



Welcome from the new chair of the HSAB (Visva Sathasivam)

Welcome to the latest edition of the HSAB's quarterly newsletter. Bernie Flaherty has now left Harrow to take up a new position in Westminster/Kensington and Chelsea and I am delighted to take over from her as chair of the Harrow Safeguarding Adults Board. At the most recent Board meeting in September, the HSAB thanked Bernie for her commitment to its work and wished her well for the future. I look forward to continuing where she left off. This edition focuses almost exclusively on financial abuse as it is now the number one reason for raising a safeguarding concern in the borough. As always, we are keen to receive any comments about the newsletter or suggestions for future editions which can be sent to either Sue Spurlock (sue.spurlock@harrow.gov.uk) or Seamus Doherty (seamus.doherty@harrow.gov.uk).

What is financial abuse?

Financial abuse is: "the unauthorised and improper use of funds, property or any resources belonging to another individual".

Types of financial abuse

Financial abuse may include:

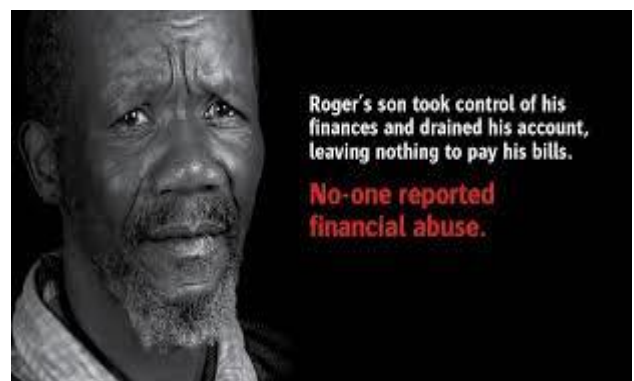
- wrongfully controlling access to money or benefits
- carrying out unnecessary work and / or overcharging
- misuse of a person's assets by professionals
- theft i.e. money or possessions stolen, borrowed or withheld without permission
- money being absorbed into a care home or household budget without the person's consent
- postal, telephone and internet scams where the person has interacted with someone and has lost money
- staff or volunteers borrowing money, or accepting gifts or money from clients
- altering ownership of property without consent
- exerting undue influence to give away assets
- pressure in connection with wills, property, inheritance, possessions or benefits
- putting undue pressure on the person to accept lower-cost / lower quality services in order to preserve more financial resources to be passed to beneficiaries on death
- misuse of powers of attorney



Profile of an adult at risk of financial abuse

An adult at risk of financial abuse could:

- be unable to manage their own finances due to lack of capacity or sufficient numeracy skills
- be dependent on another person or people to manage their money
- be dependent on others for all aspects of daily living
- be isolated or is regarded as at risk within the community
- be susceptible to emotional grooming



Note: Whilst a person who lacks capacity may be considered to be more at risk of financial abuse, it should be remembered 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, then it cannot be regarded as abuse. Coercion and undue influence, emotional grooming and predatory behaviour as well as the reasonableness of the transaction all need to be considered.

How can you recognise if someone is experiencing financial abuse?

- unexplained withdrawals from a person’s bank account
- an unexplained shortage of money, despite an adequate income or immediately following pension day
- unpaid or a sudden inability to pay bills
- disparity between assets and satisfactory living conditions
- the person lacks 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 furniture
- items purchased which are not appropriate for the person
- home improvements or repairs that are ‘out of fashion’ with the person’s lifestyle or are ‘worrying’ the person or staff
- loans or credit being taken out by a person in circumstances that give cause for concern
- pressure by family members and other people to sign over assets or alter wills
- recent change of deeds or title of house
- inability to explain what is happening to their own income
- the disappearance of bank statements, other documents or valuables, including jewellery
- carer asking only financial questions of the worker, does not ask questions about care



Discussion point: can you think of anyone known to your team that might be at risk?

Training



The Harrow Safeguarding Adults Board 2017/18 training programme still has some spaces available. All the courses can be booked in the usual way through <http://harrow.learningpool.com/>

“Coming soon” on the programme are:

- Basic awareness – 17th November (a.m.)
- Hate Crime/Mate Crime – 17th November (p.m.)
- Domestic abuse & safeguarding – 28th November
- Scams and fraud – 11th December

Dignity Action Day 2018



Thursday 1st February 2018 marks the next Dignity Action Day. As in recent years, Harrow would like to hear what events you might be running in your service. There is a useful web page with information about champions and ideas about running activities:

[https://www.dignityincare.org.uk/Dignity-in-Care-events/Dignity Action Day/](https://www.dignityincare.org.uk/Dignity-in-Care-events/Dignity%20Action%20Day/)



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