 6501 Nidas.Team@thirteengroup.co.uk	Provides specialist accommodation and support to anyone experiencing domestic abuse in Newcastle. Will work with partner agencies and use local connections, networks and relationships to help anyone at risk of abuse or violence in their relationships to access support and develop the emotional resilience to live safe and healthy lives.
Northumbria Police	www.northumbria.police.uk In an emergency or if the crime is happening now: 999 Non-emergency: 101 or online report	Investigation of all aspects of financial crime, which can involve liaison with regional and national Police colleagues and other law enforcement agencies. Campaigning and awareness-raising of financial crime including safeguarding and crime prevention advice.
North East Regional Cyber Crime Unit (NERCCU)	www.nerccu.police.uk	Provide cyber security advice to individuals and organisations aimed at reducing the risk of and preventing cyber crime. The NERCCU website includes extensive resources, including on financial cyber crime.

Name of service	Contact details/webpage	What they can help with?
Office of the Public Guardian	www.gov.uk/government/organisations/office-of-the-public-guardian 03004560300 customerservices@publicguardian.gov.uk Reporting a concern to OPG: www.gov.uk/guidance/how-we-deal-with-safeguarding-concerns	Registering lasting and enduring powers of attorneys and deputies and maintaining a register of these. Investigating reports of abuse against registered attorneys and deputies.
Private Rented Service Newcastle	www.privaterentedservice.co.uk/ 0191 277 1483	Support and advice for private tenants and landlords. Can help tenants to understand their rights and offer support when someone is having problems with their tenancy.
Search (Advice and Information Service)	www.searchnewcastle.org.uk/ 0191 273 7443 info@searchnewcastle.org.uk	Advice Service for people of pension age and also their carers who live in the west of Newcastle. Help with filling in forms, heating/housing problems, debt, benefit checks.
Stop Loan Sharks (England Illegal Money Lending Team)	www.stoploansharks.co.uk/ 0300 555 2222	Investigates and prosecutes illegal money lenders while supporting those who have borrowed money from a loan shark.
Trading Standards	www.newcastle.gov.uk/tradingstandards www.nationaltradingstandards.uk (National Trading Standards)	<p>Implementation of No Cold Calling Zones (there are around 49,000 residents of Newcastle covered by this), scam campaigning, investigation of rogue traders.</p> <p>National Trading Standards is different to the support provided by local trading standards services. Remit is focused solely on leading investigations into trading standards offences.</p>

Name of service	Contact details/webpage	What they can help with?
Victims First Northumbria	www.victimsfirstnorthumbria.org.uk/ 0800 011 3116	Free, confidential support and advice for anyone affected by crime, whether it is reported to the Police or not. Provide individualised support to help with emotional needs, practical security and safety, going through the court process and restorative justice.
Your Homes Newcastle (YHN)	www.yhn.org.uk/ 0191 278 8600 yhn@yhn.org.uk	A range of services and support for tenants including: money advice, help finding a job, digital skills, extra support services for people to help manage their tenancies.

Responding to financial abuse

The table in the preventing financial abuse section above includes the main contacts and services available to residents in Newcastle around responding to financial abuse. The table should be used in conjunction with the information in this section.

The response to a concern about financial abuse will be dependent upon the circumstances and the views and wishes of the person experiencing or at risk of the abuse.

Where possible, there should be an early conversation with the person about the concerns and what they want to happen (see Making Safeguarding Personal section above). This should help inform the next steps. If the person says they do not want any further help, support or information passed onto other agencies, practitioners need to consider whether their consent needs to be overridden. Consent would likely be overridden in the following circumstances:

- The adult lacks mental capacity to make decisions in relation to decisions about their safety and taking further action is deemed to be in their best interests.
- The abuse is a serious crime.
- There is a concern that the abuse may cause serious harm to the adult or others.
- The abuse has been caused by a paid worker or volunteer and other adults (or children) are at risk from the person causing the harm.
- The concern is about institutional or systemic abuse.
- There is a concern that the adult is not able to freely consent because they have been threatened or coerced.

There may be some scenarios where it is considered that talking to the person about the concerns and/or seeking consent to take further action would be too dangerous, putting the adult or others at further risk of harm. An example of this might be in a domestic abuse case. In these cases, any action taken without consent should be proportionate.

Immediate action

As with all types of abuse, consideration should be given to any immediate risks and how they might be managed. For financial abuse this might involve:

- Reporting to the Police if there is an immediate suspected crime and in particular if it is a crime in action or there is an immediate risk to the person's safety.

