



Solihull Safeguarding Practice Learning Forum

Tuesday 26 September 2023

Agenda

- SSCP updates
- SSAB updates
- Presentation on poverty, considering the cause and consequences of poverty in the UK.
- Financial abuse
- What does poverty look like in Solihull
- Help and support available
- Guest speakers

SSCP updates

Solihull Child Safeguarding Practice Review JS published 1.9.23 Learning:

- While the cause of baby JS's death has been recorded as unascertained by the Home Office Pathologist, the circumstances would suggest that alcohol consumption may have played a part. No agency identified alcohol use as an issue for mother. The case identifies the importance of reinforcing messages around the potential risks to a child's safety of alcohol use by parents, even where there is no dependency.
- This case demonstrates significant weaknesses in the social care response. The initial screening was inadequate and there appears to have been a presumption that it would result in a transfer to early help. The screening did not draw on information from other agencies and did not consider the changes in potential risk revealed through screening conversations. For example, father's disclosure of a history of physical abuse by mother.
- While the incident that led to baby JS's death was not related to domestic abuse, this case does identify learning around this issue that has the potential to improve the safeguarding of other children in the Solihull area.
 - Fathers who are victims of domestic abuse should be considered in the same way as mothers in regard to support and intervention.
 - There is a need to ensure that all professionals explore and identify the dynamics of situations involving domestic abuse. This includes establishing who is using abusive behaviours and who is the victim. It also requires a recognition that a victim of domestic abuse could also be a perpetrator.
 - Risks to children need to be thoroughly understood in all referrals related to domestic abuse and consideration must be given to the direct harm of domestic abuse on children.
- Multi-agency co-ordination needs to take place as soon as the need for early help is identified and this should not wait until a threshold for social care involvement is met.
- This case demonstrates how easy it is for the voice of the child to be overshadowed by the needs of parents. More could be done to ensure that the lived experience of the child remains central to practitioners' work.

SSCP training

<u>Virtual Training - An introduction to safeguarding for voluntary & community sector organisations</u>	24.10.23 & 05.12.23	Missing- Welfare Return Interviews	19.10.23 & 30.11.23
<u>Module 1 Early Help</u>	24.10.23 & 05.12.23	<u>Module 6 - Neglect: Impact on child development</u>	12.10.23 & 7.12.23
<u>Module 1b Early Help- Recognising and supporting parents in parental conflict</u>	18.10.23 & 06.12.23	<u>Module 6(b) - Domestic Abuse</u>	15.11.23
<u>Module 2 - Child Protection: An introduction to multi-agency working</u>	17.10.23 & 23.11.23	<u>Module 6.4 Understanding And Responding to Perpetrators of Domestic Abuse</u>	28.11.23
<u>Module 3 - Child Protection: The challenges of multi-agency working</u>	26.10.23 & 13.12.23	<u>Module 6(c) – Neglect: The Graded Care Profile 2</u>	25.10.23
<u>Module 4 - Child Protection: Analysis, judgement and leadership in partnership working</u>	7.11.23	<u>Module 6 (d) Substance misuse</u>	29.11.23
<u>Module 5 - All Age Exploitation Awareness</u>	28.9.23 & 16.11.23	<u>Module 7 - Physical Abuse: Impact on child development</u>	14.11.23
<u>Module 5.1 Virtual training - an introduction to contextual safeguarding</u>	5.10.23 & 21.11.23	<u>Module 8 - Emotional Abuse: Impact on child development</u>	14.11.23
<u>Module 5.2 Virtual training- Parents as partners in tackling child exploitation (CE): Working with and supporting parents affected by CE</u>	19.10.23 & 30.11.23	<u>Module 9 - Sexual Abuse: Impact on child development</u>	11.10.23
<u>Module 5.3 Including contextual safeguarding in individual assessments</u>	29.2.23	<u>Managing Allegations against Staff</u>	8.11.23

