



Adult Support and Protection Financial Harm

Between 1 April 2010 and 31 March 2011, 65 adults at risk were protected from harm under the Adult Support and Protection (Scotland) Act 2007.

Adults at risk are people over the age of 16 who:

- a) are unable to safeguard their own well-being, property, rights or other interests,
- b) are at risk of harm, and
- c) because they are affected by disability, mental disorder, illness or physical or mental infirmity, are more vulnerable to being harmed than adults who are not so affected.

Note that all employees and officers of the council have a duty to report and share information about someone who may be an adult at risk.

Phone:
Tayside Police on 01307 302200 or
Angus Council AccessLine on 08452 777 778

Financial harm

Of those adults at risk who were protected by the legislation 60% were financially exploited.

This leaflet gives information about the types of financial exploitation that can occur and how to recognise when someone is being financially exploited.

Examples of financial exploitation in Angus:

- Organisations who deliberately target vulnerable people through postal scams
- Bogus traders who target vulnerable people
- Financial loan companies who contract a loan agreement with people who do not have the mental capacity to understand the implications of loan agreement
- People who put pressure on a vulnerable family member to give them money (to fund their lifestyle or drug/alcohol problem)
- Professionals or family members who are appointed in some way to look after an adult's finances and who misuse or embezzle funds

How would I know if someone is being exploited?

- The person is receiving an unusual amount of mail (they may deny there is a problem)
- People who are struggling to pay their bills, in rent arrears, in arrears for council tax, are at risk of utilities disconnection (especially if it is a new problem)
- Bills for care at home or in a care home are not being paid
- Adults who appear afraid, anxious, upset, agitated, depressed
- People who are not looking after themselves or who have lost weight
- 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.

**If you are concerned but not sure, report it anyway.
You do not need the adult's permission to make the call.
Do not investigate it yourself.**

What can be done?

Council officers (employed by Social Work and Health) have a duty to investigate any concern that a vulnerable adult may be at risk of harm.

Tayside Police, Angus Council Trading Standards Department and Angus Council Social Work and Health work together to tackle financial exploitation. Some of the things that can be done to protect the adult at risk are detailed below and are not exclusive.

- 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 can I do?

- Be alert
- Report concerns
- Help prevent exploitation by alerting family members and members of the public
- Find out more at www.aapc.org.uk and www.thinkjessica.com **(for postal scams)**