- Safeguarding money or assets e.g. Contacting banks to secure relevant bank accounts and to try and recover any losses, locating and keeping safe any cash or valuables that might be at risk.
- Securing property e.g. changing locks.
- Agreeing a safe method of communication (particularly in a domestic abuse scenario).
- Ensuring the person has money to meet any immediate needs (e.g. for food, heating, access to a phone).
- Reporting to Action Fraud if the person has been scammed, defrauded or experienced cyber-crime.
- Reporting to Stop Loan Sharks if the concern relates to illegal money lending.
- Reporting to Trading Standards if it relates to illegal trading or business activity.
- Reporting to the Office of the Public Guardian if the concern relates to an attorney or deputy.
- Reporting to the DWP if the concern relates to misuse of an Appointeeship or benefit fraud.
- Suspension (without prejudice) of any staff/volunteers who are implicated in financial abuse.

Safeguarding adults procedures

Safeguarding adults procedures can be used to respond to concerns about financial abuse if the person at risk is:

- Aged over 18; and
- Has needs for, care and support (whether or not these are being met); and
- As a result of those needs is unable to protect him or herself against the financial abuse or the risk of it.

Care and support needs are needs linked to a physical or mental impairment. This includes conditions as a result of either physical, mental, sensory, learning or cognitive disabilities or illnesses, substance misuse or brain injury. A formal diagnosis of the condition is not required. It's important to remember that the criteria for safeguarding adults procedures is different to the eligibility criteria for adult social care.

Reporting a safeguarding adults concern

Anyone (professionals or members of the public) can report a safeguarding adults concern. This can be done directly to Adult Social Care or via internal safeguarding reporting mechanisms (e.g. via safeguarding leads or safeguarding teams) who will then report to Adult Social Care if considered to be appropriate.

Professionals referring a safeguarding concern to Adult Social Care need to complete a Safeguarding Adults Initial Enquiry Form (SAIEF). This can be completed online or via a word document which is then emailed.

Reporting a safeguarding concern – key contacts for Adult Social Care

Telephone: 0191 278 8377 Email: scd@newcastle.gov.uk [Report online](#)

Find out more by visiting the [report a concern webpage](#).

Knowing when to report a safeguarding adults concern can be difficult. The following might be helpful for referrers:

- Talking to the person about what you are worried about could help both clarify the concerns and give you the opportunity to seek consent to share information with others. Try not to lose the moment.
- Seek advice on what you are worried about before raising a concern. This could include from your line manager, a safeguarding specialist within your organisation or the Safeguarding Adults Unit Advice Line (0191 278 8156)^{xiv}.
- Consider whether it would be necessary to share information with another professional (outside of safeguarding adults procedures) to try and build up a better picture.
- Use the pointers within the [making a good safeguarding adults referral guide](#) to help formulate a clearer picture of what you are concerned about and why.

On receipt of the safeguarding concern, Adult Social Care will undertake initial information gathering to determine whether a Section 42 Enquiry is required.

Section 42 Enquiries

A Section 42 Enquiry is a statutory multi-agency enquiry to: establish facts; ascertain the individual's views and wishes; assess the needs of the adult for protection, support and redress; and make decisions as to what actions should be taken against the person or organisation responsible for the abuse or neglect. How a Section 42 enquiry will be conducted will depend upon the complexity and seriousness of the concern

Adult Social Care are responsible for leading and co-ordinating Section 42 Enquiries but all agencies have a legal duty to co-operate with them and other agencies often play a lead role in investigating concerns (see below).

Who should be involved in Section 42 Enquiries related to financial abuse?

When co-ordinating a Section 42 Enquiry into financial abuse, the Safeguarding Adults Manager should ensure that the person (or an appropriate representative) is involved to share their views and influence the plan to manage any ongoing or future risks. Any professionals:

- who have an investigatory responsibility; or
- who could assist in sharing information about the risk; or
- who could offer support in managing the risk

should be involved in the Section 42 Enquiry.

For financial abuse this might include (but should not necessarily be limited to) the services listed in the table on pages 12-16, as well as any professional providing ongoing care or support to the adult.

