



Financial Abuse Toolkit

A guide to help protect
yourselves and others

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This Financial Abuse Toolkit has been based on the same model produced by East Sussex County Council, as identified as a model of best practice in helping to safeguard against financial abuse.

1. Purpose of the Financial Abuse Toolkit

It has been found that reported incidents of financial abuse are increasing both on a local and national basis. Increased awareness and levels of reporting may partly explain the increase, however, research does indicate that much of this type of abuse can go undetected for a variety of reasons. Factors such as the economy; technology and social change, are diversifying the threat. In an increasingly connected world, it can no longer be assumed that vulnerable people are safe in their own homes. Research has indicated that 60-80% of financial abuse against older people takes place in their own home and 15-20% takes place in residential care. People in care homes may be better protected than those who are isolated or living alone, for example, they may be less likely to be targeted by rogue traders or telesales fraud, but there are different risks of financial abuse for this group. Some residents will have little or no control over their own money and are reliant on relatives or the care home to safeguard their finances. The data for Halton taken over a six month period reflects the same trend with 84% of reported financial abuse occurring in the adult at risk's own home. It was found that 66% of these adults were female and 78% were aged 65 and over.

This toolkit is intended to be used by practitioners and members of the public, to provide information to anyone concerned that somebody they know may be a potential victim of financial abuse.

It is important that family, friends and practitioners are able to spot the indicators of financial abuse, so that safeguarding concerns are appropriately raised and not missed. It is vital that victims can be provided with appropriate support in a timely manner.

Mr K is in his sixties and lives in a residential care home. He has a learning disability and has been diagnosed with dementia.

Following his mother's death, his sister became his Power of Attorney for personal reasons her son dealt with Mr K's financial matters.

Mr K was not receiving any personal allowance and his care home fees were not being paid and he was served notice to leave the care home.

An investigation revealed that Mr K's nephew had withdrawn all of Mr K's money.

Mr W is a 97 year old who has lost approximately £6000 to scam lotteries and prize draws. He is reluctant to stop sending money as he hopes to win.

He is now receiving approximately 20 letters per day and numerous phone calls. In one week his bank account balance had gone from £60 credit to £220 overdrawn.

The victim had no money for food and he had stopped paying his care bills.

2. What is Financial Abuse?

Financial abuse is the main form of abuse amongst adults and children at risk, according to the Office of Public Guardian. Financial abuse can occur in isolation, however, where there are other forms of abuse suspected there is likely to be financial abuse occurring as well. Although this is not always the case, everyone should be aware of this possibility.

Financial abuse can be defined as follows:

“The unauthorised and improper use of funds, property or any resources belonging to another individual”

The potential indicators of financial abuse will be discussed in detail later in the toolkit, but indicators may include:

- ❖ Change in living conditions
- ❖ Lack of heating, clothing or food
- ❖ Inability to pay bills / unexplained shortage of money
- ❖ Unexplained withdrawals from an account
- ❖ Unexplained loss / misplacement of financial documents
- ❖ The recent addition of authorised signers on a client’s signature card
- ❖ Sudden or unexpected changes in a will or other financial document

