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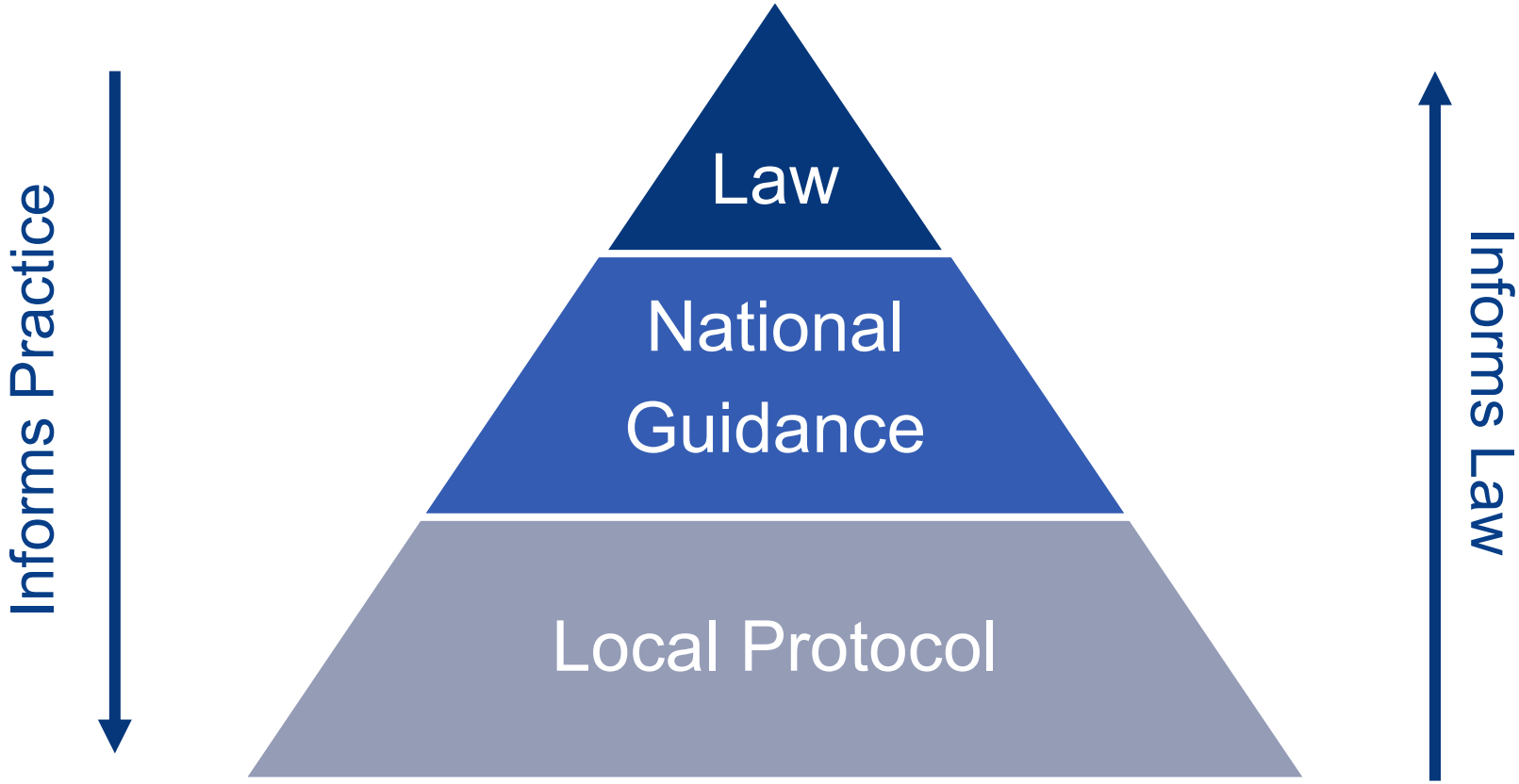
Vaughan Training & Consultancy Ltd
Investigative Interviewing & Safeguarding Specialists

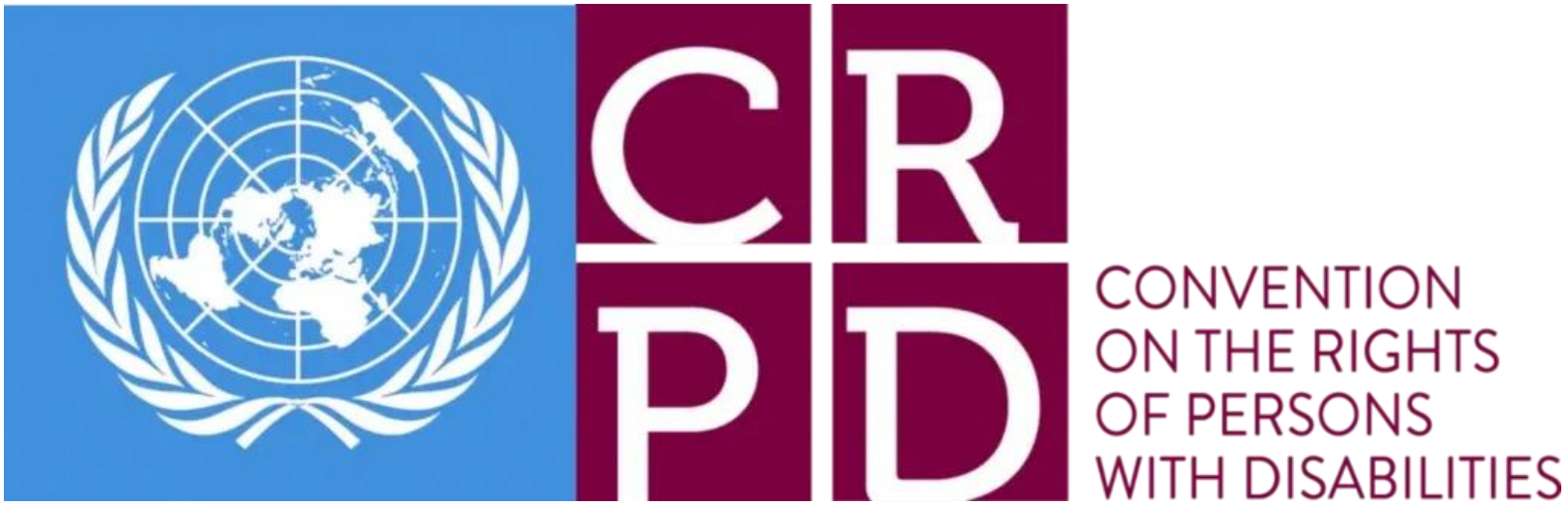
National Safeguarding Week

Financial Abuse

Dr Martin Vaughan
Forensic Criminologist

Legal Framework





Article 16
Freedom from exploitation, violence and abuse

Fraud is a human endeavour, involving deception, purposeful intent, intensity of desire, risk of apprehension, violation of trust, rationalisation, [and so on].

