

Multi-agency guidance for adults experiencing or at risk of financial abuse

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Introduction

This guidance has been developed as part of the East Sussex Safeguarding Adults Board's financial abuse strategy. The safeguarding leads from the following partner agencies have contributed to its development:

- Adult Social Care and Health
- ESCC Financial Services
- Trading Standards
- East Sussex Fire and Rescue Service
- NHS East Sussex Clinical Commissioning Group
- South East Coast Ambulance Service
- Multi-agency Safeguarding Hub, Sussex Police
- Operation Signature, Sussex Police
- Southdown Housing
- Registered Care Association

The guidance does not replace, but supports the [Sussex Safeguarding Adults Policy and Procedures](#).

Aim of this guidance

The purpose of this guidance is to support all statutory and voluntary agencies in East Sussex who may have contact or an active role with adults who have experienced, or are at risk of, financial abuse. It also considers young people aged 16 – 17 who are transitioning to adult services, or experiencing domestic abuse.

The guidance aims to reduce the likelihood of adults being at risk of, or experiencing, financial abuse by ensuring:

- Adults understand how financial abuse can affect them so they are able to keep themselves safe, or access appropriate services.
- Professionals understand and recognise the risk factors.
- Effective multi-agency working between all relevant agencies.

This will be achieved by ensuring all agencies are aware of their statutory duty of care responsibilities, and by ensuring there is:

- A 'Making Safeguarding Personal' approach when working with adults at risk.

- A culture of professional curiosity in all agencies.
- A point of contact in each organisation.
- A commitment to working in partnership.
- A joint framework for risk assessment and risk reduction.
- Clarity on the role and responsibilities of partner agencies, with an understanding of accountability, and evidence of shared decision making and actions to address concerns and reduce risks.

What is financial abuse and how common is it?

The Care Act defines financial abuse as:

- having money or other property stolen,
- being defrauded,
- being put under pressure in relation to money or other property, and
- having money or other property misused.

Financial abuse can include:

- theft,
- fraud,
- internet scamming,
- coercion around financial affairs or arrangements, including wills, property, inheritance or financial transactions, and
- misuse or misappropriation of property, possessions or benefits.

The Department for Work and Pensions has recently reported an increase in employment scams, including costs for CV writing and introduction to employment. This has been a concern predominantly affecting young people, although it could affect anyone seeking work. Risks include identity theft from revealing personal details including date of birth, address and national insurance number.

Who perpetrates financial abuse?

Financial abuse is most frequently carried out by a person who is trusted by the adult who may have experienced harm. This can include family members, friends and neighbours, care workers and other professionals. There are also individuals who target and befriend vulnerable adults with the intention of exploiting them.

How prevalent is financial abuse?

Reported incidents of financial abuse have increased nationally and locally. It is likely increased awareness and improved levels of reporting is a factor, but this type of abuse can go undetected for a variety of reasons.

A UK study into the abuse of older people (Davidson et al, 2015) estimated between 1% and 2% of adults over 65 have experienced financial abuse. A report from the Social Care Institute for Excellence found 17% of the general public knew a vulnerable adult who had been a victim of financial crime.

Who is at risk of financial abuse?

There are numerous indicators of financial abuse, but adults at higher risk may be:

- Unable to manage their own finances because they lack mental capacity.
- Unable to manage their own finances because they lack numeracy skills, and / or they are dependent on others to manage their money.
- Dependent on others for aspects of daily living tasks.
- Isolated or living alone following separation, divorce or being widowed.
- Experiencing mental or physical health issues.
- Misusing alcohol or substances.
- Of a trusting nature and susceptible to emotional grooming.
- Targeted having previously been a victim, and not recognising this.

The link between financial abuse and domestic abuse

‘Economic abuse’, which includes financial abuse, is a form of domestic abuse.

Economic abuse is a form of coercive and controlling behaviour where abusers may restrict, exploit or sabotage an adult’s access to money and other resources, including food, clothing, transportation and accommodation.

It can be motivated by a sense of ownership or entitlement. In some instances, theft or pressure to provide financial support has been associated with escalating substance misuse and physical violence.

Recent findings from domestic homicide reviews (DHR) have identified economic abuse as a factor in domestic abuse and that this rarely takes place in isolation. A recent DHR 'Adult K' was the result a mother being killed by her adult son, where economic abuse was a factor.

[Safe in East Sussex - Domestic homicide reviews](#)

Economic abuse will often be a feature of abusive and inter-familial relationships but can often begin or escalate when a relationship or contact ends.

Indicators of economic abuse

Economic abuse can happen irrespective of the affluence of the family concerned.