SSAB updates

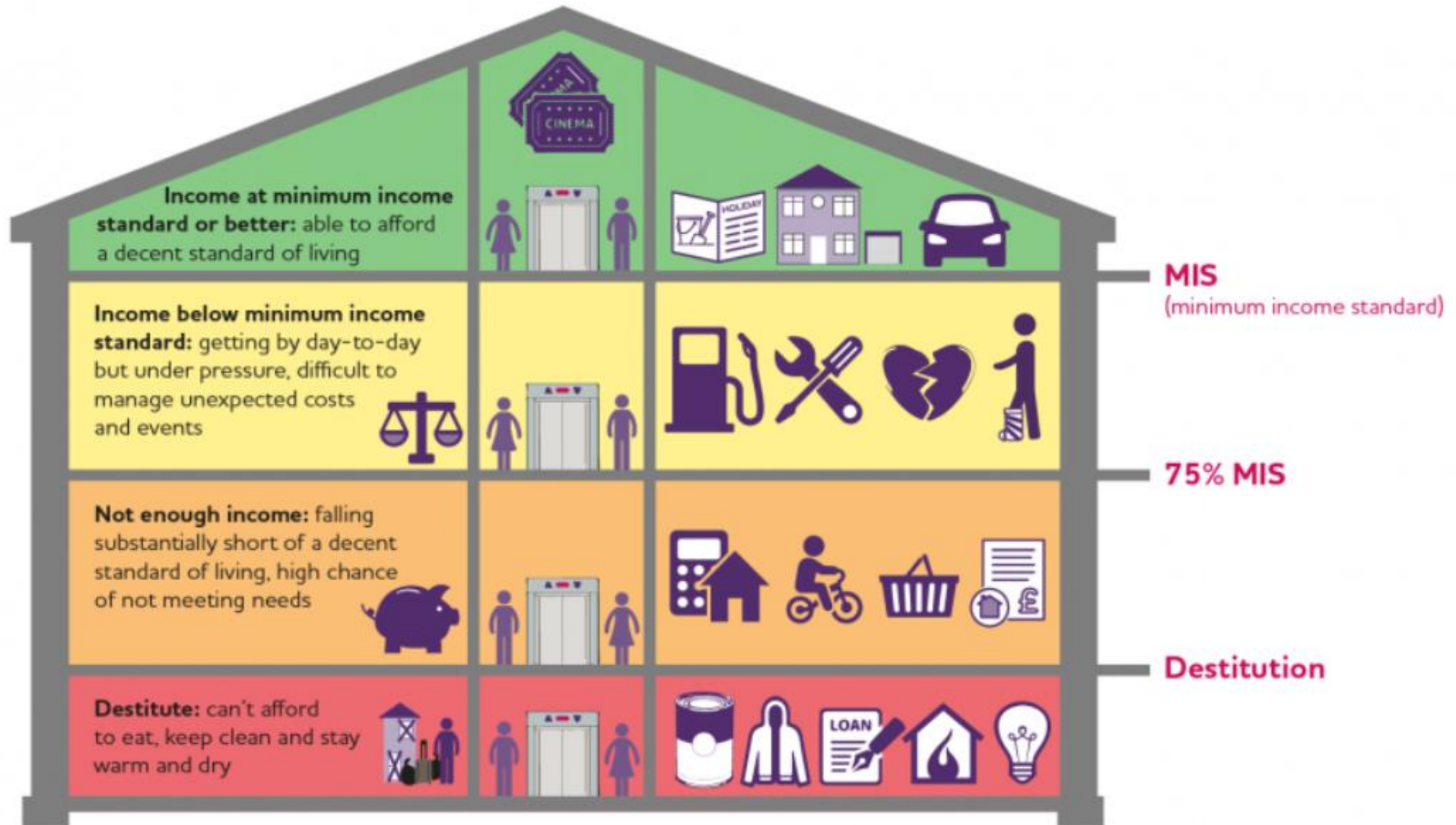
- Learning from Sam Briefing
- Guide to Staying Safe Online
- World Elder Abuse Awareness Day – update
- Multi-Agency Risk Management Guidance
- MAACE (Multi-Agency Adult/Child Exploitation) Meetings Leaflet
- Safe Care at Home review
- As One Door Closes

