



**NATIONAL
TRADING
STANDARDS**
Scams Team

Coercion and Control in Financial Abuse: Learning from Domestic Abuse

30 November 2022

Agenda

- Housekeeping and introductions
- Why this project now? – Louise Baxter, National Trading Standards Scams Team
- Research findings and recommendations – Professor Keith Brown, Dr Elisabeth Carter and Jennifer Hawkswood
- Response to the report – Emma Merry, Home Office
- Q&A

Why

- Domestic abuse: Will affect **1 in 4 women and 1 in 6 men in their lifetime**. Leads to, on average, two women being murdered each week and 30 men per year.
- 40% of all reported crime is fraud

Shame

- What is shame and how does it affect me? the abuse. abuse and their inability to stop it. **self-esteem** – these feelings can create a cycle in which a survivor feels inferior, leading to negative experiences that continue to enforce such feelings of shame and lack of self-worth.
- This is the same for Fraud, Scams and Domestic Violence.
- Particularly repeat victims, we need to rethink our support methods.

NATIONAL TRADING STANDARDS

Scams Team

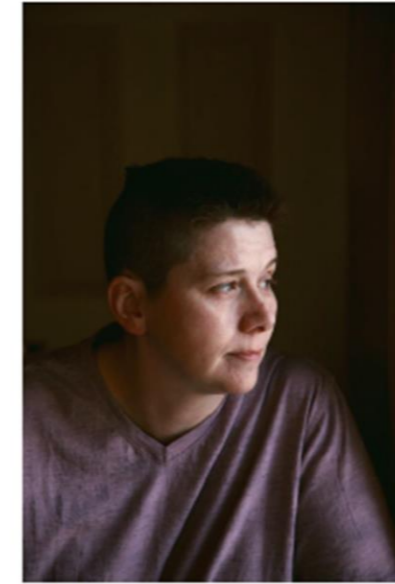
National Trading Standards (NTS) Scams Team 'Coercion and control in financial abuse; learning from domestic abuse'

October 2022

Authors:

Jennifer Hawkswood
Dr Elisabeth Carter
Professor Keith Brown

How we talk to victims



We all need to challenge our traditional way of working with victims of financial abuse. We know from our experiences, supported by research, that the extent of grooming can be so significant the victim is experiencing a distorted reality and therefore our usual interventions are likely to be less effective. 'The analyses (of romance fraud examples) reveal communicative techniques that deviate from traditional prevention and awareness-raising efforts and align with practices of coercive control and domestic violence and abuse' (Carter 2021:287). Professionals need to be upskilled in communicating with those experiencing cognitive decline and coercion 'victims of financial scams often find it hard to talk about their experiences and an individual with dementia may be experiencing even more distress because they already have difficulties in communicating their experiences' (Fenge et al 2018:64).

We need to listen to victims, avoid telling them to end involvement with perpetrators - this is their decision - but do offer support with safe exit strategies instead. Taking time to acknowledge the victims' feelings, that they may have been intimidated and could be very frightened, the presence of shame and embarrassment. Just as ending/escaping an abusive relationship takes time, ending involvement in financial abuse is not a quick process and professionals need to be patient.

We know that it is much harder to help a victim of abuse (any type) extricate themselves once the relationship is established. We need to consider the usefulness of our preventative campaigns and literature for financial abuse with this in mind. 'The moment at which fraudsters ask for money is consistently the focal point of prevention and awareness-

13

Practical changes we can make

There are clear similarities in how perpetrators of domestic and financial abuse act, and the long-term impacts of these abuses. However, there is significant disparity in how these two abuses are tackled by organisations. What best practice in domestic abuse can we learn from and replicate for financial abuse?

Multi agency tools



Within domestic abuse the Domestic Abuse Stalking and Harassment (DASH) risk assessment is used by agencies across the UK to define risk of domestic abuse and prompt possible further multi agency action. In financial abuse there are existing tools - The Older Adult Financial Abuse Measure and the Lichtenberg Financial Decision Screening Scale - but these are anecdotally not widely used. Existing research highlights the potential usefulness of such tools 'as professional knowledge and understanding of the risks posed by financial exploitation of older people increase, new tools that support understanding of the complexities of financial decision making may aid professional understanding of individual vulnerability' (Fenge and Lee 2018:918). There is certainly an argument for further exploration of current UK use of such tools within and between agencies 'having detection systems in place, such as using the Older Adult Financial Exploitation Measure (Conrad et al., 2010), can both alert to the suspicion of FA (financial abuse), but also stimulate a conversation to increase the older person's awareness' (Phelan et al 2018:927). Similarly, we discussed earlier the complexity of assessing capacity in relation to financial abuse and it is likely that in these scenarios multi agency input would be beneficial 'requesting joint

24

Our Journey to Date

- Working in partnership with National Trading Standards Scam Team for over seven years
- Mapping out scale and impact of this crime on individuals
- Now looking to recognise and explore fraud and scams committed within families