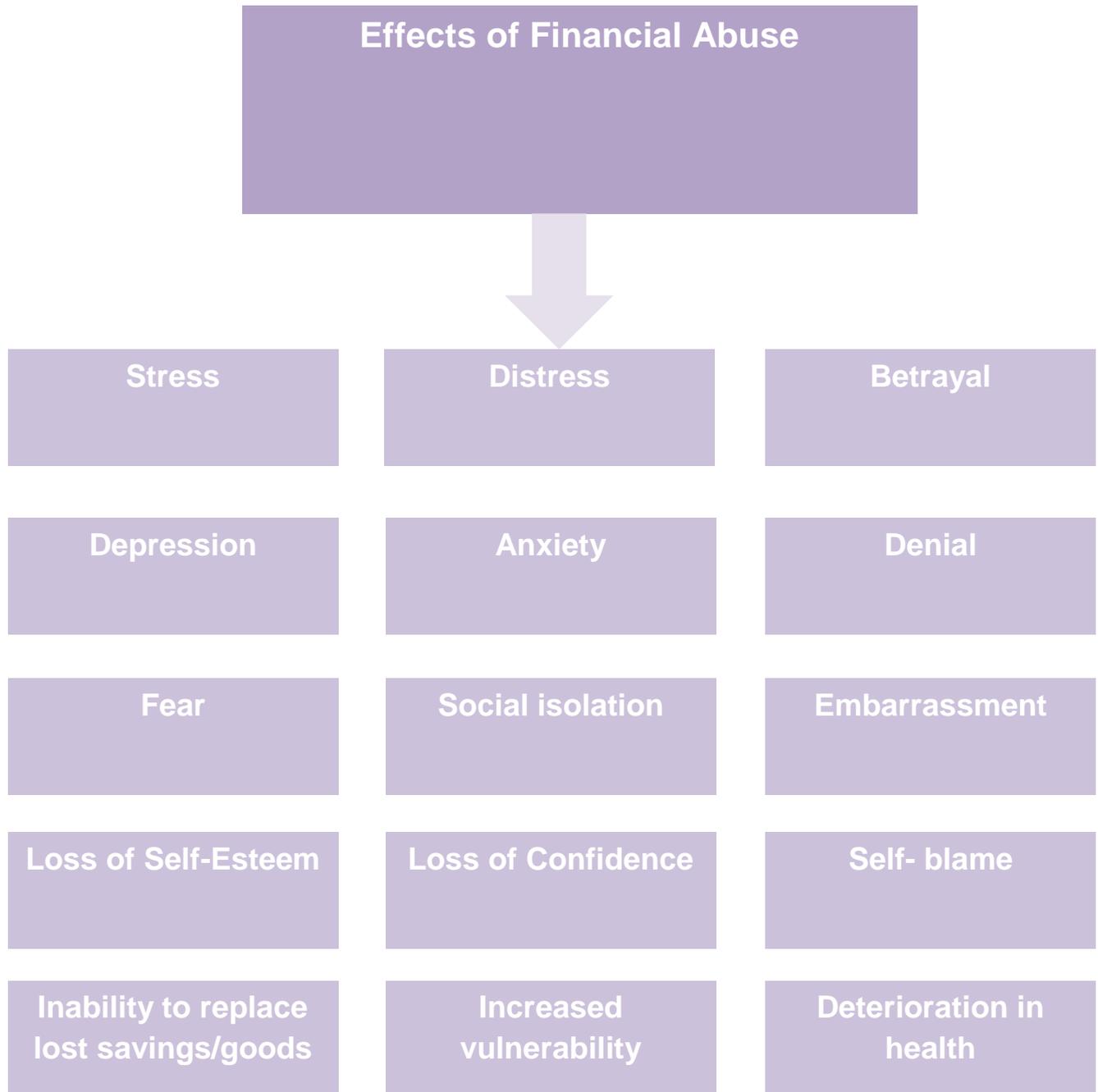
There are several forms in which financial abuse can take, some will be easier to identify than others. The different types of financial abuse include:

2. What is Financial Abuse?



3. Impact of Financial Abuse

The impact of financial abuse should not be underestimated and can be as significant as any other type of abuse. Even small financial or material losses have the potential to have a significant impact on the adult at risk and can leave people unsettled and without the confidence to live independently. It can cause the person who previously did not have any care or support needs, to deteriorate to a level which does require intervention and the requirement for support and services from Adult Social Care.



4. Recognising those at risk

It is vital that practitioners and members of the public are aware and able to recognise those people in the community, who may be most at risk of financial abuse.

An adult at risk of financial abuse is likely to display one or more of the following:

- ❖ They are unable to manage their own finances due to lack of capacity or lacking sufficient numeracy skills
- ❖ They are dependent on another person/people to manage their money
- ❖ They are dependent on others for all aspects of daily living
- ❖ They are known to be isolated or are regarded as at risk within the community (a person who is isolated or lives on their own may be at higher risk of exposure to financial pressure e.g. salespersons, loan firms, rogue traders or bogus callers)
- ❖ They are of a trusting nature
- ❖ They are susceptible to emotional grooming
- ❖ For older people in particular, potentially increased assets coupled with low-cost lifestyles and a lack of awareness of the modern world may make them more susceptible

Whilst a person who lacks capacity may be considered to be more at risk of financial abuse, it should be noted that someone with capacity can be equally susceptible. For example, it should **not** be assumed that if a person who has capacity makes a gift, that it cannot be regarded as theft. Coercion and undue influence, emotional grooming and predatory behaviours as well as the reasonableness of the transaction, should all be considered.

