

Report of: The Director of Adults and Health

Report to Executive Board

Date: 19 September 2018

Subject: West Yorkshire Financial Exploitation and Abuse Team

Are specific electoral Wards affected? If relevant, name(s) of Ward(s):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Are there implications for equality and diversity and cohesion and integration?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Is the decision eligible for Call-In?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Does the report contain confidential or exempt information? If relevant, Access to Information Procedure Rule number: Appendix number:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Summary of main issues

1. Financial abuse is a growing problem for the 18% of the UKs 65.6m population who are aged 65 and above but it can also affect vulnerable adults of working age. With the spread of the internet and greater digital inclusion across all ages, this is also affording greater opportunity for financial abuse.
2. This reports sets out the innovative approach taken in West Yorkshire to create a co-located specialist, multi-disciplinary team to investigate the financial exploitation and abuse of vulnerable and older residents in West Yorkshire in relation to scams, frauds and door step crime. The report details the work of the team, the outcomes achieved and future plans.

Recommendations

1. To note the positive impact of the West Yorkshire Financial Exploitation and Abuse Team in the early identification of risk, harm and need as a result of the financial abuse of vulnerable adults.
2. To add Executive Board Support to the planned Leeds Safeguarding Adults Board Campaign in 2019 addressing financial abuse, to ensure all parties are engaged in this campaign.

1 Purpose of this report

- 1.1 Financial abuse is a growing problem for the 18% of the UK's 65.6m population who are aged 65 and above but it can also affect vulnerable adults of working age.
- 1.2 This report informs Executive Board of the innovative approach taken across West Yorkshire to create a co-located specialist, multi-disciplinary team to investigate the financial exploitation and abuse of vulnerable and older residents in West Yorkshire in relation to scams, frauds and door step crime. The report details the work of the team, the outcomes achieved and future plans.

2 Background information

- 2.1 A recent review of evidence conducted by Age UK found that approximately 130,000 people over 65 who live in the UK have suffered financial abuse. Although financial abuse can affect anyone, it is thought that older people are targeted as they are assumed to have more money and are perceived to be more vulnerable than younger people.
- 2.2 One of the difficulties with tackling financial abuse is that it can take a variety of different forms. The definition of "financial abuse" for the purposes of the Care Act 2014 includes:
 - Having money or property stolen
 - Being defrauded
 - Being put under pressure in relation to money or other property
 - Having money or other property misused
- 2.3 Scammers are increasingly targeting older people by bank and investment fraud. There are frequent reports in the media of older people being conned into handing over their bank details or being duped into investing in dubious schemes involving property, vintage wines or rare metals. However, research collated by Age UK suggests that 70% of financial abuse is perpetrated by family members. This type of financial abuse involves family members or friends pressurising older people to part with cash or individuals befriending or "grooming" an older person with the specific goal of taking money from them.
- 2.4 In 2016/17, data from the Safeguarding Adults Collection (SAC) showed that nationally 14.8% of all safeguarding enquiries related to financial abuse. In Yorkshire and Humber that figure was 13.8% and in Leeds 14%. This equates to 340 enquiries in Leeds into financial abuse during 2016/17. Figures for 2017/18 show a drop to 301 enquiries in Leeds into financial abuse, equating to 13.3% of all enquiries during last year. An analysis of Leeds data for 2017/18 showed the following:
 - A greater percentage of victims of financial abuse are women, compared to men. However this aligns with other SAC data and with the age makeup of vulnerable adults. Looking at the gender breakdown of different forms of abuse, men are slightly more likely to be victims of financial abuse.
 - BME groups are more likely to be victims of financial abuse compared with other forms of abuse.

- The majority of allegations are made against a person known to the victim (73%) and the abuse is most likely to occur in the victim's own home (72%).
- The group who are most likely to be reported as a victim of financial abuse are people who need mental health support. This is the most common reported abuse type for this group of people.
- Just 12% are identified as lacking capacity, compared with 32% overall when looking at all abuse types.

