

Devon and Cornwall Police
Financial abuse & Safeguarding Adults
Plymouth SAB

Financial Abuse

'No secrets' defines financial abuse as:-

Financial or material abuse, including theft, fraud, exploitation, pressure in connection with wills, property or inheritance or financial transactions, or the misuse or misappropriation of property, possessions or benefits. (DH/Home Office, 2000)

Nature of the problem

The diversity of financial crime against vulnerable adults makes it difficult to provide a single, all-embracing solution to the problem. Prevention and responses need to take into account the nature of the perpetrator, the detail of the crime and the level of vulnerability of the adult.

A perpetrator may be a family member, friend, care worker/professional or a stranger who has chosen to target a vulnerable adult. Abuse can range from not acting in the person's best interests, to persuasion or coercion in respect of gifts or loans, misappropriation of property or allowances, theft, rogue trading, or mass-marketing fraud. Regardless of the nature of such abuse, or the methods used by perpetrators, the resulting impact on vulnerable adults can be significant.

Research evidence suggests that financial abuse is most frequently perpetrated by a person acting in a trusted capacity, for example, a family member or, to a lesser extent, friends, neighbours or care workers/other professionals.

Adults with higher levels of dependency on others may assign higher levels of trust. There may be more scope for abuse against people with higher levels of independence by people unknown to them, such as rogue traders or organised criminals involved in mass-marketing fraud.

Several organisations outside traditional adult safeguarding (OFT, Royal Mail, Serious Organised Crime Agency [SOCA], Trading Standards, Think Jessica) describe examples of these financial crimes, more commonly perpetrated by a stranger, such as mass marketing fraud, identity theft or rogue trading. These may be just as common as those crimes perpetrated by a person occupying a position of trust but the adult maybe less likely to be recognised as being vulnerable.

Abuse may frequently have a hidden or overlooked dimension. Help the Aged (2008) found that financial abuse within families and communities may often be accompanied by other forms of abuse, such as physical abuse or neglect. There is also evidence in the literature that there is a link between financial abuse and domestic violence. A financial guide produced by the charity, Refuge, suggested that abusive partners might use control over financial resources (such as money) as a

way to exert power over their partner. Help the Aged (2008) suggests that signs of physical abuse or neglect should alert professionals to consider the potential existence of financial abuse.

Typical losses

By virtue of the broad spectrum of crime types, losses can vary, from petty theft of small amounts to millions of pounds, taken by friends, family, professionals or organised criminals.

Impact of financial abuse

Even small losses have the potential for significant impact when considered in context with a person's overall wealth/income and whether or not they have access to the right support. The impact of financial crime should not be underestimated and can be every bit as significant as physical abuse.

- Deem (2000) suggests that victims of financial crimes can suffer as much as those who are victims of violent crime.
- Spalek (2007) suggests that anger and outrage, as well as anxiety, stress, fear and depression, were experienced by victims of the Maxwell pension fraud. Spalek (1999) also found that some of the victims felt their husbands' deaths were accelerated as a result of the scam.
- Social care practitioners describe the distress and betrayal experienced by vulnerable adults who are victims of financial crime perpetrated by a person they have trusted. They suggest that it can leave such victims unsettled and without the confidence to live independently (Scie 2011)

Prevalence

Vulnerable adults may also be less inclined to report crimes for reasons of embarrassment or a lack of acceptance, and fraud in particular is significantly underreported (NFA and ACPO, 2009).

What is clear, however, is that financial crime against vulnerable adults is considered a significant problem and is likely to be more widespread than that known to safeguarding practitioners alone (Scie 2011)

In Plymouth 2012/13 CRU statistics show that 38.2 % of grade B non crimes were recorded as financial abuse (n=108 out of 282). In terms of overall referrals in Plymouth for 12/13 (both grade A & B non-crimes n=403) financial abuse constitutes 27.2%. As a force these statistics show 23.4 % of non crimes were recorded as financial abuse (n=428 out of 1827) for 2012/13. This data suggests that Plymouth's figures are higher than the national data relating to financial abuse e.g. Data from adult safeguarding coordinators in England (2009/10) suggest that financial abuse constitutes a significant proportion of all safeguarding referrals, at, on average, 25 per cent. Data from Welsh Authorities (CSSIW, 2010) put this figure at 21 per cent. It

is important to note that these figures only refer to the initial concern; often, there may also be additional dimensions to the abuse.

Proposals

Given the diversity and nature of financial abuse it would seem that a multi-agency approach with a number of 'solutions' would be preferable in tackling this growing area of concern;-

- Initiate a Plymouth Financial Abuse Task and finish group. Similar groups have been started in Cornwall & Torbay with representatives from Safeguarding Adults unit (co-ordination, attendees and chair), Trading standards, Health and the Financial Investigation Unit (Devon & Cornwall Police). This forum will support the work of the Safeguarding Adults Board and will strategically support operational teams. Representatives from Devon will join Torbay's Task & Finish group. It is the force's intention for this idea to be promulgated throughout all four local authority areas; Plymouth being the remaining local authority to embrace this proposal (terms of reference are available if required).
- Agree on a multi-agency marketing campaign. On the 3rd December 2012 Action Fraud went 'live' taking all fraud referrals from the general public, who will then refer to individual police forces. There are two exceptions to this; crimes in action and those involving vulnerable victims as per the No Secrets definition (2000). See attached posters (these are from a previous circulation not to advertise the changeover in December).
- As part of the multi-agency campaign; purchase leaflets from the 'Think Jessica' charity, which provides an excellent scamming booklet (suitable for professionals & victims alike) & DVD. DC Rowe has secured funding from the Proceeds of Crime Act fund to purchase a large quantity of these booklets; however due to this initiative covering four local authority areas Devon, Cornwall & Torbay has agreed to purchase 1000 each (£160 per local authority), so that frontline police officers & social workers can keep 1 each for reference and have a small quantity each to hand out to victims/potential victims. Debbie Butcher has been approached regarding this for Plymouth and we await confirmation of funding so DC Rowe can submit the purchase order.

Torbay & Cornwall are going to hold 2 hour multi-agency workshops, held on locality for frontline staff to raise awareness & ensure the booklets are distributed to frontline workers.

- Consider ways of raising awareness for service users & the public. Could this initiative be linked in with the 'Dementia friendly communities work/training'?

An event was held for service users in Plymouth in 2012 that specifically focused on fraud victims; this was organised by the Economic Crime Unit, whereby 54 individuals were approached to attend who were thought to be victims of mass marketing scams. 20 attended the event, which had speakers from Leicestershire University, and Head of the fraud department, SOCA. Victim support were in attendance, which was beneficial on a number of levels; to give actual support at the event ; collate details and individual emails; assist in the formation of a self-help group/network. This allowed victims to talk about their experiences with each other, which challenged their previously held views around being ' victims' of a scam.

- Within Devon & Cornwall police we have developed briefing sheets for frontline officers, the majority being neighbourhood officers that deal with financial abuse (unless in Plymouth the SA Team have capacity to deal) to assist them. We have also developed a consistent & corporate response forcewide relating to financial information involving vulnerable adults. This has been named Operation Mazac.
- The Financial Investigation Units across the force provide advice to the neighbourhood teams regarding financial abuse cases and officers are actively encouraged to approach them for advice. If able they will also assist officers in interviewing perpetrators of fraud.
- Nationally we have approached the Department of Health to be informed of any progress in relation to financial abuse.

Additional information

Please find attached;-

- Examples of posters from Action Fraud
- Scie Report 49 Assessment: Financial crime against vulnerable adults (November 2011)
- Operation Mazac briefing