

SCREENING GUIDE

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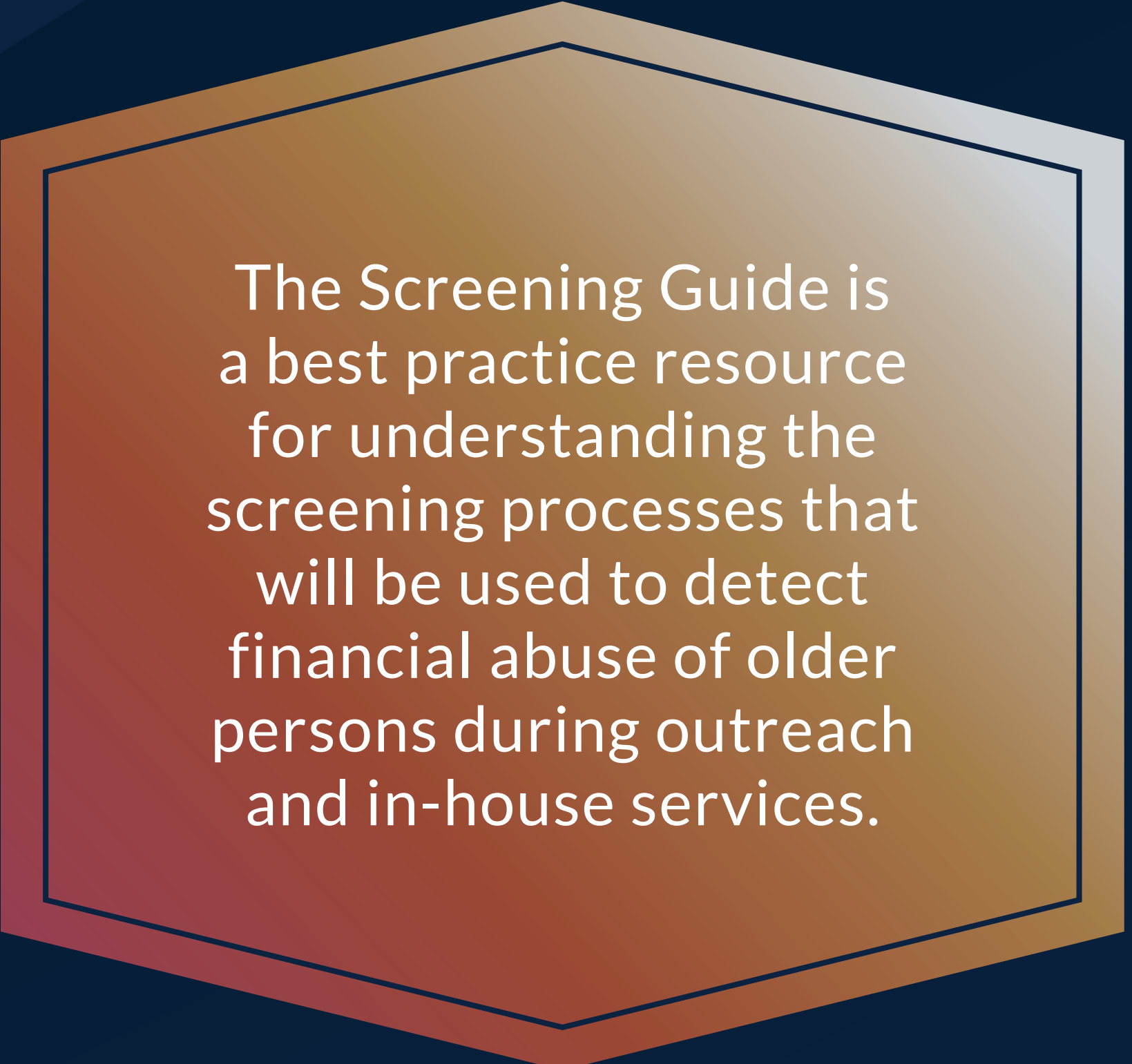
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SCREENING

The Screening Guide is based on a Scoping Study, which determined the Screening Tools and other relevant matters. See Chapter 1 for a summary of relevant outcomes.

The use of screening and referral are longstanding tools in the area of elder abuse (Nagpaul, 2001b).

Screening tools are used to examine current circumstances, determine whether there is a risk of abuse or recurrent abuse and decide what actions can be taken to lessen the risk (Moore, 2017).



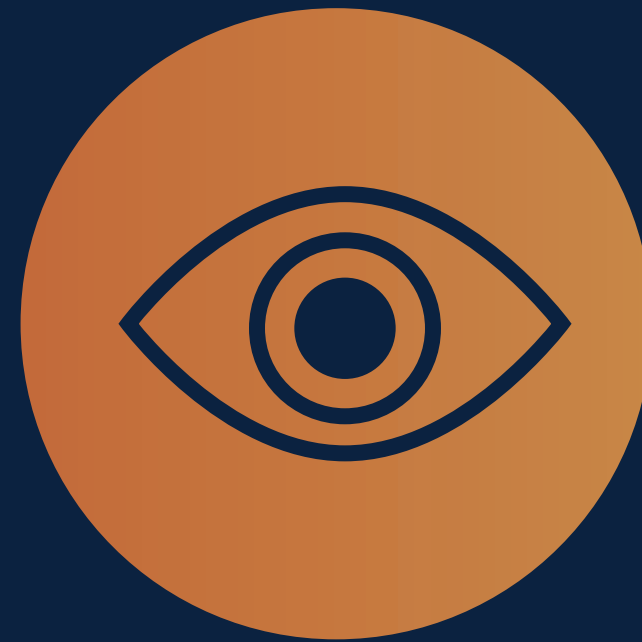
The Screening Guide is a best practice resource for understanding the screening processes that will be used to detect financial abuse of older persons during outreach and in-house services.