Adults who have been or are at risk of economic abuse could experience a range of coercive and controlling behaviour including:

- Not being able to access education or employment.
- Having to hand over wages, or not being able to claim benefits.
- Not being able to access their and / or their children's savings accounts, or funds being withdrawn from these accounts.
- Not being able to access bank account, or misuse of joint accounts.
- Theft of money or other resources.
- Being given an allowance, or having to ask for money.
- The use of personal property, such as a mobile phone or car, being controlled.
- Not being named on a mortgage or tenancy.
- Being forced to take out credit or commit fraud.
- Credit being taken out and debts being accrued without the adult's knowledge.
- Legal proceedings, in relation to divorce and contact with children, being prolonged.

Adults receiving direct payments or support from social care may accumulate debts because they are prevented from paying the bills. A family member or carer may also discourage the adult from accessing services, resulting in support ending when it is still required, which could increase risk of ongoing financial abuse.

Should a referral to the multi-agency risk assessment conference (MARAC) be made?

If there are concerns about economic or financial abuse in an intimate or familial relationship, a referral should be made to MARAC for anyone over 16 if the following criteria are met:

- **Visible high risk:** 14 or more 'yes' answers or 'ticks' on the DASH risk identification checklist (RIC).
- **Potential escalation:** 3 or more incidents of domestic violence or abuse in the past 12 months.
- **MARAC repeat:** where there is a further incident within 12 months of the date of the last MARAC referral.
- There is a high risk of serious harm or significant concern for safety, but the adult is minimising the concerns and DASH indicates risk of harm is low.

Working with adults at risk of financial abuse

Some adults experiencing financial or economic abuse may not acknowledge they are being exploited. In some circumstances, the adult may feel unable to disclose incidents because:

- they do not want to get the other person into trouble, or
- they may be anxious about the loss of the relationship with the adult who poses a risk, or
- they are afraid of physical abuse.

It is therefore important to consider all factors that may contribute towards reluctance to report a concern.

Financial abuse is complex, and working with an adult at risk of financial abuse can be most effective when there is:

- Continuity, rapport, empathy, persistence and respect.
- An understanding of the adult's life including childhood experiences, adult relationships, and any associated trauma arising from these.
- Time to explore the adult's wishes and motivation to change the situation.
- An assessment and review of the adult's mental capacity when there are concerns about the adult's ability to make decisions regarding finances.

- Openness and honesty about risks, and ensuring the adult understands them.
- Consideration of the agencies or worker(s) who are best placed to engage with the adult, and ensure the multi-agency plan is followed up.

Impact of COVID-19

The impact of COVID-19 should not be underestimated:

- Difficulties arising from lockdowns, furlough or unemployment, along with increased isolation, stress and anxiety, could escalate financial abuse.
- Adults living with an abusive partner or family member may be less able to seek help.
- Fewer visitors to households will have resulted in reduced opportunities to witness and report the signs of financial abuse.

Agencies should take this into account, be vigilant and take opportunities to ask questions if there are concerns about an adult's vulnerability to financial abuse.

Considerations for virtual assessments

As a result of the pandemic, agencies have been required to complete virtual assessments. While this can provide a more flexible approach to maintaining contact with adults, care and professional curiosity is needed when gathering information to ensure concerns are not missed. While practitioners need to ensure they are making safeguarding personal, they should also be alert and prepared to question information to fully understand individual circumstances.

Prior to a call:

- The practitioner should ensure arrangements for the meeting are clearly set out, and confirmed in writing.
- Check that the person has access to technology in an appropriate environment to discuss confidential information.

During the call:

- The practitioner should explain who they are, their role, the agency they are from and the reason for the call.
- Check if the person is alone, who is with them, and if they are happy to proceed and share information.

- Check if the person understands the reason for the assessment, and the outcomes they want to achieve.
- Ask the person to consent to information being shared whilst ensuring they know some information may have to be shared, for example, if they or others are at risk, or if a criminal offence has occurred.
- Frequently paraphrase and reflect back information to ensure details have been correctly understood.
- Listen for pauses in the conversation which may indicate a reluctance to share information and explore this further when needed.
- Consider mental capacity and whether the person is able to make specific decisions. If the agency is not able to complete a mental capacity assessment, a referral should be made for this to be carried out.

Ending the call:

- Summarise the outcome of the assessment and any recommendations.
- Give the person time to ask questions.
- Explain what will happen next, how information will be shared, and ensure copies of any assessments or plans are provided.
- Give the person key telephone numbers and contacts, should they need to make contact with any updates or questions.