SSAB Training



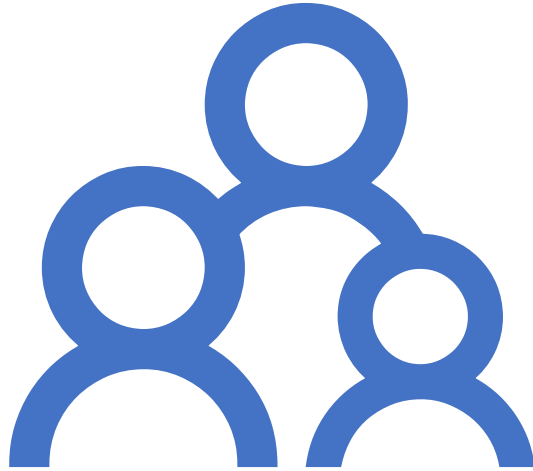
COURSE	TRAINER	DATE / TIME	LINK TO BOOK
Working with People that Self-Neglect	David Gell Consultancy	Tuesday 10 th October 2023 10:00am – 1:00pm	Working with People that Self-Neglect Registration, Tue 10 Oct 2023 at 10:00 Eventbrite
		Tuesday 5 th March 2024 10:00am – 1:00pm	Working with People that Self-Neglect Registration, Tue 5 Mar 2024 at 10:00 Eventbrite
Self-Neglect & Mental Capacity Act	Edge Training & Consultancy	Thursday 26 th October 2023 9:30am – 4:00pm	Self-Neglect & Mental Capacity Act Registration, Thu 26 Oct 2023 at 09:30 Eventbrite
Professional Curiosity	David Gell Consultancy	Tuesday 14 th November 2023 10:00am – 1:00pm	Professional Curiosity Registration, Tue 14 Nov 2023 at 10:00 Eventbrite
		Tuesday 13 th February 2024 10:00am – 1:00pm	Professional Curiosity Registration, Tue 13 Feb 2024 at 10:00 Eventbrite
Domestic Abuse Revisited	David Gell Consultancy	Tuesday 12 th December 2023 10:00am – 1:00pm	Domestic Abuse Revisited Registration, Tue 12 Dec 2023 at 10:00 Eventbrite

Levels of Poverty



There are 3 levels of poverty

What causes poverty in the UK?



- The things that cause poverty are things that reduce your resource or increase your needs and the cost of meeting them.
- Some of these causes also become consequences, creating a cycle that traps you.
- Life events & moment of transition; getting sick, bereavement, redundancy, relationship breakdown- are all common triggers for poverty, along with others in the UK:
- Unemployment and low-paid jobs lacking prospects & security
- Low levels of skills or education
- An ineffective benefit system – it's not enough to avoid poverty when combined with other resources and high costs.
- High costs
- Discrimination
- Weak relationships
- Abuse, trauma or chaotic lives

What are the consequences of poverty in the UK?

Some of the consequences of poverty are:

- Health problems
- Housing problems
- Being a victim or perpetrator of crime
- Drug or alcohol problems
- Lower education achievement
- Poverty itself- poverty in childhood increase the risk of unemployment and low pay in adulthood, and lower savings in later life
- Homelessness
- Isolation
- Teenage parenthood
- Relationships & family problems
- Biological effects- poverty early in a child's life can have a harmful effect on their brain development

Financial Abuse

Financial abuse can vary which can make it difficult to detect and identify for a variety of reasons including:

- The adult may be reluctant to speak out through a sense of shame, or fear of repercussions
- A belief that financial matters are private and raising concerns may seem like an intrusion.
- An adult may not recognise the abuse.
- Individuals can be targeted because of perceived vulnerabilities such as dementia, learning disability or social isolation and therefore may not know they are being financially abused
- It may often start out as a legitimate transaction, but escalate over time, making it difficult to identify when it has tipped over into being abuse.
- It can be difficult to spot if an adult is being coerced.

The Care Act 2014 definition shows, financial abuse can be concerning money, property or belongings.

Financial abuse might look like:

- Borrowing money and not giving it back
- theft of money or belongings, including taking pension payments or other benefits away from someone
- Taking money as payment for coming to visit or spending time together
- Internet scamming or fraud
- Forcing someone to sell their home or assets without consent, or through coercion
- Tricking someone into bad investments
- Coercion in relation to an adult's financial affairs or arrangements.

Financial abuse

Data for Solihull

- **189 safeguarding concerns with financial abuse reported in last 12 months 01.09.22 – 12.09.23**
- **65 concerns for those aged 18-64yrs (34%)**
- **124 concerns for those aged 65+yrs (66%)**
- **119 concerns listed family, partner or neighbour/friend as perpetrator (63%)**
- **119 concerns listed the person's own home as the location of the abuse (63%)**

Signs of financial abuse include:

- Missing personal possessions
- Unexplained withdrawal of funds from accounts
- Unexplained lack of money or inability to maintain lifestyle
- Power of attorney or lasting power of attorney (LPA) being obtained after the person has ceased to have mental capacity
- The person allocated to manage financial affairs is evasive or uncooperative
- The family or others show unusual interest in the assets of the person
- Recent changes in deeds or title to property
- Rent arrears and eviction notices
- Failure to provide receipts for shopping or other financial transactions carried out on behalf of the person
- Disparity between the person's living conditions and their financial resources, e.g. insufficient food in the house

Financial abuse – what actions can be taken

As a result of experiencing financial abuse, a person may experience any of the following:

- Depression or anxiety.
- Denial or fear. Betrayal.
- Stress. isolation.
- Deterioration in physical health (leading to premature death).
- Embarrassment or loss of self-esteem.
- Self-blame – decline in mental health.
- Loss of confidence to live independently.
- Anger.
- Social

