

Safeguarding and the Care Act case example – financial abuse

Mrs Smith is 64 and lives alone. She has hearing loss and mobility difficulties. She told her home care worker that over the past few months her neighbour had been asking her to lend him money, and recently he had started to ask for money on a more frequent basis and he was not always paying the money back.

The home care worker sensitively told Mrs Smith that she had a duty to inform her manager as Mrs Smith's neighbour may be taking advantage of her. The home care worker explained to Mrs Smith about the safeguarding adults' procedures and that her agency would need to consider making Adult Social Care (ASC) aware of the concerns. The home care worker also explained that ASC would take no action without Mrs Smith's permission unless it was felt that the neighbour may pose a threat to others or if any information indicated it was in the public interest to pursue the matter further. Mrs Smith consented to the matter being reported.

Subsequently, the home care manager reported the concern to ASC. ASC then contacted Mrs Smith to discuss the concerns and establish what she wanted to happen.

From the information gathered it was confirmed that the Section 42 duty to undertake a safeguarding enquiry had been met because Mrs Smith had care and support needs, she appeared to be experiencing financial abuse, and was unable to protect herself from that abuse.

A worker from ASC (the Enquiry Officer) visited Mrs Smith and discussed the options available to her, including how to speak with the neighbour, arranging for another person to speak with the neighbour on her behalf, or contacting the police for advice. Mrs Smith said that she wanted to speak with her neighbour directly, but she was not sure how to manage the situation should any difficulties arise. The Enquiry Officer provided Mrs Smith with some strategies around how she could approach the situation, such as arranging for another person to be present to offer support.

The Enquiry Officer drew up a safeguarding plan with Mrs Smith. This included the outcomes Mrs Smith wished to achieve, which were to maintain control over her own affairs and not to feel pressurised to give money to her neighbour. Mrs Smith planned to speak with her neighbour on a particular day and it was agreed that the Enquiry Officer would contact her that day to discuss the outcome. When the Enquiry Officer telephoned Mrs Smith, she fed back that whilst her neighbour was initially defensive, he later apologised and promised that he would pay back the money he owed and would not ask to borrow money again.

A safeguarding plan review was set up for three weeks' time, when the Enquiry Officer contacted Mrs Smith by telephone for an update. Mrs Smith confirmed that there had been no further concerns. Mrs Smith felt satisfied that she had dealt with matters herself and that this had given her confidence and control over her own life.