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 dependency by people who are unknown to them, such as, rogue traders or organised criminals involved in mass-marketing fraud.

5. Recognising Perpetrators

Financial abuse is most frequently perpetrated by a person acting in a trusted capacity, such as: a family member; friends; neighbours; care workers or other professionals. It can also be perpetrated by strangers such as doorstep callers, some of whom will “befriend” the person.

Financial abuse can range from not acting in a 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. More information about mass marketing fraud and its impacts can be found at [Think Jessica](#).

Examples of perpetrators of financial abuse include:

- ❖ Staff in care establishments exploiting residents by gaining their trust and taking over their finances unlawfully
- ❖ Powers of attorney exploiting their position by misappropriating funds
- ❖ Some families may have a view that the income of individual family members, including benefites for adults with disabilities, should be pooled into the family income
- ❖ A person managing a direct payments account engaging in false accounting through the forgery of accounting records / payslips, to allow monies to be misappropriated

6. Indicators of Financial Abuse

The following are potential indicators of financial abuse:

- ❖ Unexplained withdrawals from a person's bank account
- ❖ Cheque withdrawals to unknown businesses / persons
- ❖ Using up cheque books quickly and purchasing a large amount of postage stamps, can indicate the person is a victim of mass marketing fraud, especially if they don't receive a lot of mail from friends and family
- ❖ An unexplained shortage of money, despite an adequate income or immediately following the collection of benefits
- ❖ Payment of client contribution suddenly ceases
- ❖ Poor living conditions when the person should have the money to fund satisfactory living conditions
- ❖ The person goes without belongings or services which they can clearly afford
- ❖ Reluctance on the part of family, friends or the person controlling funds to pay for replacement clothes or goods
- ❖ Items purchased which are not appropriate for the person
- ❖ Home improvements or repairs that are not suitable or are sub-standard
- ❖ Repeated work being done to the home or garden can indicate that the person is a victim of doorstep criminals
- ❖ Loans or credit being taken out by a person in circumstances that give cause for concern, such as the age of the person taking out the loan and the alleged reason for the loan
- ❖ Pressure by family members or others to sign over assets or alter wills
- ❖ Recent change of deeds or titles of house
- ❖ A person's inability to explain what is happening to their own income
- ❖ The disappearance of bank statements, other documents or valuables, including jewellery

6. Indicators of Financial Abuse

- ❖ Carer asks only financial questions of the person, does not ask questions regarding care needs
- ❖ Large volumes of “junk” mail

7. Preventing Financial Abuse

There can be significant difficulties in investigating, proving and rectifying financial abuse once it has occurred. So, the most effective way of protecting people from financial abuse is through preventative measures.

Education and Training for Practitioners

Information sharing and training will raise awareness that financial abuse is not ordinarily a one-off or isolated incident, it is often ongoing and early reporting may prevent escalation.

Working with Clients

Prevention needs to take place in the context of person-centred support, with clients empowered to make choices and supported to manage risks.

The following should be considered in individual cases:

- ❖ The risk of potential exploitation should be included in the client's support plan, and shared with care providers
- ❖ The use of advocacy or an IMCA may enable an adult at risk to express themselves in a potentially abusive or actually abusive situation, or assist the person in moving towards self-advocacy and independence
- ❖ Advising the adult at risk of sources of useful information

Trading Standards

Trading Standards can help to protect against financial abuse by:

- ❖ Providing information and advice on how the adult at risk can protect themselves from being deceived in relation to doorstep crime; rogue traders; loan sharks and mass marketing scams e.g. lottery, postal or internet scams
- ❖ Provide 'No Cold Calling' cards and letterbox stickers free of charge to any resident in Halton
- ❖ Provide information on call-blocker devices for people who are bothered by nuisance or scam phone calls. The majority of residents will have to buy their own but Trading Standards does have a small number of pool devices for the most serious cases and where the victim is unable to finance the device themselves. The offer of a device is dependent on whether or not all devices are on loan
- ❖ Supporting known scam victims can be supported by Trading Standards through home visits if required

7. Preventing Financial Abuse

- ❖ If family, friends or professionals are concerned that a person is being scammed by postal frauds, then a mail re-direction may be appropriate so that a nominated person can filter the scam mail out. This action would require the person's consent as the re-direction is a chargeable service from the Royal Mail.

