

The case of Margaret Smith

Background

Margaret Smith is 72 years old, and lives alone in a bungalow. She has no immediate family, but does have one cousin whom she speaks to frequently, called Sarah. Sarah rings you to say that she is concerned that Margaret is being taken advantage of financially. Over a year ago, Margaret paid two builders to build a conservatory, but it has never actually been built. Sarah also thinks that the builders have overcharged Margaret for other jobs, for example she has recently paid £500 to have a single fence panel replaced in the back garden.

Margaret has minor physical health problems and also has a history of alcohol abuse, which means that sometimes her mental capacity can be in doubt as she can be confused and forgetful. Sarah is particularly worried that the builders are encouraging Margaret to drink again as Margaret has said that they are bringing her food shopping, including bottles of wine and spirits.

Questions

From the information given, what are the key concerns you have about this situation?

Do you think that the builders are financially abusing Margaret? Could there be any other explanations?

What would you do next?

In this instance the first step was to gather further information

Social services made a home visit to see Margaret. When they visited her she did not appear to have been drinking alcohol and seemed fully mentally aware, so there was no concern about her mental capacity on that particular day. She was not able to provide any contact details for the builders, and did not have anything in writing from them. When asked how she felt about the situation, she described the builders as her friends, and said she was grateful for the help they gave her by getting her shopping. Although social services were suspicious, Margaret was adamant that she knew what she was doing. She said that she was in full control of her bank account, and she knew she had money, so there was no problem. Social services felt that the situation was not quite right, but because there was no tangible evidence, and, as at that particular time Margaret had full mental capacity, they felt no further action could be taken. The case was kept in review in case further evidence came to light at a later date.

Questions

What impact do you think that Margaret's response had on how social services felt they could respond?

Would you have done anything differently?

What happened next?

A few months later, Sarah phoned social services to say that Margaret had tried to book a holiday, but the cheque had bounced. Margaret had spoken to the bank and asked for a statement, which showed that she was £4000 overdrawn. Margaret had previously had savings in excess of £40,000, and so could not understand why her account was overdrawn. Margaret then admitted that the builders had seen one of her bank statements when they had visited her, and had suggested she move the money to a different account to earn more interest. She had given the builders her bank card and pin number to allow the money to be transferred. The statement showed that £2500 a month had been withdrawn from the account each month over the last year and a half.

Questions

What are the factors that make the situation more serious than it was previously?

What would you do in this situation?

Social services in this instance contacted the police and the bank

Social services contacted the police and gave all the details, but as Margaret had given the builders her pin number the police said they could not investigate unless it could be proven that Margaret did not have capacity. Social services were frustrated with the situation as they felt that the case should be investigated because Margaret had trusted the builders to put her money in another account in her name, but this had not happened.

Social services also contacted Margaret's bank, but experienced difficulty getting information from them. After a new police liaison member joined the local safeguarding team meetings, the case was then investigated further and the bank co-operated with the police by providing information. By this point, all Margaret's savings had gone.

Questions

Can you identify some of the challenges surrounding interdisciplinary working in this case?

What could have been done to improve interdisciplinary working?

How would you prevent Margaret being a future target of financial abuse?

Actions taken to prevent further abuse

Social services started providing Margaret with more care in case the builders returned. Signs were put up in her bungalow saying 'Please don't forget that your bank card and cheque book are no longer in the premises. They are now held by social services'. It was hoped that if the builders returned they would know that social services were monitoring the situation. In terms of Margaret's mental capacity, Margaret's very poor short term memory meant that she was not able to make complex financial decisions independently. As such, social services carried out debt negotiation on her behalf. Money was also collected for Margaret each month from the bank as she needs it, and her bills were transferred to direct debit payments to stop debts accumulating.

Social services were never aware of any police prosecution in response to the case. The builders effectively disappeared and Margaret's money was not recovered.