The rationale for drawing on behavioural science insights is evident from the intuition that one needs to



“think like a crook to catch a crook.”

S. Ramamoorti and W. Olsen, “Fraud: The Human Factor,” Financial Executive (July–August 2007): 53–55.

Understand the Mind

"The hands manipulate the sword; the mind manipulates the hands.

Cultivate the mind and do not be deceived by tricks, feints and schemes.

They are the properties of a magician, not of the samurai."

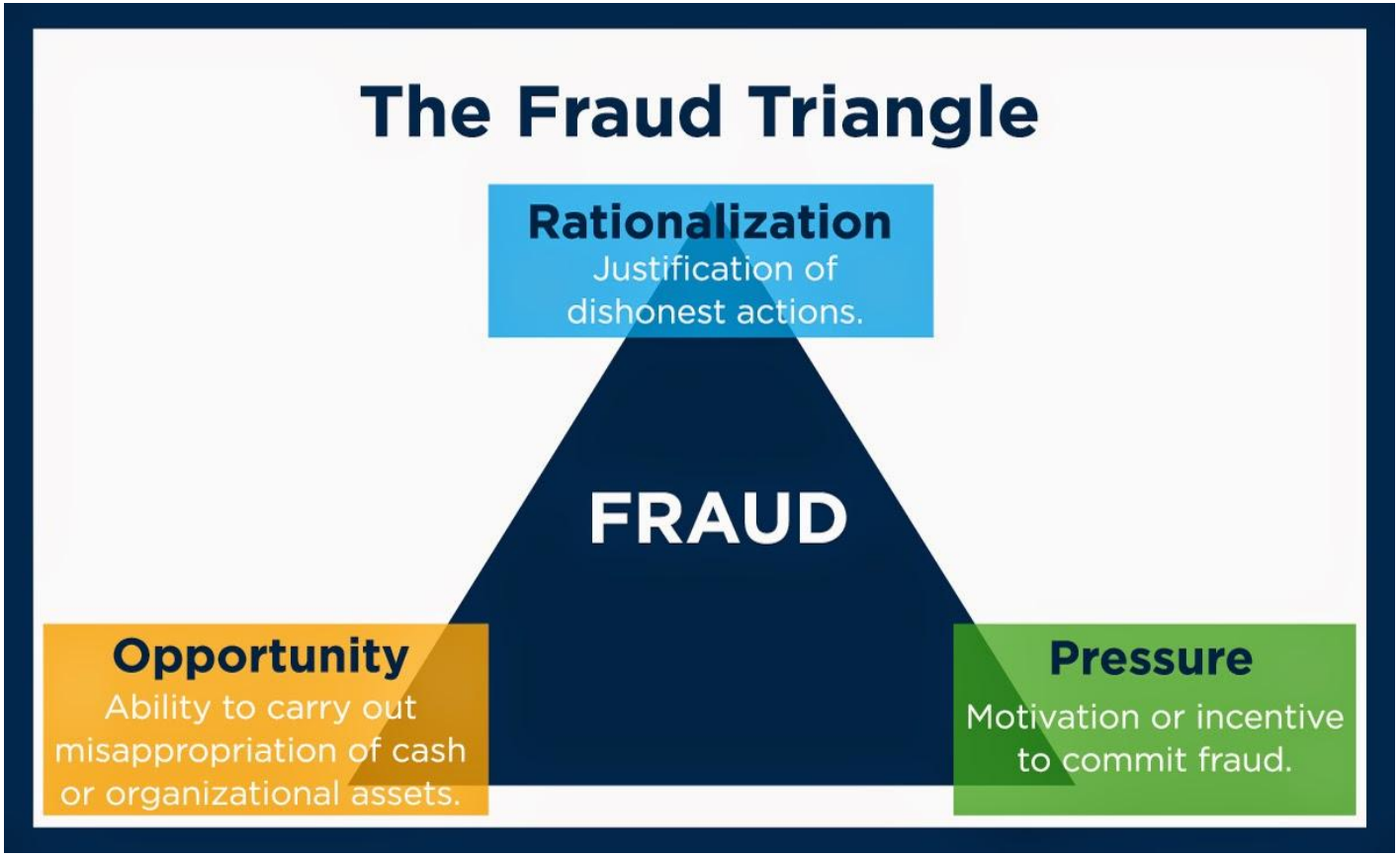


Saito Yakuro (1798-1871)

Perpetrator

- Financial abuse is most frequently perpetrated by a person acting in a trusted capacity.
- This includes family members, friends, neighbours, care workers and other professionals.





Cressley. D : 1953

Pressure

- Personal financial pressures:
- Living beyond one's means
- Family problems (e.g., affairs and divorces)
- Health issues
- Reductions in resources
- Addictions

- Can also be the result of a fraud



Opportunities

- Ineffective anti-fraud programs, policies, and procedures
- Poor training
- Poor supervision
- Lack of punishment for perpetrators
- Weak ethical culture
- Availability of suitable targets:
  - Value (monetary and symbolic) for potential offenders
  - Visibility to potential offenders
  - Accessibility to potential offenders
  - Lack of physical factors that prevent their taking by fraudulent means



