

Financial abuse: a case study

Shared by Chris King – Principal Trading Standards Officer; Dudley Trading Standards Department

April 2014:

During a street campaign to raise awareness of scams, neighbours reported that an elderly Dudley man was being financially exploited by his cleaner. The man was 93 years old, registered blind, and lived alone; no close relatives in UK.

Referral made to Adult Safeguarding.

A social worker visited the man. He had a cleaner/carer called `Sue`. Whilst the social worker was present `Sue` telephoned the man and was heard to tell him to be careful what he says – she is his carer now. Investigations revealed that `Sue` is an alias for Veronica Robinson.

Robinson had befriended the elderly man following his bereavement in the summer of 2013. Over the months that followed she had progressively isolated the man from his social network. Family photos and contact details had been removed from his home.

He would no longer attend social events unless allowed by/accompanied by Robinson. Frequently this was not allowed. The locks had been changed on his home by Robinson. Friends, family and support services struggled to gain access to him. The man believed that friends were stealing from him.

Limited access showed that he was confused and had apparently deteriorating mental health. Because he would not engage with services, an assessment of mental capacity could not be carried out. Late onset dementia was not formally diagnosed.

He told friends that he was lending/giving money to `Sue`, for example, a £10,000 loan for a `lease`, £5000 for `knee operation`.

By late 2014, despite numerous concerns and alerts, the involved organisations could not engage with him. He was hostile to any approach as he believed he would be put in a care home. He told friends and family not to contact him as he `has Sue now` and made it clear that it was up to him who he chose to spend his time with.

His wishes were taken in to consideration and an investigation was closed by the police.

February 2015:

The victim told a neighbour that `Sue` had been in two violent marriages and `cannot afford a roof over her head.` He believed that the rented accommodation in which she lived was cold and dangerous. He had bought her a house. He didn't know how much it cost, but guessed around £30,000.

Investigations revealed that in November 2014 Robinson had written a cheque to herself from the victim's chequebook for £188,000, which he had signed. The

cheque had been used to fund the entire purchase of a detached house in Halesowen, which was in Robinson`s name.

In March 2015 Robinson was arrested by West Midlands Police, and bailed away from the victim for one month. This allowed social workers to finally gain access to the victim. He was diagnosed with dementia and found to be lacking capacity to understand or manage his finances.

On this diagnosis his bank was prepared to restrict his access to his finances. A care agency was engaged by the man`s family to cater for his care and support needs.

However, West Midlands Police declined to investigate the matter further and cancelled Robinson`s bail. Robinson immediately returned to the man, his care package was cancelled and isolation resumed.

Dudley MBC was therefore forced to commence Court of Protection (CoP) proceedings to permanently remove Robinson from the man`s life. Robinson objected to the proceedings. She said that the man had legitimately purchased the house for her so that she could care for him and he would live with her when he could no longer live independently. She served documents on the CoP purporting to be a signed agreement with the victim to this effect, signed in December 2014.

It was proved that this document was forged and created by Robinson after discovery of the house purchase in 2015. The CoP served an injunction to remove Robinson from the victim`s life.

At this point the man was regularly visited by a Social Worker. As the Social Worker gained the victim`s trust, he opened up to him. The victim said he regretted buying Robinson a house and felt very foolish.

Robinson was prosecuted by Dudley MBC Trading Standards for S4 Fraud, and Perverting the Course of Justice (serving false documents on the Court Of Protection). After a four week trial involving the evidence of over 50 witnesses, Robinson was found guilty. She was sentenced to a total of five and a half years in prison

Dudley Trading Standards was awarded £300k extra funding from the Better Care Fund to develop this area of work.

Commentary to go with case study

This case study reflects some of the core ingredients required in guidance on risk and offers some insight into achieving a balance between choice and protection.

On the surface this man 'chose' to turn professionals and friends and family away. This case illustrates the importance of not simply offering choice and taking the response at face value. Listening to a person's 'choice' needs to go hand in hand with taking seriously organisational and professional responsibilities to pursue the issues where there is significant risk in following an individual's wishes. Working alongside people where there is risk in their lives requires an understanding that:

Making Safeguarding Personal is not just about engaging with an adult with care and support needs and acting in accordance with their wishes – it is also about prevention and early intervention....empowering people with information so that they can understand risk and protect themselves from future abuse.

It is about building a picture of the individual and their circumstances and understanding what motivates them, through multiagency cooperation and then using that multiagency cooperation to find a solution that is possible in the circumstances.

It is about leadership and cultures in organisations that support staff in balancing conflicting principles and support positive outcomes for individuals.

It is about understanding the range of options for intervening, including the legal options.

It is about putting into practice the principles of the Mental Capacity Act and of safeguarding adults.