

Institution: BRUNEL UNIVERSITY (H0113)
Unit of Assessment: 22 – Social Work and Social Policy
Title of case study: Detecting and preventing financial abuse of older adults: An examination of decision-making by professionals in health, social care, health and banking
<p>1. Summary of the impact</p> <p>Brunel research on understanding how social care, health, and finance professionals detect and prevent elder financial abuse has (1) raised national and international awareness of elder financial abuse, (2) increased international collaborative work between stakeholders and (3) improved professional decision-making capacity in relation to the detection and prevention of elder financial abuse. The research enabled the development and testing of a web-based training resource to improve workforce decision-making capacity. The training resource has been made freely available and has been advocated for continuing professional development (CPD) by several organisations including AgeUK, as the Building Societies Association and the College of Occupational Therapists.</p>
<p>2. Underpinning research</p> <p>Brunel led an ESRC-funded project, which was part of the New Dynamics of Ageing (NDA) programme (Grant ref RES-352-25-0026). Using a 'Professional Bystander Intervention Model' as a theoretical lens through which to view decision-making, the project aimed to understand the circumstances in which social care, health and banking professionals do and do not intervene when financial abuse of elderly people is suspected. Financial abuse was chosen as the topic of study because it is believed to be the most common type of elder abuse, yet had been one of the least studied.</p> <p>The project, led by Prof Mary Gilhooly (Brunel University) included co-investigators from the Universities of Plymouth, Sheffield, Northumbria, and Hertfordshire. The project partners included the British Association of Social Workers, North Tyneside Council, AgeUK, Action on Elder Abuse, the Relatives and Residents Association and HSBC. The research was conducted between September 2008 and March 2011, with a Follow-on Knowledge Transfer grant which ran from September 2011 to August 2012.</p> <p>There were three phases to the research:</p> <p><i>Phase I</i> – In the first phase of the project we interviewed social care, health and banking/finance professionals about actual incidents of suspected financial abuse. The aim was to identify the 'decision cues' used in judging whether or not a case represents financial abuse. These cues were then used to develop case scenarios for the next Phase. (Ref 1-3)</p> <p><i>Phase II</i> - In this phase we conducted experiments using case scenarios (factorial surveys) to test hypotheses about the factors that account for the greatest variance in judgment and decision-making about elder financial abuse. We statistically modelled decision-making behaviour across a large set of scenarios with the aim of determining the decision cues that accounted for the greatest variance in (a) certainty that financial abuse was taking place, (b) likelihood of taking action and (c) action taken. We also tested for consistency and discrimination in order to identify the experts amongst the sample. The data was analysed quantitatively using regression techniques and cluster analysis. We found that of the many factors which professionals thought they used in decision-making, only a few appeared to persuade them that financial abuse was taking place. Likewise, only a handful of factors influenced decision-making in relation to the likelihood of taking action or the subsequent actions taken. The decision cues that exerted the greatest influence were the mental capacity of the older person, the nature of the financial problem and, in the case of those in finance, who was in charge of the money. The characteristics of the professionals appeared to have little influence on the decisions they made. Age, years of experience, gender, etc., did not influence certainty of identifying financial abuse or the likelihood they would take action (Ref 4 and 5)</p> <p><i>Phase III</i> – The aim of this phase of the NDA study was to explore (i) commonalities in policies and guidelines as to which cues should raise suspicions of financial abuse and what should happen in terms of interventions, and (ii) the extent to which current policies and guidelines match what actually happens in situations of real-world decision-making. Both qualitative and quantitative data</p>

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were culled from the documents to provide an account of the policy and guidance environment. The policy analysis revealed little comparative evaluation of the efficiency of safeguarding procedures in different authorities and no evidence base underpinning the effectiveness of decision-making in cases of suspected financial abuse (Ref 6). Dissemination activities, particularly events with social care professionals, revealed an overwhelming consensus that a training tool should be developed to assist various professional groups to accurately identify and deal with cases of financial elder abuse. With the ESRC Knowledge Transfer award the findings were used to develop a web-based training resource for social care, health and finance professionals to use in continuing professional development (see <http://www.elderfinancialabuse.co.uk>). We tested the efficacy of our training tool through a randomised controlled trial. There was a statistically significant positive effect of the training on professional capacity to detect and prevent financial elder abuse. This was then combined with a range of resources (e.g. podcasts and case vignettes) to provide a free resource to enhance professionals' decision-making capacity in relation to elder financial abuse.