Rationalisation

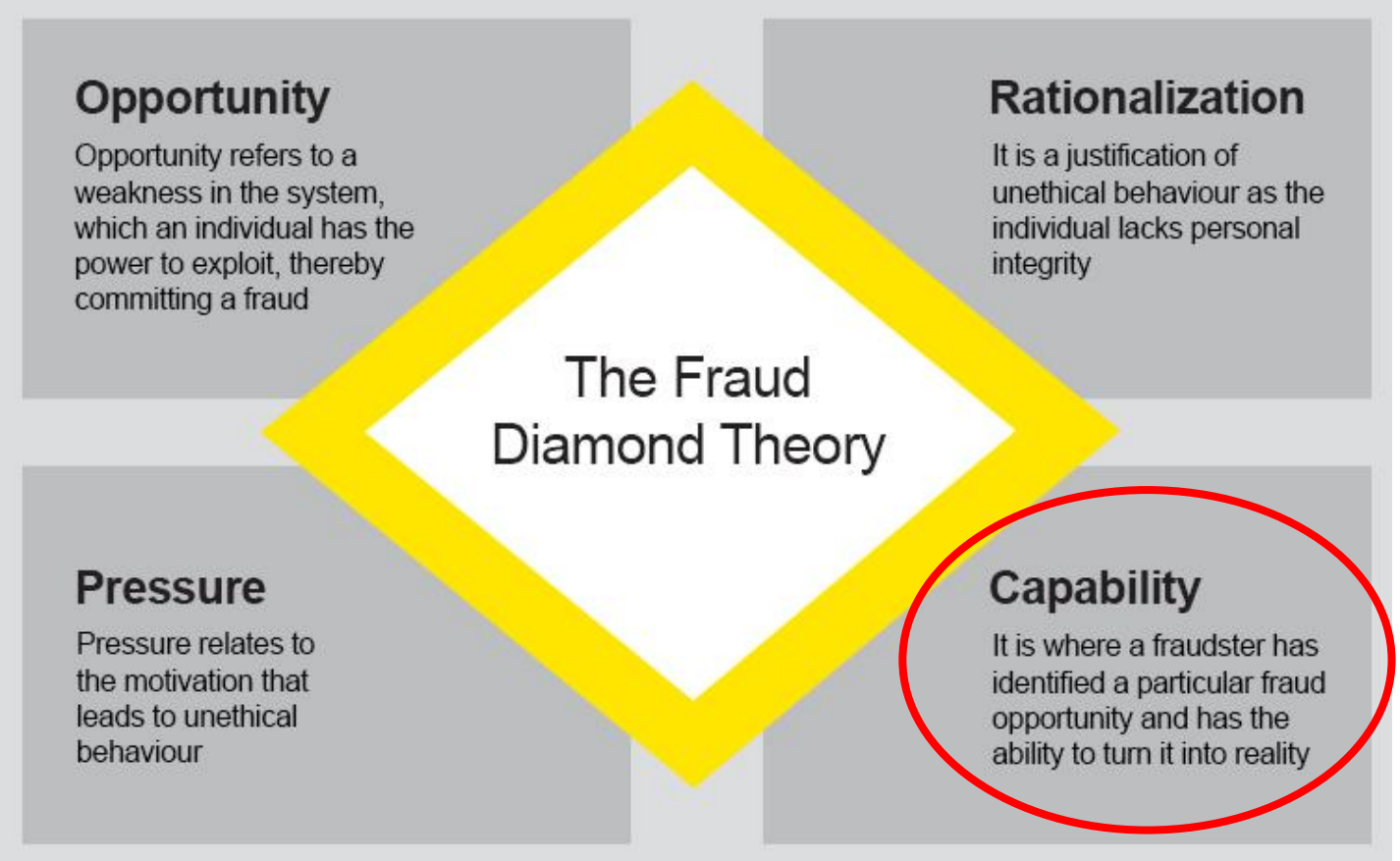
- Won't engage in illegal conduct unless they can justify the morality of their actions
- *Cognitive dissonance*—psychological discomfort of having two conflicting thoughts at the same time or engaging in behaviour that goes against one's beliefs



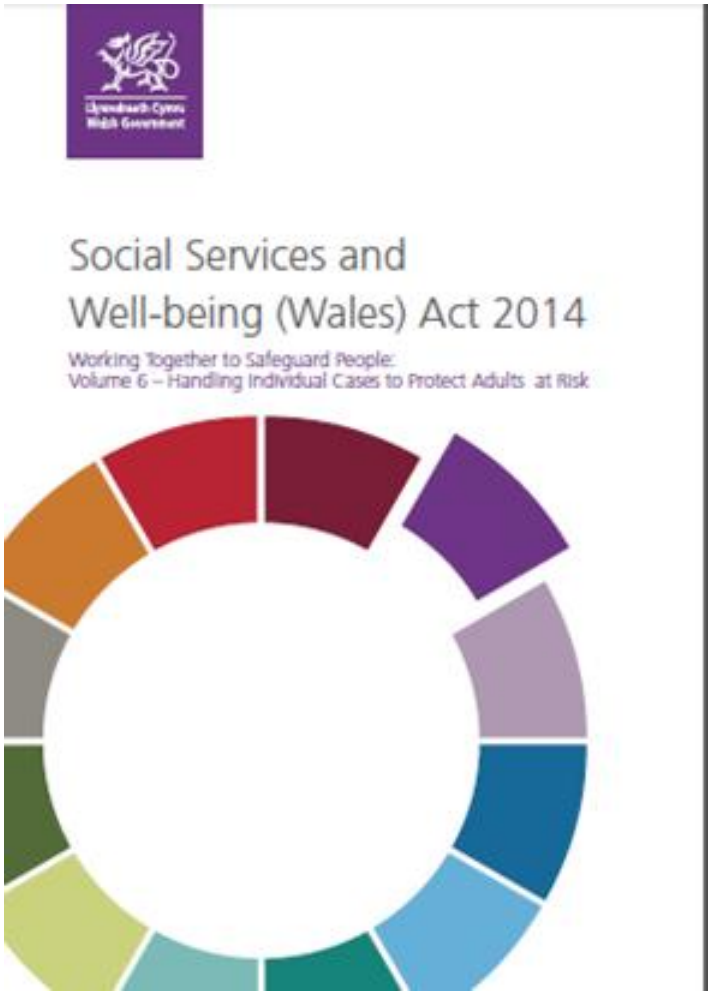
- Many fraudsters are adept at explaining their illegal actions in a way that makes them seem morally acceptable

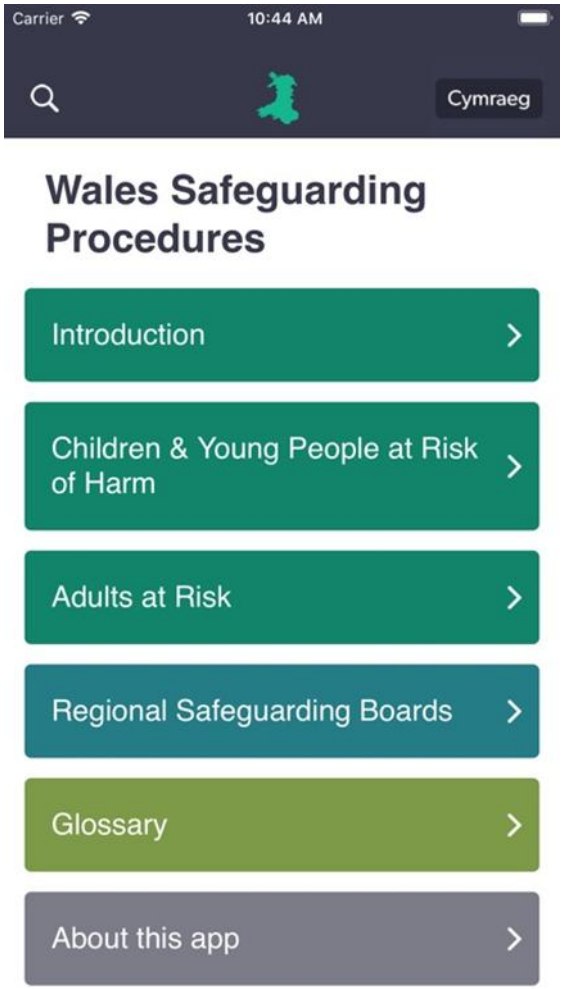
Rationalisation

- Blaming the victim
- Dehumanising the victim
- Denying the existence of injury
- Appealing to higher loyalties
- Posturing as a victim of circumstance
- Making advantageous comparisons
- Normalising the deviance
- Diffusing responsibility
- Incrementalism
- Most fraudsters start gradually and move progressively into egregious behaviour