Types of investigations or assessments that might be undertaken as part of a Section 42 Enquiry related to financial abuse

Sometimes the abuse, and the circumstances of it, will meet the criteria for a specific investigation or assessment – where relevant, these should inform the Section 42 Enquiry. Investigations or assessments might have already commenced or they could be requested as part of the Section 42 Enquiry. The table below provides examples of investigations or assessments that might be undertaken:

Type of investigation/assessment (and clarification of when it should be used)	Agency responsible
Criminal The alleged abuse or neglect is a criminal offence (e.g. theft, fraud, domestic violence)	Police
MARAC referral/risk assessment The alleged abuse is high risk domestic violence and abuse Note – the MARAC checklist should be completed as soon as possible following identification of the concern	Most appropriate professional/agency
Regulatory investigation The concern relates to the fitness of a registered service provider.	Care Quality Commission
Employment/disciplinary investigation The abuse or neglect relates to a paid worker or volunteer	Employer
Risk Assessment and Management Plan (RAMP) Where an in-depth risk assessment is deemed to be required. Likely to be used in cases where abuse is perpetrated by family member/friend/associate and is of a complex nature.	Any relevant agency

Type of investigation/assessment (and clarification of when it should be used)	Agency responsible
Misuse of Enduring/ Lasting Power of Attorney/ Deputyship	Office of Public Guardian/ Court of Protection/ Police
Misuse of Appointeeship/Benefits	Department for Work and Pensions
Loan Shark	Illegal Money Lending Team
Breach of tenancy agreement	Landlord
Bogus callers or rogue traders	Trading Standards/Police

Safeguarding adults plans

Safeguarding adults plans are the action plans agreed to manage identified risks. They are case specific and should be tailored to meet the needs of the person at risk. The following are examples of things that might be included in a safeguarding adults plan related to financial abuse:

- Provision of information, advice and guidance.
- Referral to specialist advice service.
- Set up/change a power of attorney, deputy or appointee.
- Confirming attorney/deputy/appointee arrangements if there is a dispute/concern about it.
- Assistance with money management e.g. debt advice and support, setting up direct debits.
- Maximising income.
- Criminal action against perpetrators.
- Bank account changed/suspended.
- Call blockers/telephone preference service.
- Disciplinary action against perpetrators.
- New or increased care and support services.

Case studies/examples

Mail and telephone scams

Fred is a gentleman in his late 60's, he lives independently in a 3- bedroom house, which he rented. Fred's home and garden were very heavily cluttered with items of no value, which he had acquired from skips or charity shops. Fred has Parkinson's which affects his cognitive function. Fred had been the victim of postal scams and over the years had sent a lot of money to these rogue organisations, encouraging him to invest or purchase products, which caused him a lot of emotional stress and financial deprivation. He was also receiving phone calls from some organisations encouraging him to give more to improve his chances of winning the jackpot. Fred became overdrawn with his bank and unable to pay the council for his meal delivery service.

A safeguarding adults concern was reported for Fred and as a result he was referred to Search for ongoing support, to improve his living conditions, to help attending medical appointments and manage his budgeting. Through a series of safeguarding meetings Fred's finances were taken over by an Appointee, his mail was re-directed to the Appointee to remove the risk of postal scams and this was then forwarded to Search to deliver to Fred.

A budget was put in place and Fred accessed his money through Paypoint Vouchers which were issued to Search to then given to Fred. Fred is now saving money regularly and made several improvements and renewals in home.

Those involved in this case have reflected on went well:

- Achievable targets were set from the start and have been a main focus in establishing the trust required to maintain continuous improvements in Fred's social well-being.
- Understanding Fred's greatest wish was to remain living in the house where he has lived for the past 27 years was a prime motivation for him and a catalyst for all of the efforts that followed.
- Early success meant that progress was continuous. Improvements in living conditions in turn reduced stress which then reduced the impact of his Parkinson's disease and other aspects of his health.
- Appointee & Deputyship involvement in diverting and dealing with spam mail has been a vital part of the process in this case.

Doorstep sellers

Three mobile fish sellers used aggressive sales practices to pressure more than 100 elderly victims into buying excessive quantities of poor-quality fish at exorbitant prices. The fraudsters deliberately targeted vulnerable and older people, including people with serious health conditions, in the belief they were less likely to question the sale or complain. Some victims felt threatened in their own home if they challenged the price of the fish or couldn't afford to pay. A 90-year-old victim described feeling bullied and pressurised into purchasing a large quantity of fish, after one of the fraudsters entered her home uninvited. Despite agreeing to pay £56.00, she was charged £156.00 without her knowledge.

A significant amount of the produce sold by the trio was such poor quality that it was unfit for human consumption. Food safety management procedures were often ignored, including monitoring the temperature for storing fish. One victim became unwell with vomiting and sickness within a few hours of eating the fish supplied by the defendants.