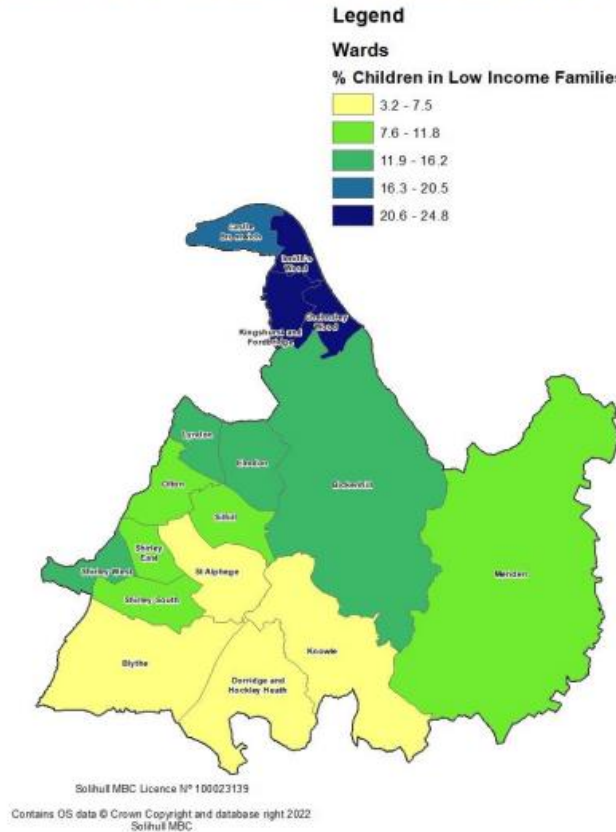
What can we do?

- Start a Conversation About Financial Abuse
- Obtain Consent to Undertake an Enquiry
- Plan an Enquiry into Financial Abuse
- Seek Legal Redress through:
 - The criminal courts
 - The civil courts
 - Office of the Public Guardian
 - The Court of Protection
 - The High Court
 - The Legal Ombudsman - The Legal Ombudsman can be contacted on 0300 555 0333 or at enquiries@legalombudsman.org.uk.

Further information can be found at <http://www.legalombudsman.org.uk/>

What does poverty look like in Solihull?

Figure 3: Solihull Map of proportion of children living in low income families by ward, 2021