Service Providers

Residential Care Homes should have policies and procedures in place for dealing with clients' finances and valuables, and keep proper records.

Home care providers should have formal arrangements in place for home care staff to take on financial responsibilities.

8. What to do if you suspect Financial Abuse

In Halton, the safeguarding process is made up six stages, as follows:

- Stage One:** **Alert** (same day that concerns are identified)
- Stage Two:** **Referral** (within 24 hours of Alert)
- Stage Three:** **Strategy Discussion/Meeting** (within 5 working days of referral)
- Stage Four:** **Investigation** (report completed 7 working days before Case Conference)
- Stage Five:** **Case Conference** (within 4 weeks of referral decision)
- Stage Six:** **Review** (within 3 months of Case Conference or as decided at Case Conference)

To raise an alert regarding potential financial abuse, the Halton Borough Council Contact Centre should be contacted on **0151 907 8306**, which is a dedicated adult social care telephone line.

An alert is the raising of a concern, suspicion or allegation of potential abuse with an appropriate person. A concern, suspicion or allegation of abuse may have arisen from:

- ❖ A direct disclosure by an adult at risk
- ❖ A complaint or expression of concern by someone else
- ❖ An observation of abusive behaviour or an observation of the indicators of possible abuse

Once an alert has been received by Halton Borough Council, the responsible team needs to consider whether the concerns identified in the alert should be investigated under the safeguarding adults procedures.

The referral stage involves:

- ❖ Establishing the wishes and best interests of the person at risk
- ❖ Gathering information about the allegations/concerns
- ❖ Ensuring the person at risk is protected from further harm
- ❖ Deciding whether the concern/allegation requires an investigation for which a strategy discussion / meeting would be required.

Where the decision has been made that the concerns meet the threshold for intervention under safeguarding procedures, the responsible team will ensure that a strategy discussion or meeting takes place. The strategy discussion or meeting enables the responsible team to share the nature of the risk and identify options for safeguarding and that a safeguarding response is planned with the person and key agencies with duties or powers to act.

The purpose of a safeguarding adults investigation is to establish:

- ❖ Whether abuse / crime occurred and the surrounding circumstances
- ❖ The ongoing risks to the adult at risk or others identified to be at risk
- ❖ Any immediate action to prevent further abuse
- ❖ The level of understanding of the risk by the adult at risk
- ❖ Whether disciplinary action may be required on the part of the employer

The purpose of a case conference is:

- ❖ To consider the findings and outcomes of the investigation / assessment
- ❖ To decide whether abuse took place
- ❖ To assess ongoing risk
- ❖ To produce or revise a protection plan
- ❖ To ascertain whether the adult at risk is satisfied with the outcome of the investigation

The purpose of the review is to ensure that the actions agreed in the protection plan have been implemented, the risk is being managed and to decide whether further actions are required. In some circumstances, more than one review meeting will be required within the safeguarding procedures.

9. Who can help?

The Income & Assessment Team – Providing financial documentation that may be held from completing a financial assessment. Requests for this information should be emailed to income+assessment@halton.gov.uk clearly stating that the information is being requested as part of a safeguarding investigation. The team can be contacted on **0151 511 7888**.

The team cannot share this information until a safeguarding alert has been raised as financial information will be shared on a need to know basis, in accordance with the Data Protection Act.

The Income & Assessment Team – Gathering and interpreting information for the purposes of completing a safeguarding investigation. This can include providing contacts to banks, solicitors, Department for Work and Pensions and the Office of Public Guardianship etc. as necessary to the investigation.

Where possible, the finance team representative should be invited to the strategy meeting at the earliest opportunity.

The Income & Assessment Team – Financial Assessment visits undertaken for the purposes of gathering information for a safeguarding investigation can only take place if the person being visited is aware of the reason for the visit and is complying with the investigation. The Income & Assessment Team could assist with some information but it is not their remit to carry out visits to gather information specifically in relation to financial abuse investigations.

The Debtors Team – Provision of current financial information. The Debtors Team has regular communication with clients or their representatives where invoices for their contribution towards care services remain unpaid. The team may have details as to the reasons and makes arrangements for the payment of debt due to the local authority.

In pursuit of the collection of unpaid invoices, the team may have some information about the cause of financial difficulties. As there is a link between debt due to the local authority and the potential for financial abuse, the team will be able to provide current financial information and knowledge that may be relevant to an investigation into financial abuse.