The perpetrators were each handed prison sentences at Teesside Crown Court in June 2021. One pleaded guilty to fraudulent trading and was sentenced to five years, 11 months and two weeks in prison. The two others were sentenced to 13 months each for their role in the crime. They both pleaded guilty to contravening professional diligence, contrary to consumer protection legislation. The investigation was led by the National Trading Standards North East Regional Investigations Team and this recent conviction has sent out a very strong message that their activities are not to be tolerated.

Postal scam

Trading Standards received a referral from Adult Social Care about Peter who was living with and caring for his wife. He was on a so called 'suckers list' and was bombarded with prize offers from across Europe and Africa. Peter sent cheques for the prize offers with the lure of 'fantastic prizes' including a BMW motor car. In his sitting room were carrier bags full of the mailshots he had received and on the table he had written out cheques in response to the various prizes on offer. Trading Standards spoke to him at length and with his permission tore up the cheques and took away for destruction the prize draw mail.

Banking protocol

Josef was an elderly male who lived an independent life and cared for his disabled wife. He was in charge of all of his own finances. Josef began receiving calls from persons purporting to be from his bank. The males convinced him that they were from the Fraud Team at his bank and directed him to put apps on his mobile phone so that they could assist him properly. Using these apps, and without his knowledge, they then took over his phone and downloaded online banking apps. Using these apps they made an application for online banking.

Josef did not do online banking and did all his banking in person at his local branch. As such the staff were familiar with his habits and use of his account and knew that this would not be the type of banking he would engage in. The bank blocked the application for online banking made by the fraudsters.

Due to this being blocked and Josef still being unaware that this was a fraudster trying to gain access to his bank; when asked by the offenders to attend the bank and withdraw £2500 to send to an address given to assist in the fraudulent investigation the victim gladly did so.

Upon attending the bank, the staff immediately invoked 'The Banking Protocol', Josef was safeguarded by the bank & the police were called. Fraud officers attended to give advice to Josef and ascertain if there was a crime in action.

As a result of the quick response by the bank Josef did not lose any money and was made aware that this was a fraud. His phone was 'cleaned' and advice in how to protect himself in the future was given.

At this point it was identified that Josef was struggling to keep on top of all the commitments in relation to his and his wife's care and as such social care were informed for their assistance.

It is highly likely that Josef would now be on a 'scammers list' and would become a victim again in the future. In order to safeguard that from happening in the future Trading Standards were contacted and assisted by providing a telephone that would block withheld numbers so that Josef did not have to 'field' calls from future scams.

Financial abuse within a friendship

This case involved a persistent approach to develop a relationship and assess risk. There were complex relationship dynamics between the service user and family, as well as the person alleged to have caused harm. The concerns that were initially reported did not include financial abuse but further enquiries and time led to new information about this.

Anna had a complex friendship with somebody called Suzie of similar age. There were ongoing concerns of controlling/coercive behaviour from Suzie towards Anna as well as allegations of physical abuse. Anna had a strained relationship with her family.

It was reported that Suzie had told Anna she had been diagnosed with end-of-life cancer and was under a Police witness protection programme. She reportedly used this information to manipulate Anna into forming a close relationship and Anna became empathetic towards her. All professionals believed this was false information. Suzie was reportedly acting as a carer for Anna, but it was unclear what sort of support she was providing.

The challenge was that Anna had never been seen at home or seen alone without Suzie. Anna had not been told the nature of the safeguarding enquiries from the outset. Anna's family reported that Suzie was living and sleeping in the same flat as Anna. Suzie had an unknown, underlying mental health need and professionals considered she would benefit from some psychological support. Suzie was alcohol dependent.

To progress the enquiries, the professionals involved agreed that Anna needed to be seen alone, a full explanation of the original safeguarding concerns given, her outcomes sought and a robust assessment of the risks made. As the enquiries continued there was new evidence emerging that Suzie was accessing Anna's bank card on a weekly basis to help fund her alcohol dependency. Professionals met Anna in a local housing office and she revealed financial abuse spanning several months.

A safeguarding adults plan was agreed. This included securing Anna's finances by cancelling the bank card. Anna decided to end her friendship with Suzie and rekindle her relationship with her family, they began to assist informally with Anna's financial management. A Mental Capacity Act assessment to decide on managing finances was completed and the outcome was that Anna was incapacitated in this area. Anna's family took on the responsibility of her finances and decided, in Anna's best interest, to apply for Appointeeship. The safeguarding adults plan also involved supporting Suzie to leave the property and find her own accommodation. Concerns were shared with Suzie's G.P and Suzie consented to a referral to the CMHT to access appropriate psychological support. She was signposted to alcohol support.