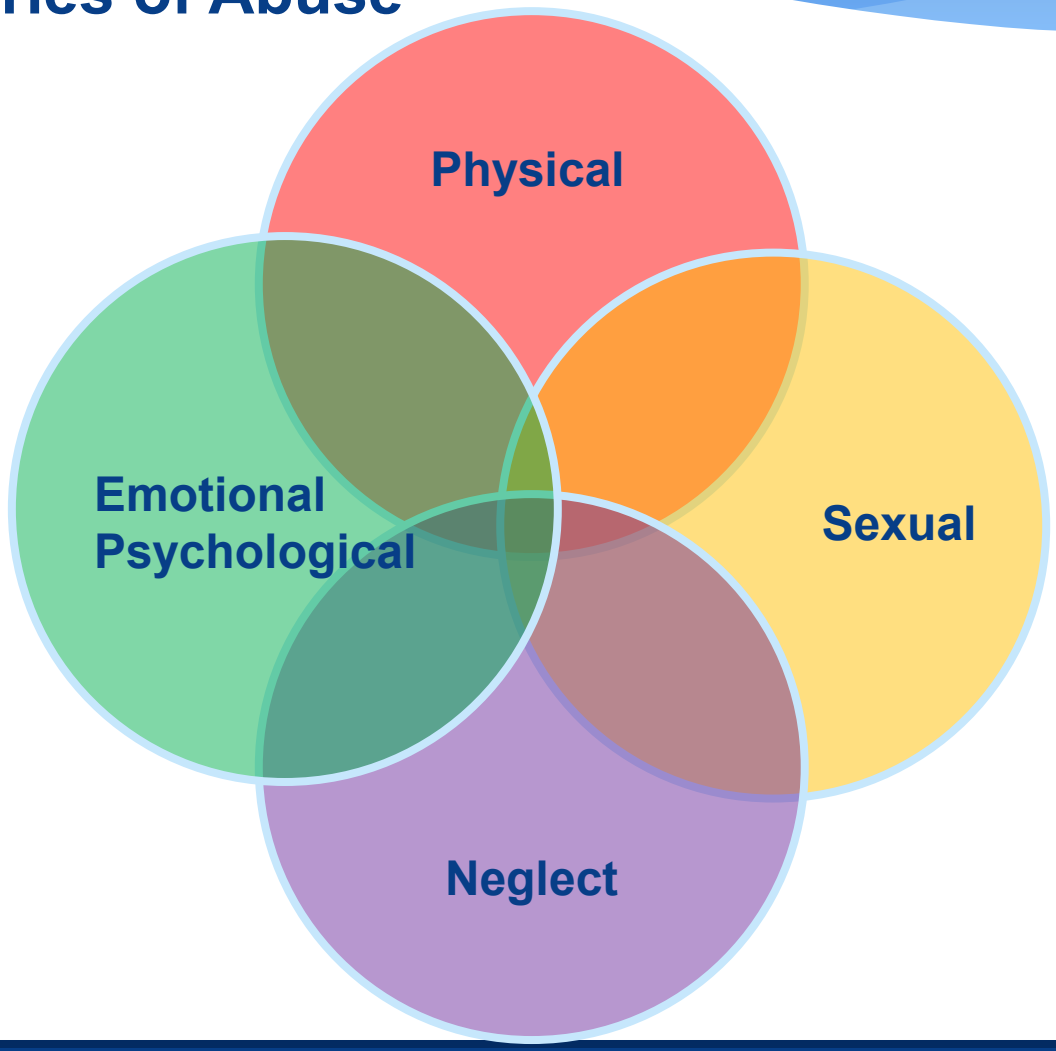


Wolfe and Hermanson, 2004


Social Services and
Well-being (Wales) Act 2014
Working Together to Safeguard People:
Volume 6 – Handling Individual Cases to Protect Adults at Risk


Carrier
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Wales Safeguarding Procedures
Introduction
Children & Young People at Risk of Harm
Adults at Risk
Regional Safeguarding Boards
Glossary
About this app

