

Seminar activity 2: Judging certainty of abuse across 10 case scenarios

This training activity has been designed to complement the educational materials and the decision aids on the elder financial abuse research website. Completing this activity will help you to explore decision making in cases of elder financial abuse with your group members.

Introduction

There is a set of ten case scenarios specifically for social care and health professionals, and a separate set of ten for banking professionals to reflect the differences in the types of financial problems encountered by professionals working in these different sectors. To begin you will need to provide access to the relevant set of case scenarios that match the professional background of the seminar participants.

The activity involves your group members reading through the ten case scenarios, and identifying the case where they are most certain abuse is taking place and the case where they are least certain abuse is taking place. The aim of the task is to develop people's awareness of how they have used information within their own decision making approach, and to consider how this differs from those around them. It also provides an opportunity to consider how the most experienced professionals, who took part in the elder financial abuse research, made decisions on these same cases.

Instructions

1. Give access to the cases- ideally by giving each person their own sheet, which they can write on. Give your group members 10-15 minutes to read through the ten case examples, and ask them to select the case they are most certain represents financial abuse, and the case where they are least certain financial abuse is taking place. They should each do this task individually.
 - Remind the group that they only need to select two cases (highest and lowest certainty of abuse) and that they do not need to decide an order for all ten cases.
 - Tell your group that it is OK if they come up with different answers to those around them and that there will be time to discuss any differences in opinion at the end of the task.
2. When people have finished reading the case examples, bring the group together, and on a white board or a large piece of paper write two headers, 'Highest certainty of abuse' and 'Lowest certainty of abuse'. Go round your group, and write down under each heading the scenarios chosen.

Harries et al., 2012.

3. After you have collected this data explore as a group the similarities and differences in their decisions. You may want to ask people some questions. For instance:
 - Which pieces of information do you feel had the most influence on your judgements?
 - In the case you selected as showing the higher certainty of abuse, what was it that raised your suspicions?
 - In the case you selected as showing the lowest certainty of abuse, on what basis did you make that judgement?
4. Your group members may say that it is difficult to choose the two case scenarios as each scenario contain only limited information. Remind them that the aim of the task is to focus on what initially raises their suspicions, and that sometimes they may have to make decisions based on minimal information. You could also ask people to think about information which would support them to make a decision about the different cases given that there is only minimal information, such as:
 - What other information would you like to know about this case to make a fully informed judgement?
5. When you have discussed the case scenarios that the different group members selected as highest and lowest certainty of abuse and the basis of these decisions, you may want to tell people how their choices compared with the most experienced professionals who took part in the elder financial abuse research. As an appendix to this training activity information sheet you will find details of the cases selected by experienced professionals as highest and lowest certainty of abuse, and how these decisions were reached. You will find the results for the social care and health professionals case scenario set as well as the scenarios specific to banking professionals.
6. To finish, remind people that if they would like more opportunities to make judgements about cases of elder financial abuse they can complete the on line decision aid by visiting the elder financial abuse research website.

Harries et al., 2012.

Appendix 1.0 (Do not reveal this information to seminar participants until the end of the task and discussions.)

Social care and health professionals elder financial abuse case scenarios

Top case (highest certainty of abuse) = C
Bottom case (Lowest certainty of abuse) = G

Order for all ten scenarios from highest to lowest certainty of abuse
= C, J, A, E, D, F, H, B, I, G

- Choices were made on the basis of the mental capacity of the older person and the type of financial problem the case involved.

Banking professionals elder financial abuse case scenarios

Top case (highest certainty of abuse) = G
Bottom case (Lowest certainty of abuse) = D

Order for all ten scenarios from highest to lowest certainty of abuse
= G, J, B, C, E, F, H, A, I, D

- Choices were made on the basis of the mental capacity of the older person, the type of financial problem the case involved and who was in charge of the older persons money.

Harries et al., 2012.