The success in this case was attributable to partnership working and creative thinking. Professionals slowly built up a rapport. This was used as a focus to enact change and see Anna alone. Without this approach, the concern of financial abuse may never have been revealed or fully understood. The safeguarding meeting and informal discussions on the case were used to critically reflect on the competing issues and dynamics of the relationships.

Loan Sharks

Sarah is a single female, with an ongoing mental health condition and autism diagnosis. She moved into a new address and was befriended by her neighbour and her family. In the following months Sarah was asked to help out with caring for the neighbour's children, to drive them places in her car and was placed under increasing pressure. The relationship became more difficult and the police were involved.

A relative of the neighbour offered to lend Sarah some money so she could move, he was known within the community as a money lender who could be quite threatening, but she thought he was a friend. She felt desperate so took the money, made arrangements to pay the debt plus interest on a monthly basis and moved to a new house.

This individual called at Sarah's new home and sexually assaulted her on several occasions as 'payment in kind', but she felt unable to tell anyone for risk of violence from him. Sarah attempted to take an overdose and due to self-harm injuries presented at hospital, at which point she was referred into Adult Social Care. Sarah was supported to speak to both the Police and the Illegal Money Lending Team, and an assessment of her needs was also completed. This recommended that she be moved to supported accommodation.

Jay is a 41-year-old vulnerable male. He has been diagnosed with schizophrenia, depression, and post-traumatic stress disorder. He is mistrusting of authority and finds it difficult to engage with organisations trying to help him.

The Illegal Money Lending Team (IMLT) were told that Jay owed £19,000 to a money lender who had befriended him over a number of years. The friend was purchasing unwanted goods for Jay and then charging him lots of interest. Goods purchased included 7 different cars which Jay had outside his property. Jay was paying £50 from his benefits to the friend every two weeks and was sometimes accompanied to the bank to make further withdrawals. Jay had paid the friend thousands of pounds over a number of years. Jay started to ask a family member if he could borrow money to purchase food and to help pay the bills. An anonymous call was made to the IMLT hotline.

The IMLT investigation did not find any other individuals that the friend was loaning money to and the case was recorded as financial abuse. IMLT worked with other local agencies including the safeguarding teams, outreach support workers, housing provider, trading standards and the police and together devised a plan of action to put measures in place to safeguard Jay. The friend was warned by IMLT not to have any further contact with Jay. Jay's family continue to work with all local agencies to ensure he is safe, happy and well.

ⁱ A Section 42 Enquiry is a statutory multi-agency enquiry when the following criteria are met: an adult is aged 18 or over; and has needs for care and support (whether or not those needs are being met); and is experiencing, or is at risk of, abuse or neglect; and as a result of those needs is unable to protect him or herself against the abuse or neglect or the risk of it.

ⁱⁱ [Gateshead SAB Financial Abuse Practice Guidance](#)

[East Sussex Financial Abuse Screening Tool \(FAST\)](#)

[Solihull Safeguarding Adults Board Financial Abuse Guidance](#)

ⁱⁱⁱ <https://www.legislation.gov.uk/ukpga/2014/23/section/42/enacted>

^{iv} <https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#safeguarding-1> (see paragraph 14.17)

^v [Newcastle Safeguarding Adults Board Risk Threshold Tool.](#)

^{vi} Please see [The Little Book of Big Scams](#) for a comprehensive guide on the different types of fraud.

^{vii} [Newcastle Safeguarding Adults Board Risk Threshold Tool.](#)

^{viii} [Biggs, S., Erens, B., Doyle, M., Hall, J., & Sanchez, M. \(2009\). Abuse and neglect of older people: Secondary analysis of UK prevalence study. London: King's College London and the National Centre for Social Research.](#)

^{ix} UK Study of Abuse and Neglect of Older People, National Centre for Social Research and Kings College London

^x [Financial Abuse Evidence Review, Age UK Research, 2015](#)

^{xi} [Refuge and Co-operative Bank, Money Matters. Research into the extent and nature of financial abuse within intimate relationships in the UK](#)

^{xii} [Communications Consumer Panel, Communication Networks and Fraudulent Activity Research, 2020](#)

^{xiii} [Ann Craft Trust, Safe Recruitment Process](#)

^{xiv} The Newcastle Safeguarding Adults Unit run an advice line for professionals from any agency, Monday-Friday, 9am-4.30pm.