The team can be contacted via email at debtors@halton.gov.uk or by telephone on **0151 511 8811**.

The Revenues and Benefits Team – Information about Housing Benefit, Council Tax Reduction and Council Tax payments. The team may hold financial details declared as part of the Housing Benefit or Council Tax Reduction application process. They will also have details around the payment details for Council Tax.

The Direct Payments Team – Information about Direct Payments accounts. The Direct Payments Team provides a financial monitoring service, checking the validity

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of Direct Payment spend and making regular payments to clients to meet their ongoing care needs.

The team uses a range of “triggers for concern” when assessing the validity of Direct Payment spend and the potential misuse of Direct Payment monies.

The team will be able to provide information, both financial and in general, about the conduct of a Direct Payment account and any concerns there may be in relation to a client managing their Direct Payment monies.

The team can be contacted via email at directpayments@halton.gov.uk or by telephone on **0151 511 7575**.

The Quality Assurance Team – The Quality Assurance Team may be able to assist a safeguarding investigation when possible financial abuse is identified within any of the following settings:

- ❖ Care Home
- ❖ Domiciliary Setting
- ❖ Supported Living
- ❖ Day Care

Internal Audit and Human Resources – Internal Audit has an important role in investigating financial abuse and must be informed when the person alleged to be responsible is a Halton Borough Council employee. Human Resources also have an important role in employee related investigations and must be consulted with in such circumstances.

Internal Audit must also be informed when there has been a loss of Halton Borough Council monies and / or assets.

In the above cases, consideration should be given to inviting Internal Audit and / or Human Resources to a strategy meeting, as their degree involvement will have to be determined on a case by case basis.

Trading Standards – Trading Standards can assist in safeguarding investigations where the abuse relates to consumer protection issues such as rogue trading, scams, loan sharks, or doorstep crime. They may be able to:

- ❖ Assist in either a criminal investigation, civil law, or best practice capacity
- ❖ Investigate any regulatory offence where it is determined that the client has been subject to financial abuse by a business
- ❖ Assist the Police in the development of intelligence in relation to the allegation of financial abuse

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- ❖ Support the adult at risk by offering advice

Legal Services – Where financial services is suspected and legal advice is required, Legal Services should be contacted at the earliest opportunity. Legal Services can provide advice regarding any remedies available as well as any legal processes available to safeguard the client.

Cheshire Police – The Police will always be involved in financial abuse cases where a crime has been committed.

Where a practitioner is investigating financial abuse and suspects that a crime may have been committed, Cheshire Police would have to be notified. The Public Protection Unit will review the information and determine whether there is evidence to suggest that a criminal offence has been committed and whether they should lead the investigation.

Illegal Money Lending Team – To help support those who are suffering from loan sharks. The team will provide support both to the victim and to the staff member supporting the victim and will prosecute the loan shark. All information is treated in confidence and if preferred the person can remain anonymous. The 24 hour helpline number is **0300 555 2222**

iCAN information: beat the cold callers – When you buy or register for something online you are often asked for your telephone number and also usually asked to tick a box to say that you have read the terms and conditions. Often you can't complete the order or registration process until you've provided this information and ticked the box.

Somewhere in the small print there will be a statement explaining that the website can share your personal details with other interested parties or partners which means you've consented to your details being passed on to other companies who are likely to cold call you.

To get around this problem, a call blocking company (truecall38) has introduced a free telephone number that anybody who doesn't want to provide their own number can use when completing online forms.

When you are asked to enter a phone number on a web form you simply enter the memorable number 0333 88 88 88 88. When a call centre rings this number, they will hear the following announcement:

“truecall38 is handling my calls. I prefer not to be contacted by phone, so please contact me via my email address. Goodbye”

The Director of truecall38 explains: “Some organisations such as airlines and hospitals do really need your telephone number to contact you, whereas others such

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as price comparison websites, online shops, charities, or theatre bookings sites don't – but they won't allow you to complete the application form without it. Why do they ask for your number? Maybe they will put it onto their telemarketing list, or sell it to other companies. The free truecall38 number neatly bypasses this problem, letting you complete the form safe in the knowledge that you're not about to be bombarded with nuisance calls.”

If the form won't let you enter the full number then 0333 88 88 88 8 should work unless the website has blocked the truecall38 number.