Categories of Abuse





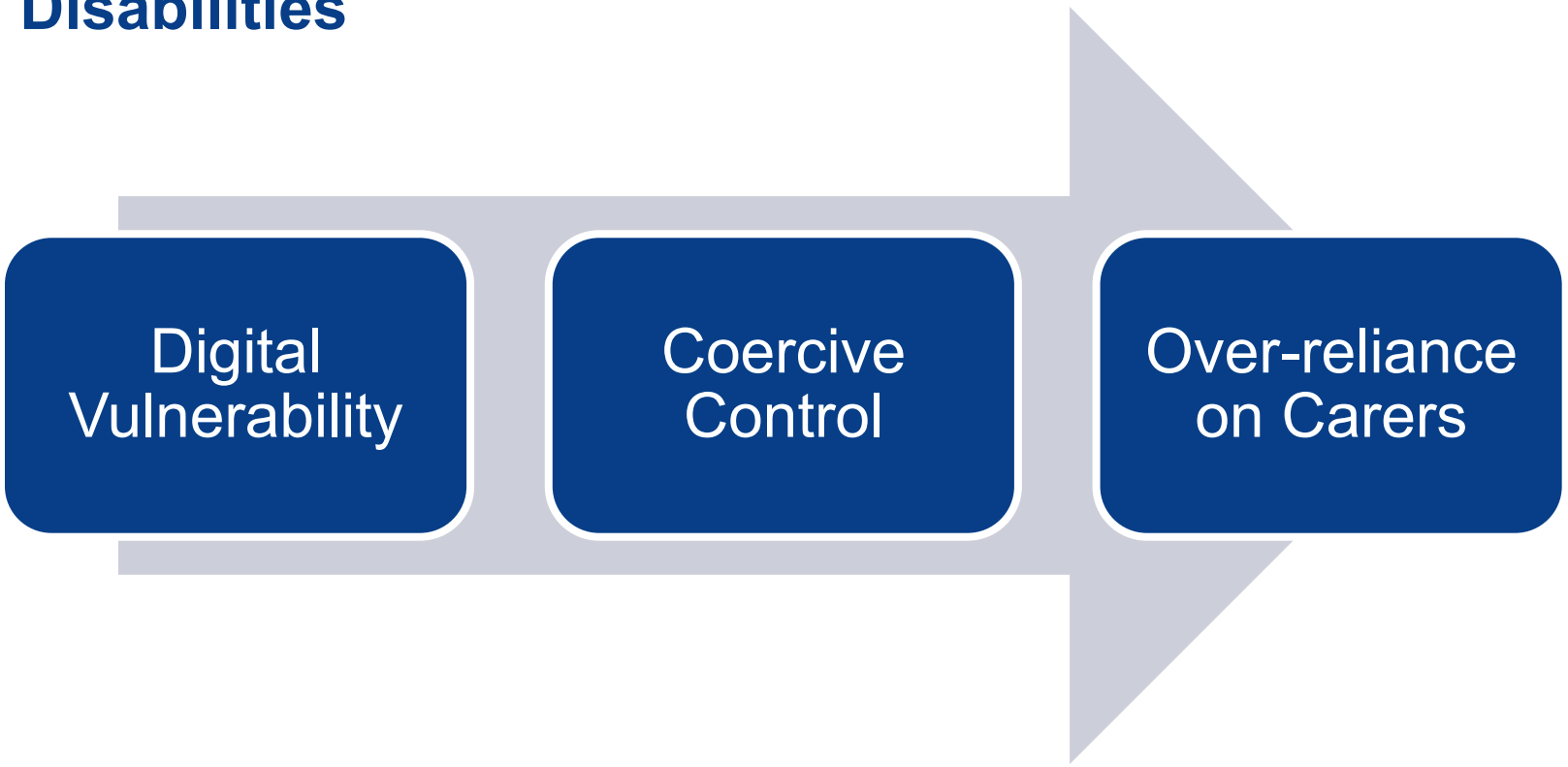
Financial Abuse

The Social Services and Well-being Act 2014 describes 'financial abuse' as a type of abuse which includes:

- having money or other property stolen,
- being defrauded,
- being put under pressure in relation to money or other property and
- having money or other property misused.



Specific Risks for People with Disabilities



Possible Indicators of Financial Abuse

- Borrowing money and not giving it back
- Stealing money or belongings
- Taking pension payments or other benefit away from someone
- Taking money as payment for coming to visit or spending time together
- Forcing someone to sell their home or assets without consent
- Tricking someone into bad investments
- Pressuring or even forcing someone to make changes in wills, property or inheritance

Coercion

- Preventing someone buying goods, services or leisure activities
- Controlling access to money or benefits
- Exerting undue influence to give away money/assests



Exploitation of Position of Trust

- Demanding early inheritance.
- Pressure to transfer property, inheritance, possessions or benefits, take out a loan, or change will for the family / professional benefit.
- Pressure to accept lower-cost or lower-quality services in order to preserve more financial resources to be passed to beneficiaries on death.
- Staff or volunteers borrowing money or accepting gifts or money.
- Misuse of a person's assets by professionals, including misuse of powers of attorney.

Deception

- Goods or services purchased in someone's name but without their consent.
- Forgery.
- Altering ownership of property without consent.
- Money redirected to others.
- Money being absorbed into a care home or household budget without the person's consent.
- Unlicensed money lending (loan sharks) i.e. being offered a loan on bad terms. Other types of financial abuse
- Theft i.e. money or possessions stolen, borrowed or withheld without permission.
- Being deliberately overcharged for goods or services, or being asked to part with money false pretences.
- Postal, telephone and internet scams where the person has interacted with someone and lost money.

"Mate Crime"

Mate crime is a form of disability hate crime where a person with learning disabilities, mental health issues, or an older person is befriended with the intention of being exploited and abused financially, physically, or emotionally.

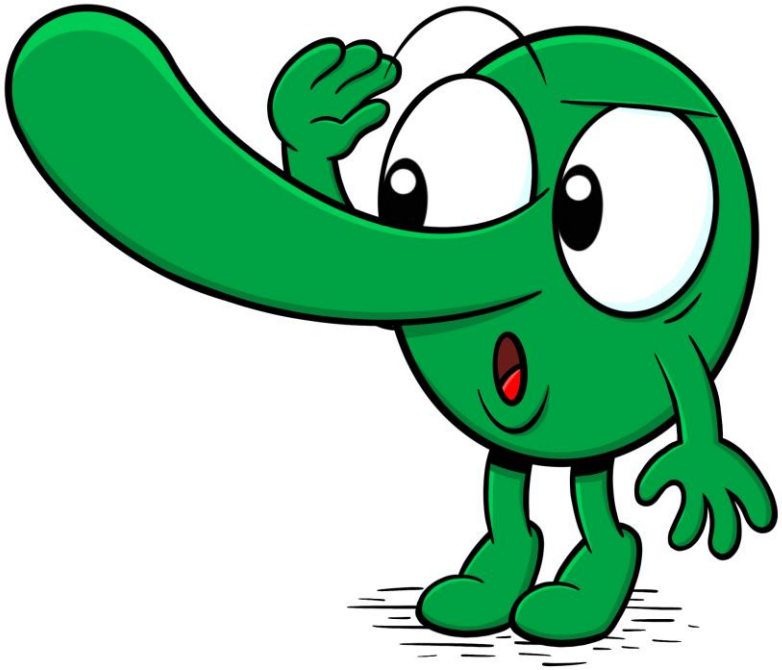


Financial abuse is a key element of this, where "fake friends" steal money, possessions, or benefits from the victim.

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Recognising the Signs

Are you nosey?



Be Professionally Curious !



SEE PAST THE OBVIOUS …. LOOK FURTHER, SEE MORE …. THINK WIDER, LOOK FOR THE SIGNS

Themes

- Theme 1: Risk Identification and Management
- Theme 2: Policies and Procedures
- Theme 3: Communication and Documentation
- Theme 4: Advocacy and Support



Detection

- Individuals can be targeted because of perceived vulnerabilities such as dementia, learning disability or social isolation and therefore may not know they are being financially abused.
- The adult may be reluctant to speak out through a sense of shame, or fear of repercussions, such as the family member withdrawing their support or getting into trouble.
- A belief that financial matters are private and raising concerns may seem like an intrusion.
- An adult may not recognise the abuse.
- It may often start out as a legitimate transaction, but escalate over time, making it difficult to identify when it has tipped over into being abuse.
- It can be difficult to spot if an adult is being coerced.

How Does Financial Abuse Affect Someone

- Depression or anxiety
- Distress
- Anger
- Embarrassment or loss of self-esteem
- Self-blame – decline in mental health
- Denial or fear
- Betrayal
- Stress
- Loss of confidence to live independently
- Deterioration in physical health (leading to premature death)
- Social isolation
- Trapped

Prevention & Mitigation

- **Empowerment**: Teaching financial literacy and enabling individuals to control their own money.



- **Formal Advocacy**: Utilising independent advocates to support decision-making.



- **Strategic Safeguarding**: Staff training and inter-agency collaboration to identify patterns of abuse



People with Learning Disabilities

- It is important they know how to keep their money and belongings safe.
- It is important they know how to get help looking after their money and belongings.
- It is important they know what to do if they think they have been financially abused.