Scams: the power of persuasive language

BU The National Centre
for Post-Qualifying
Social Work and
Professional Practice
Bournemouth
University

**Scams: the power of
persuasive language**



Guidance for community health and social
care workers to help identify and prevent
scams in society

University of
Roehampton
London

Burdett Trust
for Nursing

NATIONAL
TRADING
STANDARDS
Scams Team

ctsi Chartered Trading
Standards Institute

SANN
Safeguarding Adults
National Network
#SANNnhs

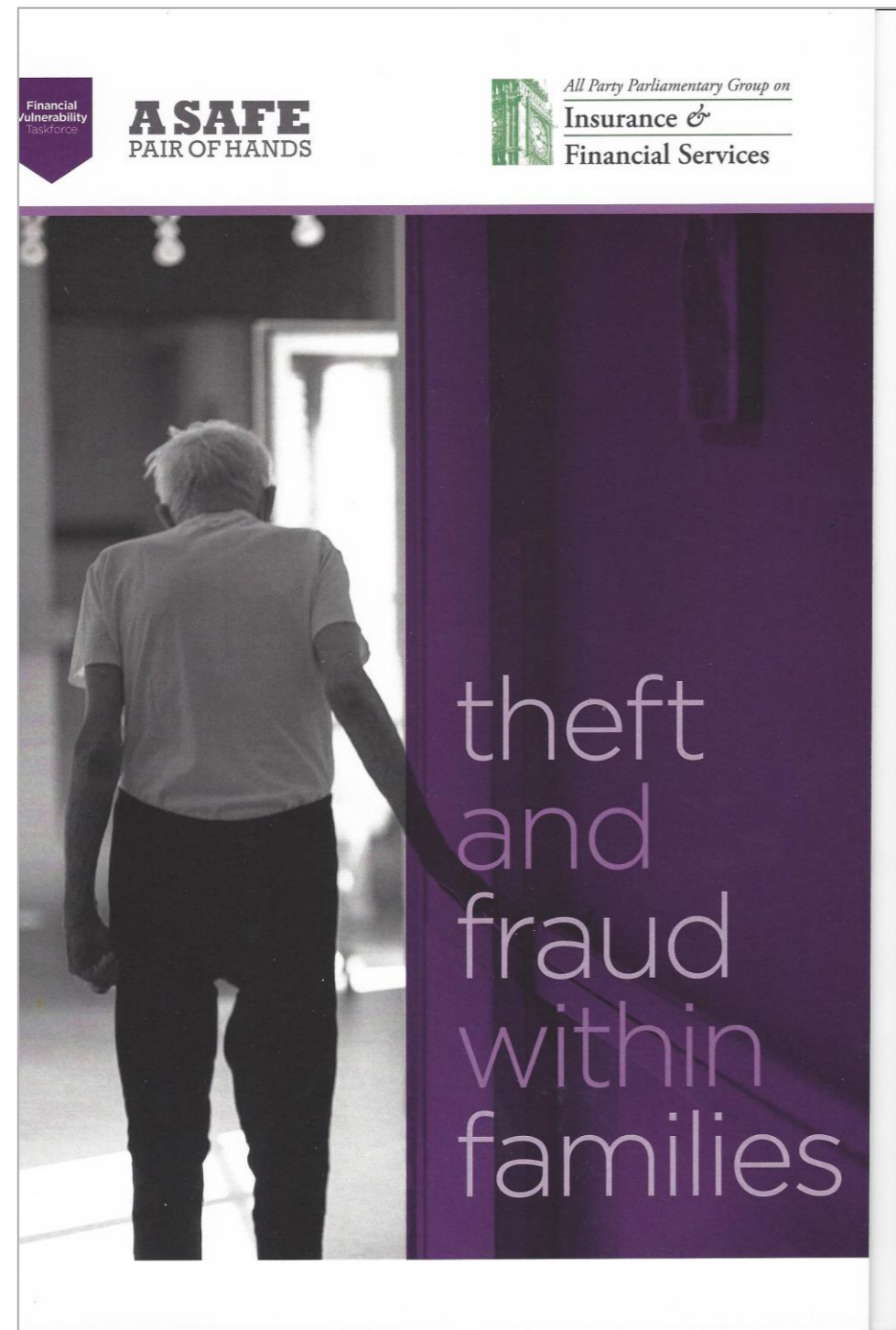
SOLLA
Society of Later
Life Advisers

www.ncpqsw.com

Resource available to download for free

<https://ncpqsw.com/publications/the-language-of-scams/>

Theft and fraud within families



**Available from Financial
Vulnerability Taskforce**

Q&A

Closing remarks

Thank you

scamsteamadmin@surreycc.gov.uk

**NATIONAL
TRADING
STANDARDS**
Scams Team