

**Financial Harm Strategy**

**June 2019**

She said if I told anyone, she’d stop visiting and tell the other carer to stay away too

Scammers often actively target elderly and vulnerable members of our communities and often sound extremely convincing

I didn’t know that when my grandson said that he was taking £40 out every week for my shopping, he had been taking £100 instead

Strategy approved by Fife Adult Support and Protection Committee 8th May 2019

Review due: June 2020

1. **Aim of the strategy**

In Fife financial harm has been one of the three most frequent types of harm reported in annual data returns to the Scottish Government. Financial harm is complex and requires a collective response to tackling it. This strategy aims to set out ways agencies and communities can work together to prevent financial harm; report it and support those affected and help them access justice for them. This strategy should be read in conjunction with the current guidance approved by Fife Adult Support and Protection Committee entitled, ‘Financial Harm: Prevention, Identification, Support and Protection’ available at: <http://publications.fifedirect.org.uk/c64_FinancialHarmGuidance2017.pdf>

The above guidance clarifies roles of different internal and external partner agencies and provides other relevant information for people working with adults at risk of harm.

The financial harm strategy stems from the Committee’s Improvement Plan 2018/20. One of the priority areas highlighted is to respond to harm occurring to adults at risk of harm in their own homes.

A financial harm working group has been established to take work forward, comprising representatives from a variety of statutory and voluntary agencies. A considerable amount of inter-agency activity has already taken place in Fife to successfully tackle financial harm. The aim of the strategy is to consolidate this and identify any gaps or new actions required.

1. **Prevalence of financial harm in Fife**

Between 2014 and 2018 financial harm was recorded as the principal harm in 19% of all adult support and protection investigations, equating to 253 out of 1350 investigations undertaken. These figures may well represent an under reporting of financial harm as many adults experience multiple harm with financial harm not always being reported as the principal harm type. Research indicates that financial harm is frequently linked to physical and/or psychological harm and neglect. Financial harm is not always a one-off incident, but can reflect an ongoing process of harm. It can happen to men and women. In general, those at higher risk tend to be alone, socially isolated, and either physically and/or mentally unwell.

It is also widely acknowledged that due to its very nature many instances of financial harm will not be reported. Reasons include under-recognition and under-reporting, with some adults being embarrassed or in denial about the situation.

1. **Different types of financial harm**

There are many examples of financial harm but some listed have commonly been reported in Fife.

◊ theft of money, benefits, property, possessions

◊ telephone call scams

◊ unfair trading practices and aggressive sales pitches

◊ internet scams

◊ unsolicited mail

◊ befriending for the purpose of committing crime

Further information and particular risk factors are detailed within the aforementioned guidance published by Fife Adult Support and Protection Committee.

1. **Fife’s Strategy**

The financial harm strategy in Fife will focus on prevention, identification and support and protection. At all times the adult should be at the centre of activity. Section 4 of the Adult Support and Protection (Scotland) 2007 Act places a duty on Councils to make inquiries about an adult at risk’s well-being, property or financial affairs where the Council knows or believes intervention may be necessary to protect the adult. The Council lead for adult support and protection inquiries is the social work service.

Positive results to help make adults at risk safer from financial harm will only be achieved if partner agencies work together and take responsibility for actions contained within the three areas identified below. One of the 15 key messages to emerge from a national joint inspection of six adult support and protection partnerships undertaken in 2018 was that, ‘financial harm is a developing area for integrated practice’, reinforcing this point.

**Adult at Risk of Harm**

**Prevention**

It is key to raise awareness amongst individuals, communities and agencies to try and avoid harm occurring in the first place.

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| What we want to achieve | How we will achieve it |
| Increase awareness of financial harm across Fife.Reduce the occurrence of financial harm. | ► Raise awareness of Fife Adult Protection Committee guidance through all agencies, particularly for frontline staff who visit people in their homes.► Agencies, such as housing, use communication channels with members of the public to optimise awareness.► Continue work with local support groups and forums, such as Fife Forum and People First, to provide guidance and messages about financial harm to communities.► Review and disseminate easy read information amongst at risk groups highlighting what financial harm is and how to report harm.► Work in partnership with financial institutions locally to take action where financial harm is suspected.► Analyse partner data and share information about where financial harm is occurring, types and take actions to lower the likelihood of it recurring.► Include financial harm as an example of harm in any public awareness media campaigns such as national adult support and protection week in October each year. Back up with information and advice about where to get help. |

**Identification**

This links closely to prevention work. Early and effective interventions are vital. Individuals, communities and agencies need to know what constitutes financial harm and how to report suspected harm in a timely manner.