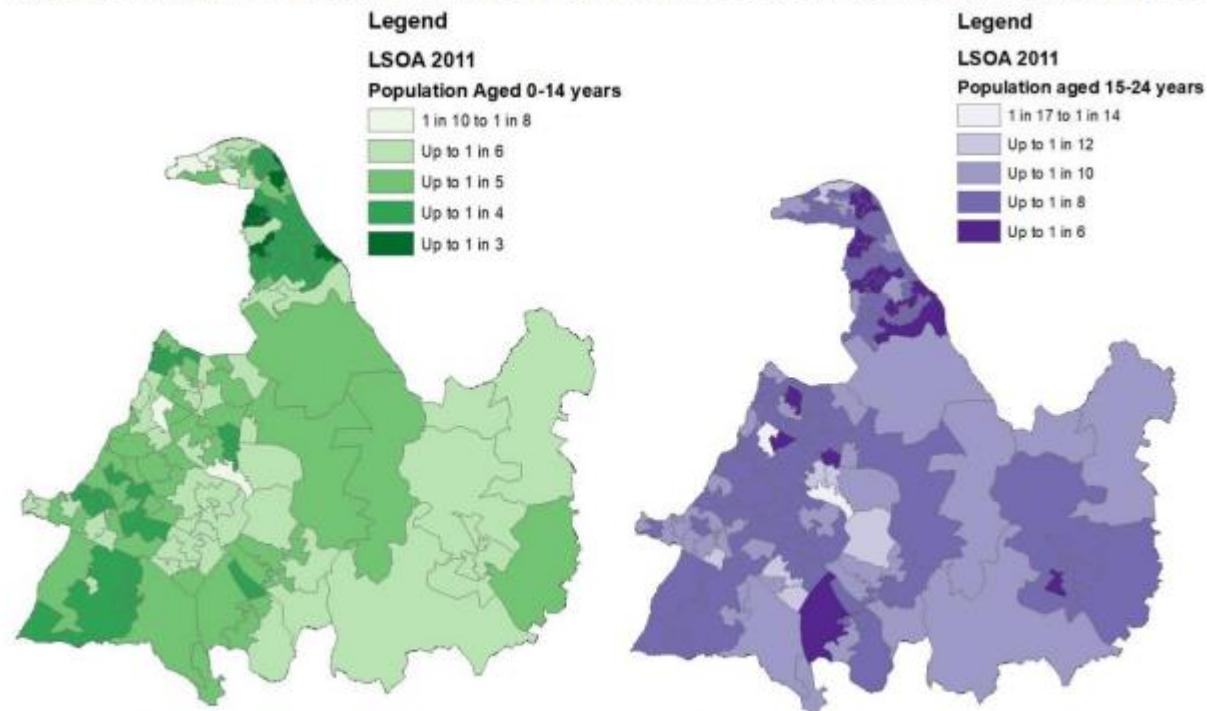


Low- income families

There is evidence that childhood poverty, in addition to being linked to higher rates of offending, may also lead to premature mortality and poor health outcomes in adulthood. In 2021/22 14.6% of children aged 0-15 in Solihull were living in a low-income family; lower than the averages for England (19.9%) or the West Midlands region (27.0%). However, there is a substantially difference within Solihull with far more 0–15-year-olds living in a low-income family in North Solihull (28.1%) than the rest of the borough (10.1%).

What does poverty look like in Solihull?

Figure 2: Solihull maps showing population aged 0-14 years and 15-24 years, ONS Population Estimates 2020.



Source: ONS Population Estimates 2020, Contains OS data © Crown Copyright and database right 2020, Solihull MBC, Solihull MBC Licence N° 100023139

Data from academic year 2021/22 shows that 28% of Solihull school pupils were from an ethnic minority group, this is much higher than the proportion of ethnic minority Solihull residents at the time of the 2021 census, 18%. This creates a complex landscape as practitioners are required to have an understanding of processes for each local authority area.



Help with food



Help with money and essentials



Help with energy and fuel



Staying safe and well



Help to get online



Support for carers



Help for your business



Help finding work



How to help

Spotlight on help & support available in Solihull

- Here2Help Web pages
- Household Support Fund- Amarjit Singh
- Colebridge Trust
- Age UK
- Act on Energy
- CAB- Kerry Turner
- Children's Storehouse



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About the National Trading Standards Scams Team

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Scams Team



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Oxford Dictionary Definition

A 'Scam' is a trick, a ruse,
a swindle, a racket'

Its nearest synonym is

'FRAUD'.

**No matter what type of
scam, it is important to
remember that ALL
scams are
CRIMES.**

**To get victims hooked
and responding to
scams, criminals rely
on...**

Loneliness

Vulnerability

**Social
isolation**

Shame

and

**The fact that people don't
REPORT that they have
been scammed.**

**ONLY 5% of these CRIMES
are reported.**

“I get up, I wait for the post, I sort it, I go to bed. What else have I got? I might as well be dead.”

“I hope I win, so I can move to a home. I want someone to talk to.”

“I don't get out, because I'm frightened. These letters are all the company I ever get.”

The average age of a scam victim is 75, showing that criminals tend to prey on older and often more vulnerable members of society.

One victim was found to have been receiving 30 pieces of mail and 10 phone calls per day.

It was later discovered she had lost over £1 Million.

**So, what can be done to
help give a voice to these
victims?**

Together we can...

**...their personal details are
perpetually shared and
sold on to other
criminals...**

Types of scams

Postal
scams

Telephone
scams

Doorstep
scams

Online
scams



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**...relentlessly target the
victim with either scam
mail, multiple phone calls,
or repeat home visits...**

**Once a victim has
responded to a scam...**

Letter from a victim to a criminal

Dear Sir or Madam.

Only just read your letter today - I have been ill. time alone and unable to go out and not able to answer your letter - 'SO SORRY' - so, if I am not too late, please can we start again? will you write me again? and I'll send you the £30

**“So sorry, so if I’m not too late,
PLEASE can we start again?
Will you write to me again and
I’ll send you your £30?”**

**Leaving the victims to feel
like this....**

The stress and pain of victimisation often results in depression, withdrawal and isolation from family and friends and the deterioration of physical and mental health.

**...and criminals will use
this information to...**

**...in order to con, mislead,
intimidate and bully the
victim into parting with
their life savings.**

Another victim agreed to work on her driveway, which resulted in repeat visits over two years; each time she was persuaded to part with more money.

She lost over £160k.

The actual value of the work was only £6k.

**Take away the
shame.**

**Prevent people
from becoming a
scam victim.**

**Talk about scams to
highlight the scale of
the problem.**

**Leading to situations like
these...**



Doorstep Scams victim being escorted to the bank.

Postal Scams

A victim in Yorkshire added together all the alleged winnings from postal scam mail and over a six month period she would have won £2.8 million.