After the call:

- Any risks should be assessed around the likelihood and frequency of abuse occurring.
- Any concerns should be discussed with a supervisor following policies and procedures to ensure safeguarding measures are in place or referrals made to the appropriate agencies.

Reporting a concern

If direct contact with an adult, or information from a third party, suggests the adult has experienced or is at risk of financial abuse, this should be reported following the agency's policy and procedures.

If criminal activity is suspected, practitioners should not attempt to interview the adult. If a disclosure is made and information is freely shared, this should be recorded and the person informed the information will need to be passed on.

Alternatively, enough basic details should be taken about the concerns asking open questions, for example: 'tell me what happened' or 'who, where, when, what and how'.

If a referral needs to be made to another agency, including the police or social care, the appropriate referral process should be followed, and where possible should include:

- Full name, date of birth and address of adult at risk.
- Details of the person(s) thought to be the cause of risk.
- An overview of the agency's involvement with the adult, or how the information was reported.
- A summary of the concerns raised and source of these, and identification of any known risks, including any actions taken to date.
- Contact details of the referrer, and / or associated keyworker, including name, role, telephone number and email address.
- Confirm that consent has been given for the referral and, if not, why not, including any comments from the adult if known.
- Any other relevant information or evidence, including records and reports.

Roles and responsibilities

Adult Social Care and Health (ASCH)

Under the Care Act 2014, ASCH has a statutory duty to lead the co-ordination of enquiries into allegations of neglect or abuse of adults who meet the three key tests, that is:

- an adult who has care and support needs (whether or not the local authority is meeting any of those needs), and
- may be experiencing, or is at risk of, abuse, and
- as a result of those needs is unable to protect themselves from either the risk of, or the experience of, abuse.

Where the adult does not meet these criteria, the local authority is not required by law to carry out a safeguarding enquiry. However, the local authority may do so if it believes it is proportionate, and will promote the adult's wellbeing and support a preventative agenda. The local authority may decide to use its discretionary power to undertake a safeguarding enquiry where:

- a concern is raised which does meet the Section 42 threshold, but a significant level of risk warrants a response under safeguarding procedures.
- an adult has died, but an enquiry into the concerns raised is still required due to potential risk to others or learning for agencies.

A Safeguarding Adults Review referral should also be considered (see the [Sussex SAR Protocol](#)).

Causing an enquiry to be made by another organisation

While the local authority takes the lead co-ordinating role for all safeguarding enquiries, it can cause enquiries to be made by another organisation or agency. Causing an enquiry to be made is distinct from requesting actions from another organisation as part of an enquiry being carried out by the local authority.

The circumstances of a case will determine the right person to undertake the enquiry. This may be a professional who has already built up a relationship with the adult. In other situations, the concern may require a professional with particular skills and knowledge. For example, in cases of financial abuse, the police may be the lead professional because a crime has been committed, or in domestic abuse cases, the Portal or another service may be working with the adult and be best placed to obtain relevant information.

Adult Social Care and Health (ASCH) led enquiries

When Health and Social Care Connect receives a safeguarding concern, and / or a financial abuse screening tool, indicating an adult is at risk of financial abuse and has care and support needs, they will contact the appropriate ASCH team. This team will identify a Lead Enquiry Officer (LEO) to act as the enquiry manager.

The duties of the LEO include:

- Liaising with all agencies involved and those who need to become involved with an adult.
- Chairing multi-agency meetings, where risks and information sharing will be reviewed.
- Developing action plans with clear roles, responsibilities and timescales for agencies until the risks have been reduced, where possible.
- Ongoing monitoring, if needed, once the enquiry has concluded.

Sussex Police

Any allegations of financial abuse where a crime is suspected should be referred to Sussex Police using the [Operation Signature referral form](#). The referral should include details of any ongoing social care safeguarding enquiries.

Completed referrals should be emailed to 101@sussex.pnn.police.uk, with the title: Operation Signature – victim care.

If there are additional safeguarding concerns, for example, high risk domestic abuse, a referral should also be made to MARAC.

The police will decide whether to inform the Multi-agency Safeguarding Hub (MASH) about any additional concerns. A consultation with the MASH should also be considered when there are complex safeguarding issues. If a LEO requires a MASH safeguarding assessment or a multi-agency meeting, the Adult Social Care Referral to Multi-Agency Safeguarding Hub should be completed.

Emails sent to MASH are only monitored during office hours, Monday to Friday.

Note Operation Signature referral forms should not be sent to the MASH hubs.

Trading Standards

Trading Standards will investigate any allegation of financial abuse relating to a consumer protection issue, and support the adult affected. In some cases, when the public interest and evidential criteria are met, Trading Standards may prosecute the perpetrator.

