

[Insert your organisation's logo here]

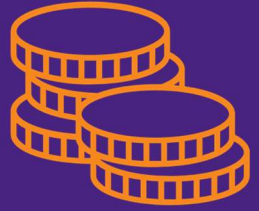
Short guide for detecting and reporting adult social care fraud

Adult social care is a vital service provided by local authorities which involves large amounts of money and can be a very emotive and sometimes controversial subject.

Adult social care fraud is considered to be one of the top five fraud risk areas by Local Authorities, according to [CIPFA](#). It is motivated by some people feeling that care costs should be met by the public purse and therefore they will act dishonestly in order to avoid funding care themselves. People in receipt of social care are also often vulnerable and this can leave them susceptible to abuse, both financial and otherwise.

It is important that fraud in this area is detected and reported as soon as possible in order to minimise the amount of money lost to fraud and increase the chances of recovery. Fraud is a criminal offence and, in some cases, criminal action is appropriate.

Financial abuse



What is it?

Theft or misuse of a person's money or assets, often by a friend or family member. It is also often committed by a person who holds power of attorney or deputyship for a person.

Things to look out for

- Reluctance to provide financial documents
- Rapid or large reductions in capital / withdrawals of cash
- Bank statements showing transfers to other accounts not declared
- Use of money for unexpected items or in unexpected locations
- Changes in spending patterns, particularly after somebody takes over management of the account
- Friend or relative not allowing the service user to speak for themselves/appearing controlling

Deprivation

What is it?

Capital or assets that have been transferred/gifted to reduce or avoid care costs.

Things to look out for

- Reluctance to provide financial proofs
- Rapid or large reductions in capital
- Regular and/or large cash withdrawals
- Bank statements showing transfers to other accounts not declared
- Changes in spending patterns, particularly after somebody takes over management of the account

Undeclared capital or income

What is it?

When a person has more capital, income or assets than they have declared during their financial assessments for care funding. This can include things like undeclared pensions or money inherited from a relative, or from the sale of a house.

Things to look out for

- Reluctance to provide financial documents
- Disparity between lifestyle and finances
- Disparity between accounts declared from one assessment to another
- Bank statements showing transfers to other accounts not declared
- Any mention of a property that hasn't been declared in financial assessments

Direct Payment Fraud

What is it?

Misuse of direct payment funds – by either the service user or a DP agent, or even a 3rd party management company

Things to look out for

- Lack of evidence of/contact with PA or direct payment agent
- Failure to provide documents required for direct payment monitoring
- Money transferred from direct payment account to personal account or spent on anything that doesn't appear to relate to care
- Excessive hours or mileage claimed by PA or carers
- Regular cash withdrawal



REPORT IT

[Insert organisation's local information on how to report
Fraud/Safeguarding]

