

# Whose money is it anyway?

**Financial exploitation:** identifying and protecting adults at risk of financial harm

Implementation of the Adult Support and Protection (Scotland) Act 2007 has shown that financial harm is widespread, commonly linked with other forms of harm and is still largely under detected and under reported.



North Lanarkshire  
Adult Protection  
Committee



South Lanarkshire  
**Adult Protection**  
Committee

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**Evidence has shown that the impact of financial harm should not be underestimated.**

Victims of financial harm can:

- Suffer as much as those who are victims of violent crime
- Experience distress and betrayal when financial exploitation is perpetrated by a person they trust

The negative impact of financial harm, regardless of the source, can cause an adult who previously did not have a need for social care services to deteriorate to the level at which they require support.

Examples of financial harm:

- Organisations who deliberately target vulnerable people through postal scams
  - Bogus traders who target vulnerable people
  - Companies who enter into a contract with people who do not have the mental capacity to understand the implications of any contract
  - People who put pressure on a vulnerable family member to give them money and/or property

- Those who abuse positions of trust when caring for vulnerable adults
- Professionals or family members who have formal responsibility for looking after an adult's finances (eg appointeeship; management of funds; power of attorney, guardianship) and who misuse or embezzle funds.

## How would I know if someone is being exploited?

To tackle such exploitation all agencies and each of their employees must be alert to signs that people are at risk and able to take the appropriate action to help.

Here are some of the warning signs that may indicate a person is experiencing problems managing their money and/or is vulnerable to financial harm:

- Confusion in handling money
- No recognition of the various values of money
- Difficulty understanding bill paying process
- Forgetting bills have already been paid, or are struggling to pay their bills, and may be at risk of legal action or of utilities being disconnected (especially if it is a new problem)



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- Leaving large amounts of money lying around the house
- Negative changes to living circumstances caused by a lack of money to buy food and clothing
- Sudden changes in the person's behaviour - more withdrawn, stops socialising or personal care deteriorates. They may be frightened of anyone official getting involved
- New interest from a third party - someone befriending the person
- Not applying for Welfare Benefits or collecting entitlement
- Behaviour of the person's family, eg family members moving in and taking complete control of the person's finances
- The person is receiving an unusual amount of mail (they may deny there is a problem)
- People who always insist on being present when a vulnerable adult withdraws funds
- Adults who have had sub standard work done on their property or who are buying unneeded goods.

## What can be done?

Under the Adult Support and Protection Act, Councils have a duty to make inquiries when any concerns that a vulnerable adult may be at risk of harm are brought to their attention.

Working in conjunction with NHS Lanarkshire, Police Scotland and across North and South Lanarkshire Council departments, financial harm can be tackled.

Some of the options that can be pursued include:

- Trading Standards can investigate sub standard work and take action against bogus traders
- There are a number of measures that can be taken to prevent further exploitation from postal scams and in some cases some of the money may be retrieved
- Persons can be banned from approaching or contacting the adult at risk under the Adult Support and Protection legislation
- The police can charge perpetrators with fraud
- The person's bank can be alerted to report unusual withdrawals
- People appointed to look after adults' finances can have their authorisation removed.



## What should you do?

If you are concerned but unsure what to do - report it to the local Social Work office

If you believe that the adult is at risk of harm – you have a duty to report it to the local Social Work office

You do not need the adult's permission to make the call

Do not investigate it yourself

### Contact phone numbers:

South Lanarkshire Social Work Resources	0303 123 1008
South Lanarkshire Emergency Social Work Service	0303 123 1008
North Lanarkshire Social Work Offices	
Airdrie	01236 757 000
Bellshill	01698 346 666
Coatbridge	01236 638 700
Cumbernauld	01236 622 100
Motherwell	01698 332 100
Shotts	01501 824 700
Wishaw	01698 348 200
Out of hours	0800 121 4114

For more information:

[www.adultprotectionsouthlanarkshire.org.uk](http://www.adultprotectionsouthlanarkshire.org.uk)

[www.northlanarkshire.gov.uk/protectingadults](http://www.northlanarkshire.gov.uk/protectingadults)

Finance and Property Harm

If you need this information in another language or format, please contact us to discuss how we can best meet your needs.

Phone: **01698 452844**

Email: [maxine.mcwhinnie@southlanarkshire.gsx.gov.uk](mailto:maxine.mcwhinnie@southlanarkshire.gsx.gov.uk) or

Phone: **01698 452266**

Email: [mary.murphy@northlan.gsx.gov.uk](mailto:mary.murphy@northlan.gsx.gov.uk)