Trading Standards will have an identified lead person who will share information regarding investigations, attend multi-agency meetings, assist in reviewing risks and ensure any agreed actions are undertaken.

Trading Standards supports the [Friends Against Scams initiative](#), aimed at increasing awareness of scams.

East Sussex County Council Finance and Benefits Assessment and Appointee and Deputyship Teams

The Finance and Benefits Assessment Team (FABA) will identify a lead person for cases where alleged financial abuse is by a person in a position of trust, including family members, friends and neighbours, or care workers and other professionals. The LEO will involve the FABA lead person and consider whether the enquiry, or parts of the enquiry, could be undertaken by them.

The Appointee and Deputyship Team should be contacted if there is a need to consider changes to the management of an adult's finances to ensure practical arrangements and risk assessments have been taken into account.

Involvement of the Local Authority Designated Officer (LADO)

If the individual who is the cause of risk is working in a position of trust, the LEO should consider whether a consultation with the LADO is needed.

If appropriate, the LADO will complete a risk assessment in relation to the individual's place of work, including any secondary roles and access to finances, even if an allegation has occurred in their private life, as there may be transferable risks in their current workplace.

In cases involving a criminal offence, the LADO should always be consulted. The LADO may need to advise on whether the individual should be suspended from duties, including any voluntary roles, during an investigation. The LADO can also advise on matters including DBS referrals or contact with the Care Quality Commission, or signposting to services who can provide the individual or employer with support.

Voluntary sector

The voluntary sector has a crucial role in supporting adults in the community, and will need to be able to identify safeguarding concerns. Voluntary organisations should provide safeguarding training so staff and volunteers can recognise signs and indicators of abuse, know how to raise a concern within their organisation and when to report an incident direct to statutory agencies.

Voluntary services should have an identified safeguarding lead who is responsible for following up concerns, and ensuring appropriate policies and procedures are in place with links to Safeguarding Adult Board information.

Multi-agency meetings for adults at risk of financial abuse

Reasons for convening a meeting

Where it has been established there are significant concerns regarding financial abuse, a multi-agency meeting should be convened. This will facilitate formal information sharing, and recording of an agreed multi-agency safeguarding plan.

The need for an independent chair should also be considered in high risk complex cases.

Purpose of the multi-agency planning meeting

The purpose of the meeting is to:

- Discuss the current level of risk and co-ordinate information sharing.
- Gain historical perspectives of the current situation.
- Establish or review the adult's views and wishes, where possible.

- Assess the willingness of the adult to engage and accept support.
- Evaluate information to agree the most effective approaches and actions.

Co-ordinating a multi-agency planning meeting

- The LEO is responsible for convening the meeting, arranging a venue and minute taker, and sending invitations to agencies involved or those who need to be included.
- Each agency approached will be responsible for making enquiries or taking any required actions before the planning meeting.
- The LEO will make arrangements to invite the adult and / or their representative to the meeting, if they agree. If the adult's representative is the person thought to be the cause of risk, an advocate may be required.
- A clear agenda should be set for the meeting with information shared from parties who are not able to attend.
- At the meeting, a decision will be made about how to obtain and share the views of the adult if they do not wish to attend. Any decisions should be clearly recorded and communicated back to the adult.
- The meeting should focus on the need to build trust with the adult to reduce and eliminate risks.
- Attendees should have a clear understanding of their legal duties and responsibilities in following up actions, and be able to raise any ethical dilemmas and participate to resolve these.
- Minutes of the meeting will be taken detailing discussions and agreed actions. The LEO is responsible for distributing the agreed minutes.

Information sharing and assessments

It is the responsibility of all agencies involved to share relevant information, and for each professional to have an understanding of how their involvement links in with the work of other agencies.

Agencies which may be able to provide information include:

- the police,
- Trading Standards,
- FABA Team,
- victim support,
- primary and secondary health services,

- supporting agencies,
- outreach services,
- supported accommodation,
- residential and nursing care,
- Supply Management Team,
- banks and building societies,
- the adult's network and family members, where relevant.

Key assessments and additional information can include but is not limited to:

- Risk assessments.
- Social care assessments.
- Mental capacity assessments.
- Pen picture, including the adult's own views on their situation and needs.
- Adult's activities of daily living, including numeracy skills.
- Adult's social and medical history.
- Mental health assessments.
- Cognitive assessments.

The East Sussex SAB [Financial Abuse Screening Tool](#) can be used to identify the level of risk to an individual.