Elder financial abuse case scenarios – Social care and health professionals' case set

Activity: Select the case you are most certain represents financial abuse and the case where you are least certain financial abuse is taking place

Case scenarios	Most certain of abuse (tick one)?	Least certain of abuse (tick one)?
A. This scenario is about an 86 year old male. Another professional tells you the Lasting Power of Attorney is now managing his finances and money is missing from his current account. This older person has no physical health problems. He is at times slightly confused and currently lives in his own home.		
B. This scenario is about a 66 year old male. A family member tells you there has been a letter from the bank which shows an overdrawn account and others showing bills haven't been paid. This older person has major physical health problems. He is at times slightly confused and currently lives in his own home.		
C. This scenario is about a 76 year old male. You notice building work was recently paid for and hasn't been carried out. This older person has minor physical health problems. He is extremely confused and forgetful and currently lives in his own home with a care package.		
D. This scenario is about a 76 year old male. He tells you himself that no change had been given after the shopping was done for him. This older person has major physical health problems. He is fully mentally aware and currently lives in his own home.		
E. This scenario is about a 76 year old male. You notice that recently a change to his Will has been made, leaving all possessions to the cleaner. This older person has major physical health problems. He is at times slightly confused and currently lives in a nursing home.		
F. This scenario is about a 66 year old male. He tells you himself that a relative has objected to the house being sold to pay for his care needs because of the impact on inheritance. This older person has major physical health problems. He is at times slightly confused and currently lives in his own home.		
G. This scenario is about a 76 year old male. His friend tells you that there is very little money available for day-to-day necessities and the basics in the cupboards are the cheapest of the cheap. This older person has no physical health problems. He is fully mentally aware and currently lives in his own home.		
H. This scenario is about a 96 year old female. She tells you herself there has been a letter from the bank which shows an overdrawn account and others showing bills haven't been paid. This older person has no physical health problems. She is extremely confused and forgetful and currently lives in residential care.		
I. This scenario is about a 76 year old male. You notice that no change had been given after the shopping was done for him. This older person has no physical health problems. He is fully mentally aware and currently lives in his own home.		
J. This scenario is about a 66 year old female. A family member tells you that recently a change to her Will has been made, leaving all possessions to the cleaner. This older person has no physical health problems. She is extremely confused and forgetful and currently lives in her own home with a care package.		

Elder financial abuse case scenarios – Banking professionals’ case set

Activity: Select the case you are most certain represents financial abuse and the case where you are least certain financial abuse is taking place

Case scenarios	Most certain of abuse (tick one)?	Least certain of abuse (tick one)?
A. This scenario is about a 66 year old male. A carer tells you that this older person's cash withdrawal was out of the ordinary for his routine. This older person has major physical health problems. He is at times slightly confused and has a Lasting Power of Attorney managing his finances.		
B. This scenario is about a 76 year old female. A carer tells you that this older person has been asked to transfer money into an overseas bank account to claim a cash prize. This older person has no physical health problems. She is at times slightly confused and is in charge of her own money.		
C. This scenario is about a 66 year old female. Another member of staff tells you that a third party who visits the bank with this older person seems to be manipulating her. This older person has no physical health problems. She is at times slightly confused and is in charge of her own money.		
D. This scenario is about a 76 year old male. A family member tells you that this older person's cash withdrawal was out of the ordinary for his routine. This older person has no physical health problems. He is fully mentally aware and is in charge of his own money.		
E. This scenario is about a 76 year old female. You notice that a third party who visits the bank with this older person seems to be manipulating her. This older person has major physical health problems. She is fully mentally aware and has a third party signatory for her bank account.		
F. This scenario is about a 96 year old female. You notice that this older person's cash withdrawal was out of the ordinary for her routine. This older person has minor physical health problems. She is extremely confused and forgetful and has a third party signatory for her bank account.		
G. This scenario is about an 86 year old male. You notice that this older person has been asked to transfer money into an overseas bank account to claim a cash prize. This older person has no physical health problems. He is extremely confused and forgetful and is in charge of his own money.		
H. This scenario is about a 96 year old female. Another member of staff tells you that a relative has objected to this older person's house being sold to pay for her care needs because of the impact on inheritance. This older person has major physical health problems. She is fully mentally aware and has a Lasting Power of Attorney managing her finances.		
I. This scenario is about a 96 year old male. You notice that this older person's bank account is overdrawn and he does not know why. This older person has no physical health problems. He is at times slightly confused and has a Lasting Power of Attorney managing his finances.		
J. This scenario is about a 96 year old male. A family member tells you that a third party who visits the bank with this older person seems to be manipulating him. This older person has no physical health problems. He is extremely confused and forgetful and is in charge of his own money.		