This is a free service for anybody to use, truecall do not make any money out of the phonecalls.

Citizens Advice Consumer helpline – Contact the helpline on 03454 040 506 or visit the website www.adviceguide.org.uk

The Criminal Courts

If a criminal offence e.g. theft or fraud has been committed, the person experiencing financial abuse may wish to press criminal charges against the person alleged to be responsible.

For more information about theft and fraud, please refer to The Theft Act 1968 and The Fraud Act 2006 – both available via www.legislation.gov.uk

The Civil Courts

Where a criminal offence has not been committed, it may be possible for the person subjected to financial abuse to take the matter through the civil law courts. This would be the case where financial abuse occurs as a result of undue influence or duress:

- ❖ **Undue influence** occurs when a person's wishes regarding a gift or bequest are overruled as a result of coercion or undue pressure by somebody else

- ❖ **Duress** occurs where a person enters an agreement as a result of threats

Where it is established that duress or undue influence has been exerted, any contract the person experiencing financial abuse has entered into, may be set aside and they must take steps to void the contract. Where duress has occurred, it may also be possible to obtain damages. Damages are not available with undue influence.

If the person has entered into a contract with a trader, the trader has used undue influence and your claim is for £10,000 or less, then Trading Standards may be able to help you with a claim. The victim is also entitled to claim damages for alarm, distress or physical inconvenience or discomfort that was caused to them. These damages have to be 'reasonably foreseeable' in other words there should be a clear connection between the trader's actions and the financial loss and / or distress and inconvenience the victim is claiming for. In the first instance, the Citizens Advice Consumer Helpline should be contacted on **03454 04 05 06**.

Office of the Public Guardian

If the abuse is perpetrated by an attorney or deputy and the donor still has capacity he / she can revoke the Lasting Power of Attorney (LPA) by way of a Deed of Revocation. The attorney should be alerted and, where the LPA is registered, the Public Guardian informed.

A local authority can make representations to the Office of Public Guardian if there is reasonable belief that an attorney or deputy is not acting in the person's best

10. How the law can help victims of Financial Abuse

interest. The phonenumber for reporting concerns is **0115 934 2777**. For more details please see [Office of the Public Guardian](#).

The Court of Protection

Where the person experiencing financial abuse lacks capacity the Court of Protection has wide powers to deal with the consequences of financial abuse.

These include:

- ❖ Making an order prohibiting a named person from having contact with the person experiencing financial abuse
- ❖ Making an order enabling another person to bring proceedings on behalf of the person experiencing financial abuse, for example, for redress in the civil court. This may involve claims of fraud, coercion, undue influence, lack of capacity, and breach of trust.
- ❖ Appointing a deputy

In addition, the Court can simply set aside gifts or wills on the grounds that the person lacked capacity at the relevant time.

For further details, please see [Court of Protection](#).

The High Court

The High Court can make:

- ❖ Freezing injunctions to prevent money or property being disposed of
- ❖ Search orders to allow access to the home or workplace of the person alleged responsible to search for documents

Injunctions can also be obtained to prevent the person alleged responsible from leaving the country.

A person acting as a 'litigation friend' (i.e. representing a person with mental health issues) can also apply to the High Court for recovery of funds.

For further details, please see [High Court](#).

The Legal Ombudsman

Complaints about a solicitor should, in the first instance, be directed to the practitioner or law firm concerned, in writing.

10. How the law can help victims of Financial Abuse

Should the practitioner not deal satisfactorily with the complaint the matter should be referred to the Legal Ombudsman. The Legal Ombudsman is a free, independent service that has formal powers to resolve complaints about lawyers.

The Legal Ombudsman can be contacted on **0300 555 0333** or via email at enquiries@legalombudsman.gov.uk

Further information can be found at [Legal Ombudsman](#).

11. Protection from Financial Abuse

There are a number of methods currently available to help protect an adult at risk of financial abuse, which could be considered as part of a safeguarding protection plan:

Appointeeship: An Appointee is someone appointed under the Social Security (Claims and Payments) Regulations 1987, to claim and collect social security benefits on behalf of a person who lacks capacity to manage their own benefits.

Deputyship: A deputy is someone appointed by the Court of Protection to manage the property and affairs or the personal welfare (including healthcare), or both, of another person who lacks the mental capacity to manage these themselves.