Outcome of the multi-agency planning meeting

The LEO, in consultation with attendees, will consider the following outcomes:

- The adult's desired outcomes, where possible.
- Clear communication and sharing information with the key people involved.
- Agreed action plans which include timescales and deadlines for completion by a named individual. Contingency plans, ongoing assessments including financial risk assessment, and identification of a lead professional for follow up enquiries should also be clarified.

The multi-agency meeting should also consider whether risks are:

- **Risk addressed:** Ongoing monitoring arrangements to be agreed.

- **Risk remains:** Adult continues to be at high risk. This could include non-engagement of adult, initial protective measures have not addressed issue, and if relevant professionals have not participated fully or refused to engage.

Timescales

Timescales are important to ensure actions are completed and to avoid drift.

Actions, and any specialist assessments, will be agreed and specified within the formal written record of the multi-agency meeting. This will include timescales for completion.

A date will be set for a review meeting, if required. This will depend on the particular circumstances of the enquiry but, where possible, should be within 30 working days so progress can be reviewed and further actions agreed.

Dispute resolution

If there is a disagreement between agencies regarding the outcome of a referral, assessment or safeguarding enquiry, every attempt should be made to seek an agreed resolution. However, if this is not possible, the [Sussex Safeguarding Adults Escalation and Resolution Protocol](#) should be followed.

Multi-agency review meeting

Reasons for convening a meeting

A safeguarding enquiry should not be closed because an adult is not engaging and / or refusing the agreed safeguarding plan. A multi-agency review meeting should be convened if an adult remains at risk.

The review is an opportunity to revisit information including any risk assessments and mental capacity assessments. The review should also consider the adult's current functioning, engagement, support system, environment, physical and mental health needs.

Where there are concerns around mental capacity or the need for other pathways, including inherent jurisdiction, legal advice may be required. Inherent jurisdiction should be considered when an adult has capacity but there are significant concerns around their ability to keep themselves safe from the person causing harm. In some circumstances, a court may decide there are grounds for making an order restricting the activities of the person causing harm to the adult.

Purpose of the multi-agency review meeting

All relevant professionals should attend the multi-agency review to:

- Ensure information is shared.
- Enable contingency planning based on assessed risk, including the need for legal advice.
- Ensure opportunities for the adult to accept support continue to be provided.
- Review multi-agency actions and timescales where risks may be increasing.

Implementing contingency plans

The LEO will ensure there are clear identified timescales for implementing contingency plans, so risk is responded to and harm is prevented.

A co-ordinated and planned response is essential to implement plans. It is important to ensure an objective perspective is maintained throughout, taking into account the following:

- Inclusion of people with relevant skills and experience who have not previously been involved.
- Other agencies or individuals who may succeed if the adult has not engaged.
- The use of up-to-date chronologies of multi-agency information, and analysing these as part of reviewed risk assessments and safeguarding planning.
- Considering whether escalation of some or all issues to more senior professionals may assist or provide any benefit.

Where agencies are unable to implement support or reduce risk significantly, all services should ensure the reasons for this are fully recorded and kept on the adult's records, with full details of actions taken to address the concerns.

The adult, or adult's representative, should be fully informed of the support offered and the reasons why this has not been implemented. The risks must be shared with them to ensure they are fully aware of the consequences of the continuing risk. This will require implementation of ongoing monitoring arrangements and making proactive contact to ensure the adult's needs, risks and rights are fully considered in the event of any changed circumstances.

A further meeting date within 30 working days will be set at each multi-agency review, until there is agreement that the situation has become stable and the risk of harm has reduced to an acceptable level.

Record keeping

The ASCH record will include a summary of the efforts and actions taken by all agencies involved.

Individual statutory and voluntary agencies will also need to keep their own records of their involvement. This should include details of visits to the adult, discussions regarding support provided and concerns arising from observations or information shared during visits. Any concerns identified during a visit should be reported to a line manager or safeguarding lead with a view to raising a concern through the relevant pathway. Each agency will need to ensure they have up-to-date safeguarding and record keeping policies, and that all staff and / or volunteers are aware of their reporting duties and responsibilities.

Accurate records will be maintained that demonstrate adherence to the [Sussex Safeguarding Adults Policy and Procedures](#).

Key contacts

To report a safeguarding concern

Contact Health and Social Care Connect:

Tel: 0345 60 80 191

Email: HSCC@eastsussex.gov.uk

Online: [Report a concern about an adult](#)

Trading Standards

Tel: Public number: 0808 223 1133 (Monday – Friday 9am to 5pm)

Email: trading.standards@eastsussex.gov.uk

Appendix 1 – Flowchart to support the use of the multi-agency guidance