3 Main issues

- 3.1 The West Yorkshire Financial Exploitation and Abuse Team (WYFEAT) was created in October 2016, supported by funding from the Office of the Police and Crime Commissioner. It is a task force of various agencies to address the financial abuse of vulnerable people in relation to scams, frauds and doorstep crime in West Yorkshire. WYFEAT is comprised of Trading Standards Officers, Criminal Investigators, Intelligence Officer, Financial Investigators, a Social Worker seconded from Leeds City Council, a Financial Abuse Safeguarding Officer, who is a qualified Social Worker, a Police Detective Constable from WY Police and a Business Support Officer
- 3.2 It is a co-located, multi-disciplinary team, comprising trading standards professionals, financial investigators, a police officer and a social worker seconded from Leeds City Council. Key outcomes of the team include the earlier identification of risk, harm and need through better quality information sharing and analysis, with more effective intelligence gathering, providing a more cohesive approach to financial exploitation and abuse.
- 3.3 It is uncovering serious criminal activity and financial abuse linked to rogue traders including sales of home improvements – roofing, guttering, driveways, fascia boards, double glazing, mobility aids, with evidence of prolific targeting of older, vulnerable consumers with significant financial detriment.
- 3.4 Based on three common principles: information sharing, joint decision making and coordinated intervention, the team demonstrates a model of service delivery for the prevention and detection of financial abuse of vulnerable and older residents. Such abuse may be by way of scams and frauds from third party offenders such as doorstep criminals, mass marketing frauds by phone, post and electronic channels, but could also include the wider abuse of vulnerable residents including that committed by family members or carers, by professionals/those in a position of trust who are in contact with the victim.
- 3.5 The overarching aim is to increase victim's chances of living independently for longer, reducing vulnerability and opportunities for repeat victimisation. Support for victims, alongside criminal investigations, includes crime prevention advice and implementing practical measures according to their individual needs, and considering safeguarding procedures where relevant.
- 3.6 Recent investigations into a number of organised crime groups have identified, for example, at least 150 vulnerable victims of repeat doorstep crime related to one specific offender, others identifying numerous bank accounts aimed at money

laundering and scamming victims of vast amounts of money, many over long periods of time.

3.7 To date, prison sentences of over 10 years have been handed out to doorstep criminals brought to justice through the work of this team.

3.8 Some key facts:

- 5000 known victims of financial abuse on West Yorkshire's criminals' list of vulnerable people
- Victims are 2.4 times more likely to go into residential care or die as a result
- 25% of the list's victims are already known to Adult Social Care

3.9 These are some examples of the impact of individuals:

- 80 year old retired teacher, lost £100K to scammers, releasing equity in her house at 80, admitted to hospital care and subsequently passed away
- Victim aged 72 lost £45,000 to betting scam
- 88 year old man lost over £100,000 to investment fraud and timeshare scams
- Retired flour mill manager, now aged 85, scammed of £50K life savings, now had to move to sheltered housing
- Victim aged 81 lost £80K to fraudsters, resulting in victim having to downsize property and take out credit cards to cover debts

3.10 Many West Yorkshire victims have been scammed of their life savings. Many are repeat victims, with offenders displaying 'parasitic' behaviour, sharing information about victims with other offenders to continue the criminal activity until the victim is penniless and in some cases, homeless.

3.11 Academic research commissioned by the Home Office showed that vulnerable adults defrauded in their own home lose confidence and become more susceptible to repeat crime. Furthermore they are 2.4 times more likely to die or to go into residential care within two years when compared with their non-defrauded older adult neighbours.

3.12 The WYFEAT social worker has built close links with Adult Social Care in the five West Yorkshire local authorities which has enabled good communication and a quick identification of risk to an individual. As well as making safeguarding referrals direct to partner local authorities where necessary the team frequently receives referrals from Adult Social Care teams about financial abuse and are actively involved in safeguarding protection plans. The team is able to quickly put things in place to safeguard vulnerable adults; sometimes this is a small thing like fitting a call blocker - this totally cuts out one form of contact by the scammers and makes a huge difference to the individual, not only lowering the risk of financial abuse but also for their peace of mind, to finally not be plagued by nuisance calls can make such a difference to the person's wellbeing. Leeds Adult Safeguarding Board has just agreed £6000 funding to purchase call blockers for Leeds residents identified

by the team. The Board also plans to run a specific awareness campaign on financial abuse as one of its key campaign for 2019, and Executive Board can play an important role in supporting this campaign in 2019. This campaign will be designed and delivered by the Leeds Safeguarding Adults Board and its partner agencies which include all statutory and third sector agencies.

3.13 The team also carry out joint visits with other professionals and are actively involved in raising awareness and passing on their expertise to enable a crossover of skills: this has resulted in some really good pieces of joint working.

3.14 As other professionals become more familiar with the work of WYFEAT, other referrals relating to financial abuse of adults at risk are being made to the team. These relate to suspicion of abuse by family, friends or carers, or persons in a position of trust. These referrals are passed through to the relevant local authority. Where practitioners within the adult social care environment may be attuned to recognising vulnerable adults, they can sometimes lack the awareness and experience of certain types of financial crime, especially more sophisticated forms of fraud. By collaborating, and using the expertise of the WYFEAT, local authorities can make use of existing powers and tackle fraud across geographical boundaries.