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| What we want to achieve | How we will achieve it |
| Staff within all partner agencies know how and where to raise reports of suspected or actual financial harm and are confident in doing so quickly.When financial harm does occur, responses are effective and efficient and person-centred. | ► Distribute Committee guidance widely which contains specific advice about identifying financial harm and how to report it.► Decisive action is taken to report harm.► Where it is suspected that a crime has been committed concerns are reported to Police Scotland.► Inter-referral discussions involve all relevant agencies with feedback provided once decisions agreed.► Include financial harm in all inter-agency, single agency and new Harm in the Home training for adult support and protection and adults with incapacity training. This is particularly important for frontline staff who make home visits.► Best use of joint working and protocols with banks, building societies and post offices to identify financial harm by perpetrators allowing quick Police intervention.► External agencies are informed if harm is suspected or is caused by someone who has authority to manage an adult at risk’s money, such as the Office of the Public Guardian or Department for Work and Pensions. |

**Support and Protection**

Adults at risk of harm impacted by financial harm should always be offered advice and support. Frontline staff should be aware that this may require a pro-active and sensitive approach if individuals feel embarrassed to accept such assistance. Supports suggested may be wide and include several agencies.

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| What we want to achieve | How we will achieve it |
| Support adults who have been harmed.Adults at risk report that they feel safer. | ► Recognise the emotional impact financial harm can have when providing supports.► Raise awareness of Action on Elder Abuse recovery project being piloted in Fife.► Referrals to above project increase and adults report benefits from support given.► Consider/offer advocacy for adults who meet the three point criteria.► Care and/or Protection plans for individual’s evidence multi-agency support for the adult, including safeguarding when the adult has agreed to seek justice from the perpetrators, who may be close family.► Where appropriate free home safety checks regarding property are offered.► Proactive engagement takes place, where agreed, with financial institutions and Department of Work and Pensions to negate any future risks.► Raise awareness of technologies available which can reduce the risk of harm such as telephone scams and secure the use of these for adults at risk if agreed.► Link Fife actions with the Scottish Government’s national strategy to tackle social isolation and loneliness, published December 2018. |

1. **Measuring Success – what difference has been made in Fife to make adults at risk safer from financial harm?**

The impact of actions above will be reported via the financial harm working group updates to Fife Adult Support and Protection Committee. These will be provided on a quarterly basis to highlight progress as well as any barriers which are preventing progression.

Annual summaries of success will also be published at the end of each financial year. All local agencies will be asked for feedback on the impact of actions contained within the strategy and financial harm work plan.

Data will continue to be collected via performance figures submitted in June each year to the Scottish Government with analysis thereafter.

There will be links to a new service user engagement and participation strategy being developed. This will enable a capturing of views from service users in relation to financial harm interventions and supports including feedback via frontline staff and advocacy services. In addition in relation to financial harm other support services such as Action on Elder Abuse Recovery Project should be able to report how adults view services provided.

1. **Closing summary**

Fife Adult Support and Protection Committee’s Improvement Plan 2018/20 identified the need for a financial harm strategy and the setting up of a working group to progress this work. The aim of the strategy is to prioritise areas of work for adults at risk of harm who may be particularly isolated.

A list of the group’s membership is available within the terms of reference. There is wide representation including Police Scotland, Social Work, Housing, Scottish Fire and Rescue Service, NHS Fife, Care Providers Forum, Action on Elder Abuse and Trading Standards.

The strategy will remain an evolving document to allow any additions to actions currently identified.

*Fife Adult Support and Protection Committee would like to acknowledge the Financial Harm Strategy produced by Dumfries and Galloway (January 2019) which has influenced the creation of the Fife strategy.*