Where a person lacking capacity does not have anyone to act as their deputy, or if there is a safeguarding issue, an application can be made by the local authority to act as deputy.

Lasting Power of Attorney (LPA)

A Lasting Power of Attorney is a legal document made by someone (the donor), that allows another person (the attorney) to make decisions about the donor's health and welfare or property and affairs, or both.

A Lasting Power of Attorney can be made at any time and gives the attorney power to act at a time in the future when the donor may no longer wish to make decisions or may not have the mental capacity to do so.

Mental Capacity Act 2005

In relation to adult safeguarding, the Act introduces four key elements:

- ❖ New offences of wilful neglect and mistreatment of a person lacking mental capacity
- ❖ Powers to make decisions in the best interests of a person who lacks capacity
- ❖ A duty for proxy decision makers and professionals to act in a person's best interests and abide by the code of practice
- ❖ The leaving of specific decisions and capacity assessments to the person or professional concerned

Office of the Public Guardian (OPG)

The Office of the Public Guardian's main statutory duties are to:

- ❖ Register Powers of Attorney
- ❖ Supervise deputies appointed by the Court of Protection

11. Protection from Financial Abuse

- ❖ Investigate safeguarding concerns or allegations and report these to the Court of Protection, when required.
- ❖ Provide guidance to the public, and legal and health professionals

A deputy may be subject to close supervision from the Office of the Public Guardian. This can be because of concerns about how the deputy is acting, but can also be because they are acting in different circumstances.

A local authority can make representation to the Office of the Public Guardian, if there is a reasonable belief that a Lasting Power of Attorney is not acting in a person's best interests

Court of Protection

The Court of Protection has the power to:

- ❖ Decide whether a person has capacity to make a particular decision for themselves
- ❖ Make decisions on financial or welfare matters on behalf of a person who is unable to do so
- ❖ Appoint a deputy to act for someone who is unable to make their own decisions
- ❖ Enable a third party to look into the financial affairs of someone under the Court's jurisdiction where financial abuse is suspected, and to safeguard the person's resources, if appropriate
- ❖ Decide whether a Lasting or Enduring Power of Attorney is valid
- ❖ Hear cases concerning objections to the registration of a Lasting or Enduring Power of Attorney
- ❖ Remove deputies or attorneys who fail to carry out their duties.

Financial Abuse involving Adult Social Care monies

As soon as a practitioner suspects an irregularity affecting adult social care monies e.g. personal budgets or direct payments, it is their duty to:

- ❖ Raise an alert in accordance with the Halton Inter-Agency Safeguarding Adults Policy, Procedures and Good Practice Guidance (please see www.halton.gov.uk/safeguardingadults)

Financial Abuse within a Regulated Service

The Care Quality Commission (CQC) should be made aware of any safeguarding concerns within a regulated service.

The CQC will need to attend adult safeguarding meetings if:

- ❖ The registered service is directly implicated
- ❖ Urgent or complex regulatory action under the Health and Social Care Act 2008 is indicated
- ❖ Any form of enforcement action has commenced or is under consideration in relation to the service involved

A care worker who stole from her elderly clients across Widnes was sentenced to 56 months in prison at Warrington Crown Court in November 2014. The defendant was sentenced for 11 counts of burglary, 3 counts of theft from a dwelling and 4 counts of fraud.

The defendant was working within the homes of elderly people in Widnes when the offences took place and the court heard how she not only stole cash from those in her care, but also jewellery, ornaments and other highly sentimental possessions.

The defendant was working for a care company at the time and her position allowed her to gain access to the homes of vulnerable people who trusted her.

The defendant was originally arrested and charged with various offences of theft and burglary on Friday 3rd October and pleaded guilty a day later at Magistrates Court. Following additional investigation, the defendant was rearrested on Tuesday 7th October and charged with a further seven burglaries, one of intent to burgle and a total of eight burglaries in a dwelling.

DC Deborah Carter from the Widnes Proactive Policing Team said:

“The defendant had a position of trust which they abused when they committed these terrible offences. The people they stole from trusted them and they completely disregarded them showing no compassion. It was a despicable act whereby the defendant stole highly sentimental items such as rings and necklaces from elderly victims who held them dearly. This case has been upsetting for everyone involved and the victims have been left angry and hurt by the defendant. Today’s sentencing has seen the defendant brought to justice.”

Extract taken from Liverpool Echo 28th November 2014