Lottery or Prize
Draw Scam

Catalogue
Scam

Clairvoyant
Scam

Inheritance
Scam



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Scam victim's house.

How to spot a pension scam

- Unsolicited calls
- High return offers
- Accessing early
- Take your time
- Overseas Investment
- Check the Financial Conduct Authority (FCA) online register
- Check the FCA ScamSmart warning list
- Transferring Pensions



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Telephone Scams

In a recent project, whereby call blocker devices were installed in the homes of telephone scam victims, 93% of users felt safer as a result of having a device to eliminate scam calls.

Vishing

SMShing

Investment
Scam

Pension
Scam

Computer
Scam



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Doorstep Scams

You are legally entitled to a 14 day cooling off period for contracts made in your home.

Doorstep Callers
(Rogue Traders)

Bogus Callers
(Distraction Burglary)



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Police and Trading Standards

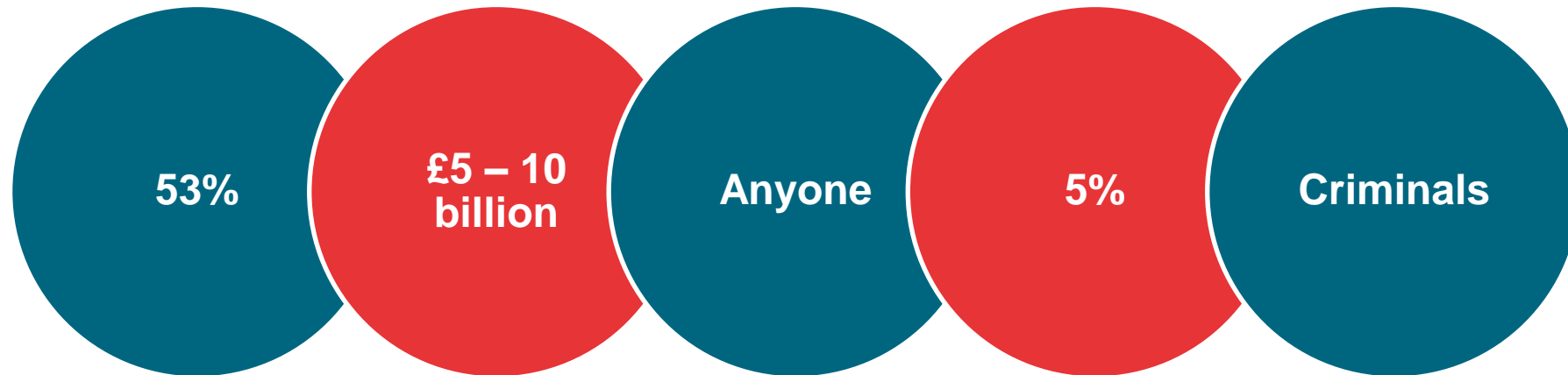
- **Banking Protocol**
- **Scamhub Visits**
- **Trading Standards Advice and Visits**



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Five key points about scams



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Online Scams

53 per cent of the population now view online crimes as seriously as 'physical world' crimes, destroying the notion internet fraud is 'faceless' and of less importance than other offences.

Phishing

Pharming

Romance
Scam

Impersonation
of UK officials



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Top Tips - what can you do to protect yourself and/or others?



1 Never disclose security details.

2 Don't assume everyone is genuine.

3 Don't be rushed.

4 Listen to your instincts.

5 Stay in control.

Would you respond?

Inconsistent email address.

Incorrect URL / website links.

Poor spelling and grammar.

Pressure to respond.

Often contains an attachment.

Overuse of capital letters.

From: MRS.E <hmrc.refund@intelite.info>
Date: 8 June 2016 at 16:33
Subject: Contact Western Union Office
To:

Good day,

We have deposited your fund of \$2.5million usd dollars through Western Union department after our finally meeting regarding your fund, All you will do is to contact western union director Pastor Terry Cool (western_money_transfer@outlook.com) He will give you direction on how you will be receiving the funds daily. My agreement with them is \$5000 daily until the whole funds is transferred to you, Contact western union director Terry Cool send him your Full information to avoid wrong transfer such as,

Receiver's Name.....
Address.....
Country.....
Phone Number.....

Though, Terry Cool has sent \$5000 in your name today so contact Terry Cool or you call him +229-62258844 as soon as you receive this email and tell him to give you the Mtcn, sender name and question/answer to pick the \$5000 Please let us know as soon as you received all your fund,

Best Regards.
MRS.E

Absent or inadequate email signature.

Inconsistent subject and content.