3. References to the research

(1) The 10 Working Papers and end-of-award reports from the NDA project can be found:

<http://www.esrc.ac.uk/my-esrc/grants/RES-352-25-0026/read/reports> The reports from the ESRC follow-on grant can be found at <http://www.esrc.ac.uk/my-esrc/grants/RES-189-25-0334/outputs/Read/a0d51162-37a9-469f-b7ae-cd73736c6b01>

(2) Phase I - Social care professionals' experience of decisions made in cases of elder financial abuse:

Davies M., Harries PA., Gilhooly KJ., Gilhooly M., Cairns D., Notley E., Penhale B., Stanley D., Gilbert A., Hennessey C. (2011) Factors used in the detection of elder financial abuse: A judgement and decision-making study of social workers and their managers. *International Social Work*. 54(3) 404–420. <http://dx.doi.org/10.1177/0020872810396256>

(3) Phase I Health and finance professionals' experience of decisions made in cases of elder financial abuse:

Gilhooly, M, Cairns, D, Davies, M, Harries, P, Gilhooly, K, Notley, E (2013) Framing the detection of elder financial abuse as professional bystander intervention: Decision cues, pathways to detection and barriers to action. *Journal of Adult Protection*. 15(2), 54-68. <http://dx.doi.org/10.1108/14668201311313578>

(4) Phase II - Statistical modelling of decision-making by social care and health professionals:

Davies ML., Gilhooly MLM., Gilhooly KJ., Harries PA., & Cairns D. (2013) Factors influencing decision-making by social care and health sector professionals in cases of elder financial abuse. *European Journal of Ageing*. <http://dx.doi.org/10.1007/s10433-013-0279-3>

(5) Phase II - Statistical modelling of decision-making of finance professionals:

Harries PA., Davies ML., Gilhooly KJ., Gilhooly MLM., & Cairns D. (2013) Detection and prevention of financial abuse against elders. *Journal of Financial Crime*. Early online 20/12/2013. <http://dx.doi.org/10.1108/JFC-05-2013-0040>

(6) Phase III – Policy

Gilbert A, Stanley D, Penhale B, Gilhooly M (2013) Elder abuse in England: a policy analysis perspective related to social care and banking. *Journal of Adult Protection* 15(3):153-163 24 Jun 2013 <http://dx.doi.org/10.1108/JAP-11-2012-0026>

Note: Davies was the PhD student attached to the ESRC/NDA main study and the research fellow on the ESRC Follow-On grant).

4. Details of the impact

IMPACTS 1 & 2

Raised national and international awareness of elder financial abuse, and increased international collaboration between stakeholders:

The research undertaken through the NDA grant raised national and international awareness of the need to detect and prevent elder financial abuse by bringing it to the attention of a range of professionals and organisations such as the Metropolitan Police, Elder Law Centres, Care Homes and the professional groups involved in the research. This social impact has been achieved through 10+ publications, 30+ national and international presentations and events for organisations such as, the Building Societies Association, the Care Homes Association and the Social Care sector. The charity, Action on Elder

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Abuse, ran a number of elder financial abuse seminar series with the research team between 2010 and 2012 to disseminate the findings to members. Presentations at conferences in Dublin and London as part of the World Elder Abuse Awareness Day (June 2011) facilitated networking of academics studying elder financial abuse. The presentation in Dublin was webcast, leading to further networking internationally.

Evidence is demonstrated through the following:

- Operation Sterling from the Metropolitan Police approached the team in 2009 requesting to become involved as a partner in the financial elder abuse project. Following the completion of the training website they have requested further research is undertaken to create an equivalent training tool for Police training. Operation Sterling's appreciation of our work has led to an invitation to consult with representatives of the Scottish Business Crime Centres (Scottish Government) "Protecting Vulnerable Adults from Financial Harm" work stream group and with a representative of the Dementia Friendly financial services sub-group of David Cameron's Dementia Challenge.
- The linking of several international research groups and organisations, all of whom visited the team at Brunel University, e.g., the National Centre for the Protection of Older People, University College Dublin; the Elder Law Centre, Pennsylvania State University; and the (Canadian) National Initiative for the Care of the Elderly, Toronto University and Queensland Police, Australia. The researchers also convened the first meeting for the Metropolitan Police and HSBC so strategies could be planned to prevent scam fraud.
- Dr M Creedon used the findings in his study commissioned by Wells Fargo Bank in the US.
- Dr C Pearson, Director, the Elder Law Centre, Pennsylvania State University used the findings to inform her legal research on abuse and exploitation.
- Dr Mulroy and Professor O'Neill focused on the research findings in their BMJ editorial on elder abuse (BMJ 2011: 343: d6027)
- Letters of support for a training tool received from stakeholders such as Age UK, Alzheimer's Society, a GP surgery, Action on Elder Abuse.
- Invited appearance on the Jeremy Vine BBC Radio 2 Programme in December 2009 to share research findings on the 'topical issue' of elder financial abuse.
- Keynote address to the joint North and South Lanarkshire Adult Protection Committee conference, Hamilton, Scotland.
- The PI (M Gilhooly) was, based on this project, invited to run for election as Vice-President of the International Network for the Prevention of Elder Abuse.

