Protecting people with dementia from financial abuse

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Our research

• EviDEM study with Alzheimer's Society: explores problems faced by people with dementia and carers in the UK in terms of money management and constructs of financial abuse in order to develop relevant policies and responses to these risks

Background to study:

• Dementia can severely affect ability to manage money, due to confusion, capacity issues, memory problems, problems with using technical financial management tools
• Person with dementia may be isolated, trusting of strangers, capacity to recognise danger may be impaired, not deemed a credible witness
• Carers may face barriers when helping, such as banks’ security systems, password-protected tools
• Sensitivity of topic may leave financial abuse undetected, unreported
• Mental Capacity Act may provide safeguards: encourages people to plan in advance through appointing Lasting Power of Attorney, overseen by Office of the Public Guardian

Methods: Mixed Methodology

Qualitative

• 192 interviews + 12 dyads
• 6 focus groups

Quantitative

• Survey of 86 Alzheimer's Society staff

Thematic analysis

Statistical calculations to determine trends

Experiences of Respondents working for Alzheimer's Society branches

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<tr>
<th>Frequency of money management issues in day-to-day work?</th>
<th>Frequency of suspected financial abuse involving a person with dementia</th>
<th>Who would you report a suspected case of financial abuse to?</th>
<th>How would you rate your knowledge of the Mental Capacity Act?</th>
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Factors suggesting risks of financial abuse

Change in relationship with money:
leaving it unattended, not shielding pin number, no understanding of how much things cost

Personal situation:
living alone, isolated, open access to strangers, trusting

Evidence of internal or external influence:
withdrawal of large sums, changes in structures in home, change in legal documentation, presence of strangers at home

MICRO level: what people with dementia and carers can do to reduce risks
• Set up a Lasting Power of Attorney (LPA) to manage their money when not able to do so
• Place limits to frequency of withdrawals/direct debit, etc
• Talk to possible alerters, eg community networks - such as neighbours, bank staff

MESO level: what services/professionals can do to identify possible abuse
• Be accessible, with good inter-disciplinary working relationships & shared procedures with local Police and other services
• Training around financial capabilities in dementia
• Remain risk and abuse aware
• Raise safeguarding alerts early
• Encourage early planning

MACRO level: what banks, post offices and society can do
• Regular spot checks, regular auditing, paper trail of receipts, checking of accounts, and keeping finance and care decisions separate
• Be more alert to suspicious behaviour, such as unusual withdrawals of money from accounts, and sudden changes in joint account status.
• Better data sharing and communication between different bodies, like banks and social services

This report/article presents independent research commissioned by the National Institute for Health Research (NIHR) under its Programme Grants for Applied Research scheme (RP-PG-0606-1005). The views expressed in this publication are those of the author(s) and not necessarily those of the NHS, the NIHR or the Department of Health.

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