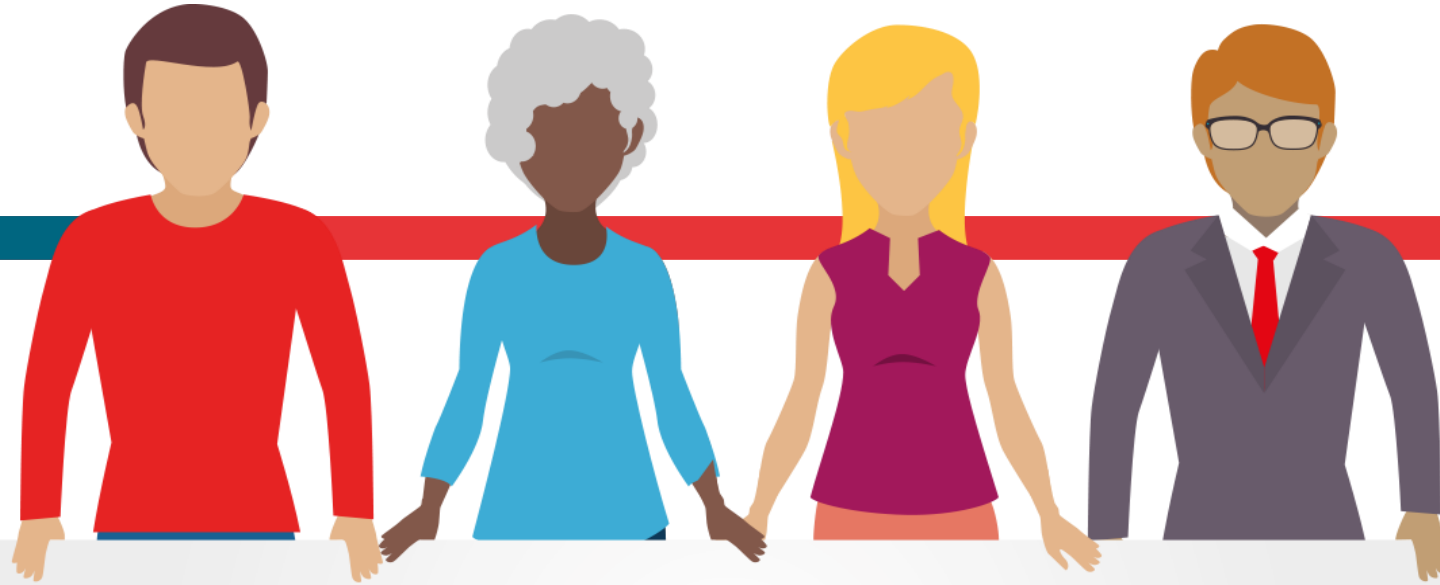
Vague or non-existent subject.

Not addressed to a specific person.

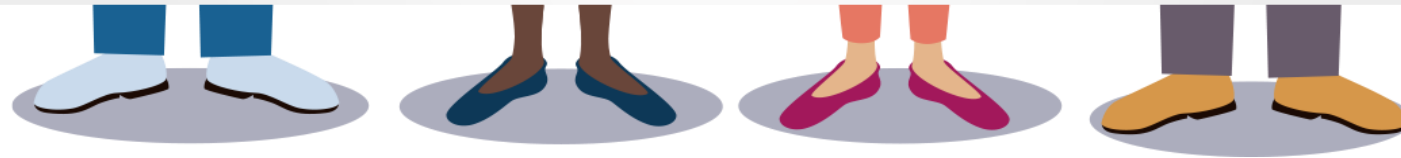
Requests for personal or financial information.

Identifying a potential scam victim





For advice or to report suspicious activity call
Citizens Advice Consumer Helpline:
03454 04 05 06

