Preventing financial abuse in dementia

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Mental Capacity Act 2005

- Aims to protect and empower people with decision-making problems arising from lack of capacity
  - Enables Lasting Power of Attorney (health, welfare & finance and affairs)
  - Deputies appointable under Office of Public Guardian
Money management and people with dementia – vulnerability focus

- Dementia’s affect on ability to manage money and property (calculation, trust, confusion)
- Sensitive subject for many
- Carers encounter barriers when helping – suspicious interest...data protection...
Repeated concerns about targeting of people with dementia

- May be isolated or isolating
- May be trusting of kin, workers & strangers
- May feel pressured & unable to seek help
- Capacity to recognise risks and harm may be impaired
- Less known of resilience & protective factors
Recent review

Our research

Funded by National Institute of Health Research
Our research across stages of dementia

Phase I:
Before memory loss and forgetfulness

Phase II:
After receiving a diagnosis of dementia

Phase III:
When person finds it difficult to make decisions
Phase II:
After receiving a **diagnosis** of dementia
Alzheimer’s Society project on financial abuse

- Focus groups with people with dementia
- Focus groups with carers
- Survey of
  - 86 Alzheimer’s Society staff
  - Nursing & social services staff
  - People with dementia
  - Carers
- Interviews with 12 Safeguarding Adult staff
What people with dementia report

- Pressure when out shopping with limited time to count change
- Confusion over impersonal & electronic systems
- Worry – relief to hand over
- Problems when raising concerns
- Wish to retain some sign of adulthood
The little book of big scams

Tag line:
‘Just remember: If it sounds too good to be true, it probably is’.
What carers said

- Difficulties dealing with banks
- Regular needs to access relatives’ money
- Aware of risks of unsolicited contacts
- Some concerns about grooming and false friends
Indicators of being at risk of financial abuse reported by Alzheimer’s Society staff

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<td>Changes in relationship with money</td>
<td>Diminished self-protection and self-management</td>
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<td>Worrying external or internal influences</td>
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Adult Safeguarding staff (n=12)

‘I came across financial abuse first-hand in my position six months before a man became my client. He was being taken by someone known to the police to the cash machine and they were taking money off him regularly. The local police force, although they knew who was committing the crime, decided that there was no point in taking it to court as the person with dementia could not testify.’
Implications of Direct Payments/Personal Budgets – raised by ASCs

- Potentially risky
- Anxiety over unregulated workers
- Risk of abuse by families

BUT

- May be opportunity for better safeguards
- Risk empowerment
conclusion

**Prevent abuse:** What people with dementia and carers can do

**Identify and target abuse early:** What practitioners can do

**Societal obligations:** what society-level organisations can do
Thank you!

For more information, please contact: jill.manthorpe@kcl.ac.uk
Thank you

Disclaimer:
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