Ann Craft (2012)

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Reporting and Action

Duty to Report Adults at Risk

Section 126(1) of the Social Services and Well-being (Wales) Act 2014 defines an “adult at risk” as an adult who:-

a) is experiencing or is at risk of abuse or neglect;

b) has needs for care and support (whether or not the authority is meeting any of those needs); and

c) as a result of those needs is unable to protect himself or herself against the abuse or neglect or the risk of it

Duty to Enquire

Section 126(2) of the 2014 Act sets out "If a local authority has reasonable cause to suspect that a person within its area (whether or not ordinarily resident there) is an adult at risk, it **must**:-

a) make (or cause to be made) *whatever enquiries it thinks necessary* to enable it to decide whether any action should be taken (whether under this Act or otherwise) and, if so, what and by whom; and

b) decide whether any such action should be taken."

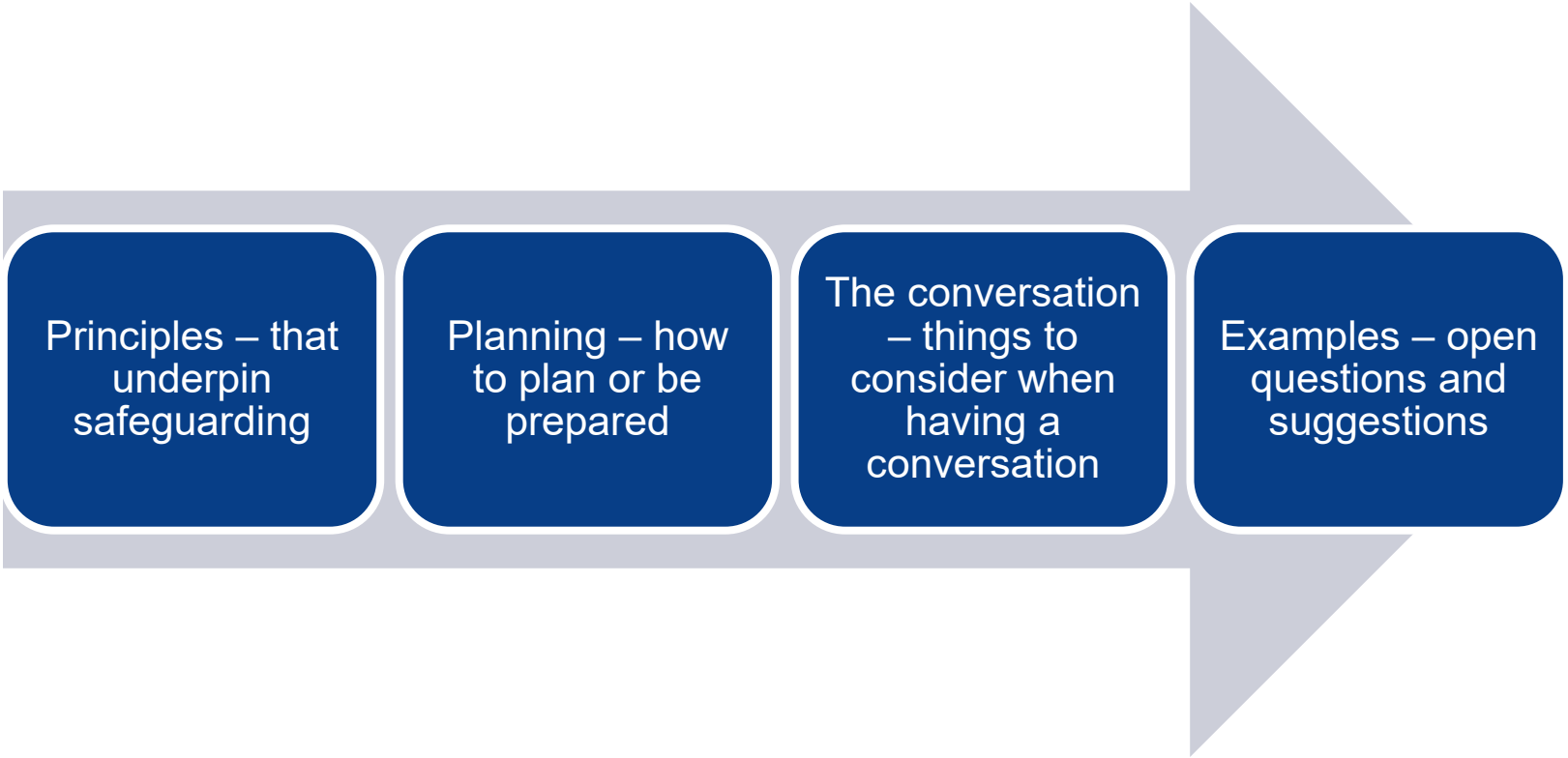
There are three separate components:

i. a reasonable cause to suspect;

ii. the making of enquiries; and

iii. recording the outcome of the enquiries.

Preparing for a Difficult Conversation



How to Start a Conversation About Financial Abuse

Ask questions that prompt conversation and help identify the abuse.

For example:

- Have you ever felt pressured to lend money?
- Have you ever shared your personal banking information when you didn't feel comfortable to?
- Have you lent anyone money that they haven't yet paid back?
- Have you been pressured into changing your will, or power of attorney?
- Do you have any loans that you don't remember taking out?

Basic Principles

a) Listen to the witness

b) Do not stop a witness who is freely recalling significant events

c) Where it is necessary to ask questions, they should, as far as possible in the circumstances, be open-ended or specific-closed rather than forced-choice, leading or multiple

d) Ask no more questions than are necessary in the circumstances to take immediate action

e) Make a comprehensive note of the discussion, taking care to record the timing, setting and people present as well as what was said by the witness and anybody else present (particularly the actual questions asked of the witness)

f) Make a note of the demeanour of the witness and anything else that might be relevant to any subsequent formal interview or the wider investigation

g) Fully record any comments made by the witness or events that might be relevant to the legal process up to the time of the interview

ABE 2.6 page 11

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Information Sharing

"it's a cardinal sin to theorise without data"



Leads to -

- biased reasoning
- manipulation of facts to fit preconceived notions

Highlights –

- importance of a data-driven approach in problem-solving and decision-making
- theories should be built upon facts

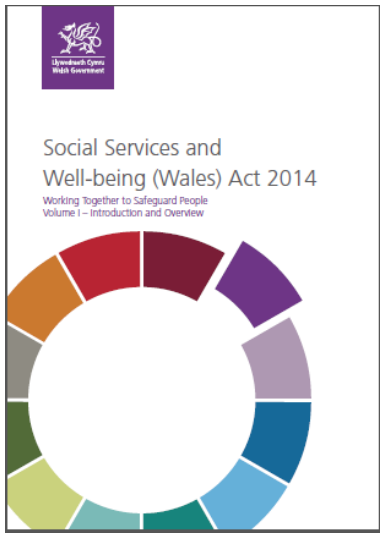
Findings from a thematic analysis of Adult Practice Reviews in Wales