IMPACT 3**Enhanced decision-making capacity within the social care, health and finance professions:**

The research impacts have also been achieved through the development of training tools, which were designed and tested during the ESRC funded follow-on project. These training tools were made freely available on-line from August 2012 for social care, health and banking professionals to use (see www.elderfinancialabuse.co.uk). The four components of the professional training tools developed from the project posted on the web include:

1. **Online decision training aids** – These were used by 151 novice professionals as part of a randomised controlled trial of efficacy. A positive effect on novices' decision-making capacity was demonstrated.
2. **Podcasts** - Enhanced podcasts have been developed which presented a range of professionals giving their perspectives on elder financial abuse case scenarios, and domain specific advice on effective cross sector working. These have been favourably received in dissemination workshops.
3. **Case scenarios of actual cases of financial elder abuse for use in education and training**- Developed from Phase I research findings. These are based on real case experiences of elder financial abuse encountered by professionals working in the social care, health and banking sectors.

Impact case study (REF3b)

4. Seminar instruction packs – Providing professionals with targeted advice about how to use the case scenarios in small group education and training exercises.

Evidence is demonstrated through the following:

- Twenty-six independent requests for access to the web training site were made before the website was released including public sector organisations, finance organisations as well as interested individuals.
- The RCT that tested the effectiveness of the decision training tool has shown a positive effect on decision-making capacity.
- Training resources produced have been endorsed for member use by Age UK, professional bodies such as the College of Occupational Therapists, CIFAS Fraud detection Agency and Building Society Association.
- The number of individual users of the training website, which was made openly accessible in August 2012, is now 1500+.

The training tools have been used in the social care and health sectors to operationalise policies regarding practitioner development. e.g. Stirling University provided training via the 'Professional Practitioner Initiative' and in the Northeast, the social care sector utilized the training tools for CPD as well as being used extensively by international groups e.g. Age Concern, New Zealand.

5. Sources to corroborate the impact

Increased international collaboration between stakeholders and raised international awareness:

- Documents showing value of the findings eg BMJ Editorial, <http://www.bmj.com/content/343/bmj.d6027>; Media – Jeremy Vines radio programme, Co-Op Newsletter, Barchester Care Homes newsletter and Email from the Elder Law Centre, Pennsylvania State University, Wells Fargo Bank.
- Value of findings as evidenced through successful ESRC grant application for a Follow On Knowledge Transfer project eg Letters stating need for a training resource from Social Care Safeguarding Team, Building Societies Association, Action on Elder Abuse, Age UK, Alzheimer's Society, College of Occupational Therapists, GP Surgery.
- Over 30 conference presentations & Webcasts of keynote address at international conference.
- NDA and follow on grant Findings brochures (in print and available on the NDA and ESRC web pages) <http://www.newdynamics.group.shef.ac.uk/assets/files/NDA%20Findings%207.pdf> • Newsletters on the project web page • End of award dissemination conference hosted by Brunel University. Request for similar research and training for the Police Economic and Specialist Crime OCU, Operation Sterling, New Scotland Yard.
- Evidence of organisations advocating use of training website: Screen shot of College of Occupational Therapists website, <http://www.cot.co.uk/news/cotss-older-people/free-resources-improve-detection-and-prevention-elder-financial-abuse> CIFAS Spectrum Newsletter, Age UK Safeguarding Newsletter.

- Evidence of product developed – <http://www.elderfinancialabuse.co.uk> - screenshot and web link for the training resource website, e.g. Podcasts

Enhanced decision making capacity within the health, social care and finance professions:

- Corroborating statement - Letter from Rosemead GP Surgery stating the impact the research has had: "I have experienced improved detection and prevention rates of elder abuse, I have seen improvements in reporting procedures and I have experienced improved interdisciplinary working practices: I believe these improvements are largely as a result of the research undertaken by Brunel." Full statement available.
- Corroborating contact - Senior Trading Standards Officer, Angus Council: Evidence of influencing the Dementia Friendly financial services sub group of David Cameron's Dementia Challenge.
- Corroborating contact - Head of Research and Development, College of Occupational Therapists: Evidence of organisations advocating use of training website.
- Corroborating contact - Policy Advisor, Building Societies Association: Evidence of impact on finance professionals.