3.15 The team has spread the word of its existence and raised awareness of financial abuse by:

- Working with the SAFER team to deliver 80 partner training sessions to almost **2300** front line professionals on **Spot it and Stop It**. This included training 1000 members of front line staff from West Yorkshire Fire & Rescue Service.
- Other professionals include social workers, police officers, occupational therapists, victim support staff, carers, community nurses, GP's, IMCA's, housing support officers.
- Guest speakers at West Yorkshire Pension Fund conference with over 190 attendees, with newsletter article reaching of **90,000** homes across West Yorkshire and **30,000** homes in Lincolnshire
- Attendance at Safeguarding Adults Boards and Safeguarding Partnerships in the 5 districts
- Safeguarding Partnership events including the Kirklees annual conference attended by 130 frontline workers.
- Speaking at the Age UK Yorkshire & Humber regional conference.
- Yorkshire and Humber Adult Service Directors meeting to raise awareness of WYFEAT
- Community Safety Partnerships

3.16 Looking to the future, the team has been successful in securing further funding and is expanding to include two additional criminal/ fraud investigators, an additional social worker and an additional financial investigator.

4 Corporate Considerations

4.1 Consultation and Engagement

- 4.1.1 There are no formal consultation requirements contained within this report but section 3.15 sets out examples of the engagement activity undertaken by the team to raise awareness of financial abuse and to create strong working relationships.

4.2 Equality and Diversity / Cohesion and Integration

- 4.2.1 As set out in the body of the report, older people are deemed to be at particular risk of financial abuse. Our local statistics would indicate that men, people who are from BAME communities and people with mental health support needs are at greater risk of financial abuse.

4.3 Council policies and the Best Council Plan

- 4.3.1 Adult safeguarding work is key to one of the Best Council Plan's outcomes: namely that people are safe and feel safe. This work is led in Leeds strategically through the Leeds Safeguarding Adults Board and operationally through the actions of the statutory functions of the Adults and Health directorate. However keeping people safe is a collaborative effort and a multi-agency, multi-disciplinary team like WYFEAT is a really good example of this working at its best.

4.4 Resources and value for money

- 4.4.1 There are no specific resource implications contained within this report. The WYFEAT team cost £165,000 a year to run – some of it through aligned resources but the social work function is supported by funding from the Office of the Police and Crime Commissioner.
- 4.4.2 The 2018/19 budget of the West Yorkshire Joint Services Committee provides funding of £167k to provide additional capacity in the West Yorkshire Financial Exploitation and Abuse Team (WYFEAT). This additional funding has been provided by the 5 constituent authorities, met in the same share as their funding of the Joint Committee, with the Leeds contribution towards this expanded service being £59k. After taking account of efficiencies in other parts of the Joint Committee, the net increase in the Leeds contribution to the Joint Services Committee in 2018/19 is £11k.

4.5 Legal Implications, Access to Information and Call In

- 4.5.1 There are no specific legal implications contained within this report. Section 2.2 sets out the legal definition of financial abuse as described by the Care Act 2014. Chapter 14 of the Care and Support Statutory Guidance, and sections 42-46 of the Care Act sets out the local authority's duty with regard to safeguarding.

4.6 Risk Management

- 4.6.1 There are no specific risks contained within this report although it highlights the very real risk of financial abuse of vulnerable adults and the attempt by the WYFEAT to mitigate those risks at both a system and individual level.

5 Conclusions

- 5.1 The financial abuse of vulnerable adults is something we must all be aware of, often perpetrated by those closest to us. This can be mitigated by educating

people of the risks and strategies used by abusers. The work of the WYFEAT team illustrate the positive impact a multi-agency and multi-disciplinary approach can have and is complementary to the work already happening in Leeds to safeguard people from all kinds of abuse including financial abuse.

6 Recommendations

- 6.1 To note the positive impact of the West Yorkshire Financial Exploitation and Abuse Team in the early identification of risk, harm and need as a result of the financial abuse of vulnerable adults.
- 6.2 To add Executive Board Support to the planned Leeds Safeguarding Adults Board Campaign in 2019 addressing financial abuse, to ensure all parties are engaged in this campaign.

7 Background documents¹

- 7.1 None

¹ The background documents listed in this section are available to download from the Council's website, unless they contain confidential or exempt information. The list of background documents does not include published works.