CARDIFF UNIVERSITY
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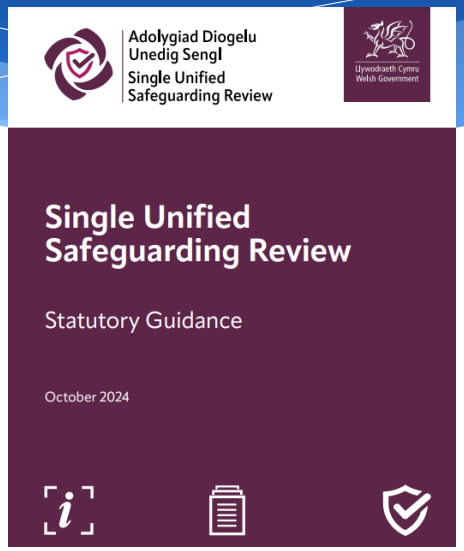
August 2021

The process of referring was also linked to wider discussions about information sharing, something noted to be problematic in both practical terms, and the understanding held by practitioners about the duty to share information

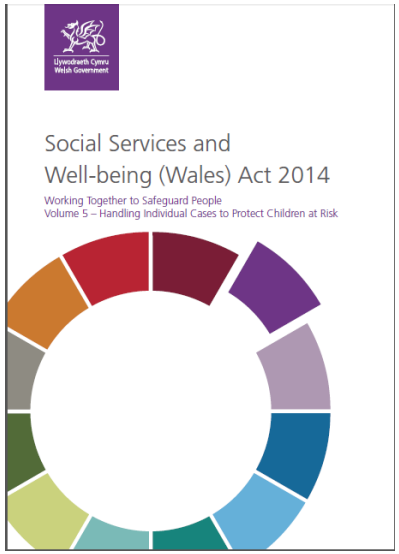
“noting that GDPR has served to heighten anxiety about information sharing”


Social Services and
Well-being (Wales) Act 2014
Working Together to Safeguard People
Volume 1 – Introduction and Overview


Social Services and
Act 2014
Safeguard People

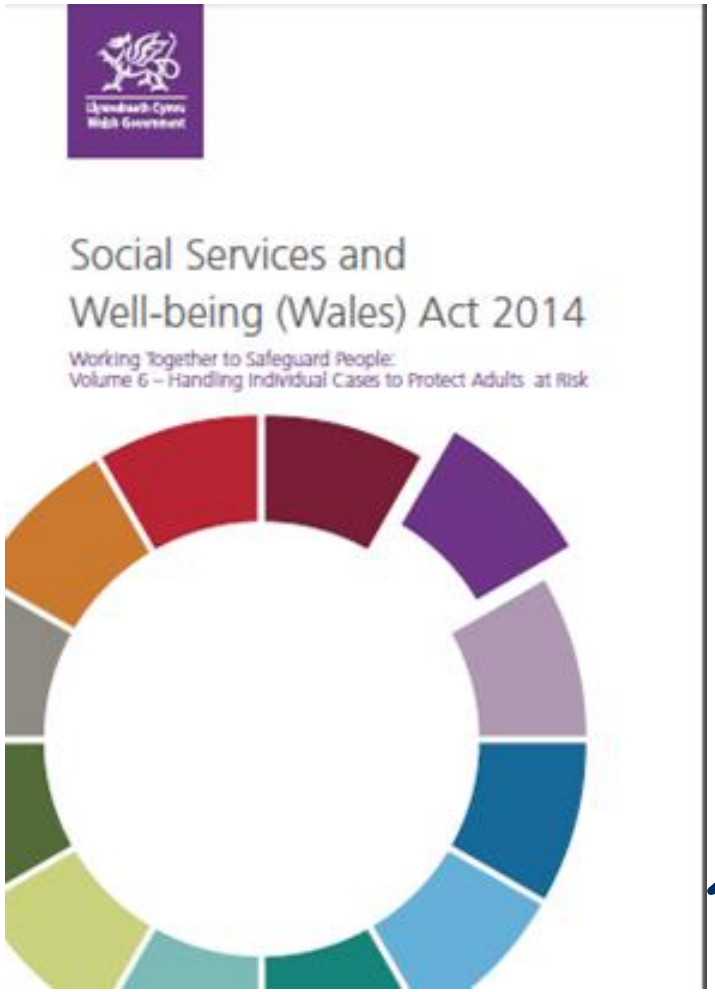

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Single Unified Safeguarding Review
Single Unified Safeguarding Review
Statutory Guidance
October 2024


Social Services and
Well-being (Wales) Act 2014
Working Together to Safeguard People
Volume 4 – Adult Protection and Support Orders

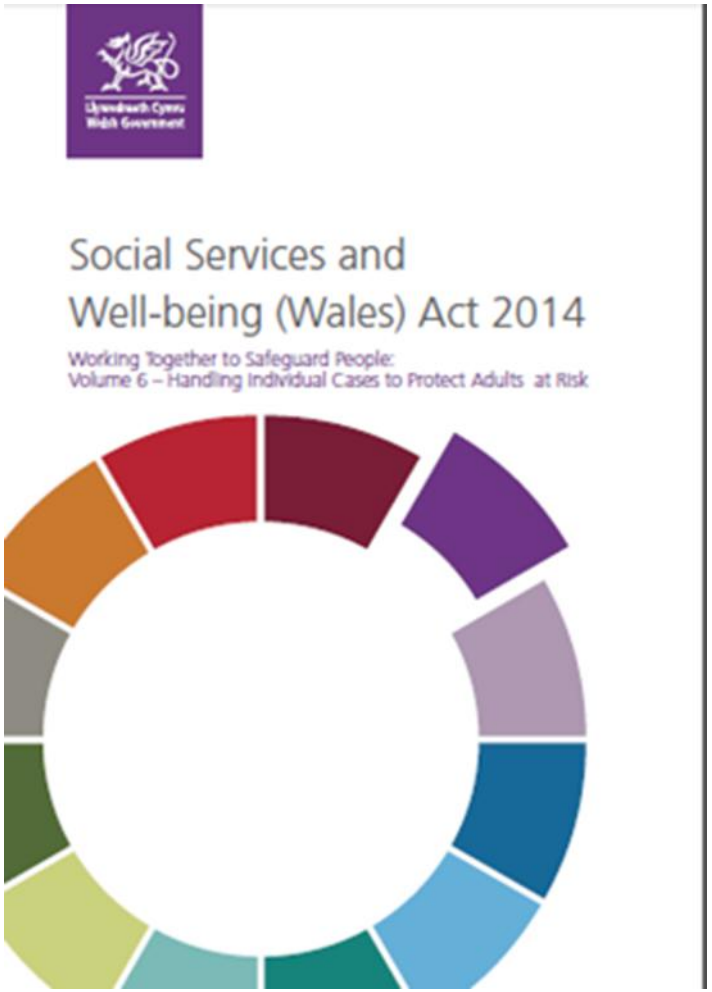

Social Services and
Well-being (Wales) Act 2014
Working Together to Safeguard People
Volume 5 – Handling Individual Cases to Protect Children at Risk