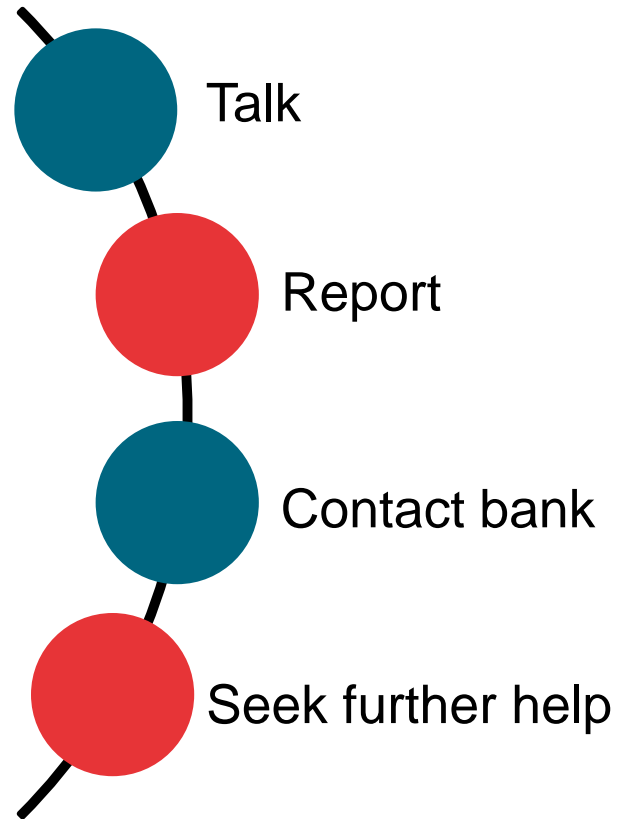


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Top Tips - what more can you do?



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Scams

What's the problem?

Anyone can be a scam victim.



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Consequences of falling for scams...

Attempt or
commit suicide

Poor mental,
physical or
emotional
health

Debts

Damaged
relationships

Repeat
victimisation

More likely to
end up in care



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Useful Numbers

Citizens Advice National Helpline – 03454 04 05 06

Trusted Trader Scheme - No Rogue Traders Here – 0800 233 5000

Telephone Preference Service – 0845 070 0707

Mailing Preference Service – 0845 703 4599

Fundraising Preference Service - 0300 3033 517

Action Fraud www.actionfraud.police.uk 0300 123 2040



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HOUSEHOLD SUPPORT FUND



Amarjit Lall

Act on Energy – Household Support Fund
September 2023



OUR VALUES

We are passionate that everyone has a right to live in a warm home that they can afford to heat with minimum carbon impact. This means that:

**WE PUT HOUSEHOLDERS
AT THE HEART
OF EVERYTHING WE DO.**

AOE TEAM PURPOSE - "TO MAKE PEOPLES LIVES BETTER"

Provide consistently high quality advice to support to those in fuel poverty [customers overcome energy billing and payment issues] and help them to access all entitled benefits and funds.

Help householders to understand their energy needs and make informed decisions by enabling them to take control.

Educate our communities on the causes and impacts of climate change.

Provide advice, support and resources to enable householders and partners to navigate complex funding markets.



SOLIHULL HOUSEHOLD SUPPORT FUND

Financial assistance with current energy costs

Energy debt relief

Heating systems – repairs, replacement, servicing, controls

ELIGIBILITY

CUSTOMER MUST SATISFY ALL 4 CRITERIA:

- Household lives in Solihull
- Gross combined household income on or below £31K per year
- Vulnerability in household
- Savings – different for pensioners



HOW TO APPLY

STEP 1

Online expression of interest form



STEP 2

Send current energy bill and vulnerability evidence



STEP 3 (when necessary)

Return paper application form and evidence (debt relief/heating systems)

- ▶ solihullhsf@actonenergy.org.uk
- ▶ Act On Energy

A pair of hands is shown from the wrists up, holding a single yellow flower with a dark center. The hands are positioned in the center-left of the frame. The background is a dense pattern of many similar yellow flowers, creating a vibrant, textured effect. A dark teal banner is at the top left, and a thin teal line runs diagonally from the bottom left towards the center.

THANK YOU

Act on Energy

0800 988 2881

www.actonenergy.org.uk

solihullhsf@actonenergy.org.uk

1. Financial help towards current energy costs

Utility types:

- ▶ Electricity
- ▶ Gas
- ▶ Oil
- ▶ LPG
- ▶ Solid Fuel (e.g. Coal or Wood)

Amount:

- ▶ All households =
£149 to supplier or 3 x £49
Fuel Voucher Codes for key and
card PMM

2. Debt relief

- ▶ Gas or Electric ONLY
- ▶ Can apply for help on all three
- ▶ Debt management advice referral – Refer to
StepChange
- ▶ If successful – direct payment to supplier

3. Heating Systems

- ▶ Repair; Replacement; Service; First Time Central Heating; Controls
- ▶ All fuel types
- ▶ All heating systems
- ▶ Tenures – only:
 - Owner Occupier
 - Private Rented – contracted duty to repair
 - Shared Ownership – contracted duty to repair
 - Have to have owned for 12 months and not on or about to be on market for sale.

Solihull Citizens Advice – Kerry Turner

Main Location; 174 Bosworth Drive, Fordbridge,
Birmingham B37 5DZ

<https://www.citizensadvice.org.uk/local/solihull-borough/>

08082787976