Social Services and
Well-being (Wales) Act 2014
Working Together to Safeguard People:
Volume 6 – Handling Individual Cases to Protect Adults at Risk


Social Services and
Well-being (Wales) Act 2014
Working Together to Safeguard People
Volume 7 – Safeguarding Children from Child Sexual Exploitation



The GDPR and Data Protection Act 2018 do not prevent, or limit, the sharing of information. This allows for the sharing of information and should not be used as a reason for not doing so. In exceptional circumstances, personal information can be lawfully shared without consent where there is a legal requirement, or the professional deems it to be in the public interest. One of the exceptional circumstances is to prevent abuse or serious harm to others



Practitioners are under a duty of confidentiality. This is important in maintaining confidence and participation in services. However, the duty of confidentiality is not absolute and may be breached where this is in the best interests of the individual, or the wider public interest.

Data Protection Act 2018 - Schedule 1

Part 2 Substantial Public Interest Conditions –

- Preventing or detecting unlawful acts (Sec.10)
- Safeguarding of children and of individuals at risk (Sec. 18)



GDPR Principles

Article 5 of the GDPR sets out seven key principles:

- Lawfulness, fairness and transparency
- Purpose limitation
- Data minimisation
- Accuracy
- Storage limitation
- Integrity and confidentiality (security)
- Accountability

- These principles should lie at the heart of your approach to processing personal data.

Article 6 GDPR- Lawful Basis

(a) **Consent**: the individual has given clear consent for you to process their personal data for a specific purpose.

(b) **Contract**: the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.

(c) **Legal obligation**: the processing is necessary for you to comply with the law (not including contractual obligations).

(d) **Vital interests**: the processing is necessary to protect someone's life.

(e) **Public task**: the processing is necessary for you to perform a task in the public interest or for your official functions, and the task or function has a clear basis in law.

(f) **Legitimate interests**: the processing is necessary for your legitimate interests or the legitimate interests of a third party, unless there is a good reason to protect the individual's personal data which overrides those legitimate interests. (This cannot apply if you are a public authority processing data to perform your official tasks.)


CONCLUSION

- **High Risk and Vulnerability**: People with disabilities or the elderly face immense financial risks, including scams, coercion, and abuse by family, carers, or acquaintances.

- **Digital Exclusion**: The rapid shift from cash to digital payments restricts independence and increases vulnerability to online fraud, with many individuals preferring cash for security.

- **Systemic Failures**: A significant percentage of disabled people in Wales feel their rights are not protected, with many experiencing a lack of support in financial decision-making.

- **Call for Action**: There is a strong need for tailored financial education, mandatory awareness training for professionals, accessible banking, and robust, proactive safeguarding policies

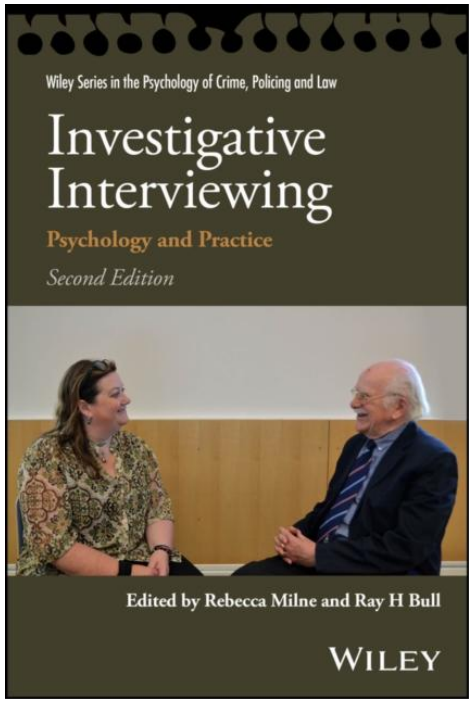




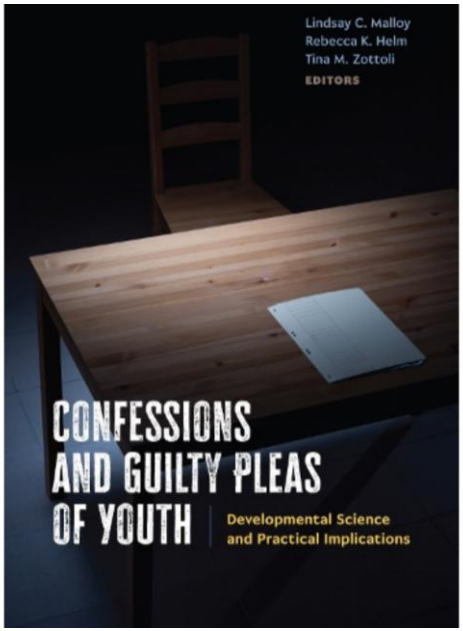
Dr Martin Vaughan *(MEWI)*

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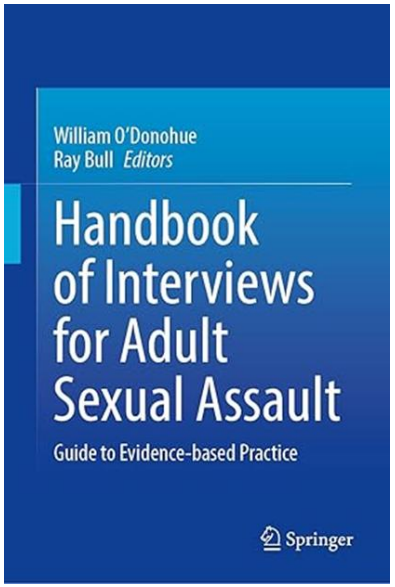
ImpleMéndez
Establishing Networks to Implement the Principles on Effective Interviewing for Investigations
CA22128



Mattison, M., O'Mahoney, B., Risen, P., & Vaughan M.(2025) Complex Vulnerability and Facilitative Communication Roles. In, R. Milne & R. Bull, (Ed's) Investigative Interviewing: Psychology and Practice, 2nd Edition. (Chapter 8), Chichester, Wiley.



Vaughan, M., Milne, R., & Bull, R. (2026) - Applying the 'PEACE model' to youth suspect interviews: Enabling a 'Child First' approach, In, Malloy, Helm, and Zottoli (Ed's), Confessions and Guilty Pleas of Youth: Developmental Science and Practical Implications



Vaughan, M., & Hutcherson, J. (2026). "Managing complainant interviews in adult rape investigation – A pragmatic approach to interview strategy development" –- In William O'Donohue & Ray Bull (Ed), Forensic Interviews Regarding Adult Sexual Assault Complainants: A Guide to Evidence-Based Practice. Springer