THE FINANCIAL PROTECTIONS SERVICE WILL USE:



FIELD-BASED SCREENING

Conducted during outreach for the primary object of detecting financial abuse.



OBSERVATIONAL SCREENING

Where no interview is undertaken, but the outreach worker is present in the company of the older person and uses observational techniques instead.



USING TECHNOLOGY

Some older persons may prefer to engage with screening processes through email or telephone questionnaires.

SCREENING DURING OUTREACH & IN-HOUSE SERVICES

CHAPTER 2

Screening tools do not work in isolation and require training and staff supervision to be effective and sensitive.

Screening processes may be:

1. **informal**, or
2. **formal** using one of four formal screening tools.

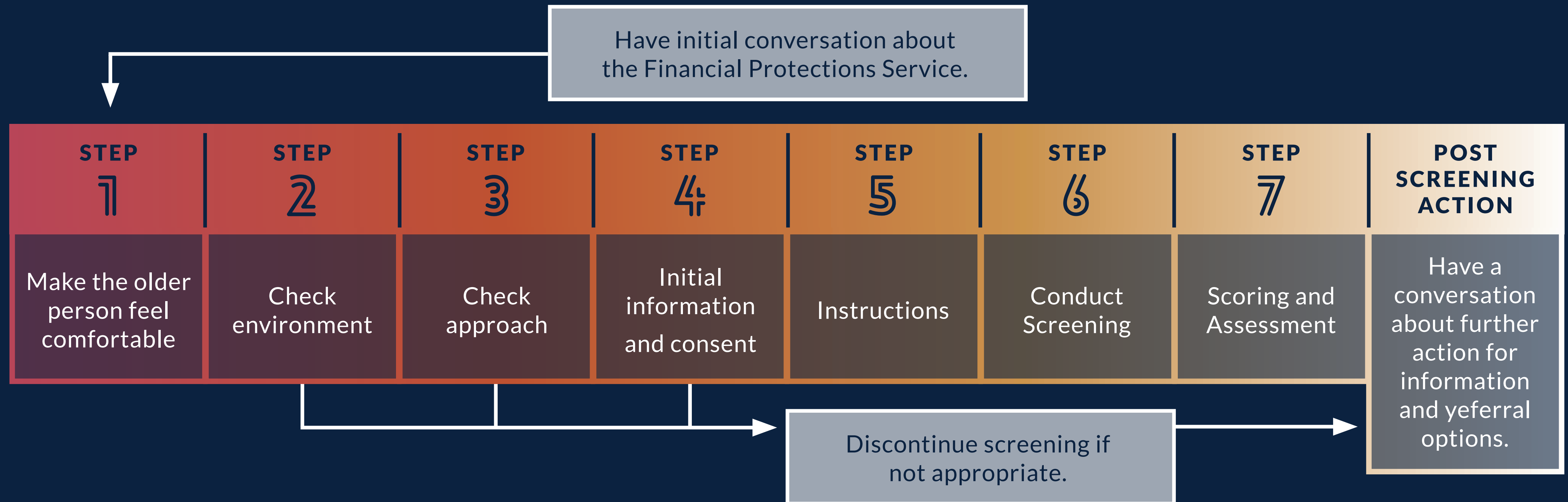
It is expected that in most cases only informal screening will be undertaken during outreach. Informal and formal screening may be undertaken during in-house services.

The following screening work flow should be used by Financial Protections Service workers when deciding what screening processes to use.

PRELIMINARY STEPS

The following preliminary steps should be followed before undertaking screening of any kind.

FINANCIAL PROTECTIONS SERVICE: PRELIMINARY STEPS

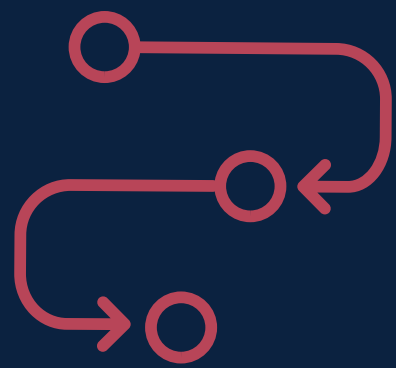


SCREENING TOOLS & WORKFLOW

The following Screening Tools are available to the Financial Protections Service:

(A) INFORMAL TOOLS – DURING OUTREACH

Informal or prescreening processes are ideal for use during outreach and can be used where the requirements of formal screening processes cannot be guaranteed.



SCREENING PROCESS

Informal screening

Observational or Gut Instinct

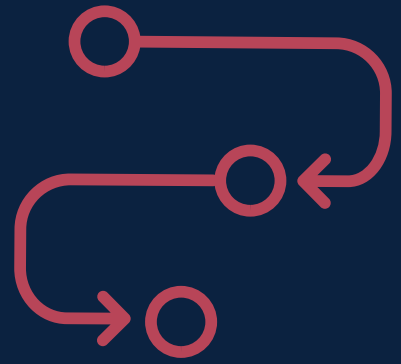


USE

Where it is **not appropriate** to conduct a screening conversation of any kind.

e.g. the older person is accompanied by family or due to the outreach setting.

(A) INFORMAL TOOLS – DURING OUTREACH (CONT.)



SCREENING PROCESS

Informal screening

High-Sensitivity Prescreening Questions



USE

Where the outreach environment permits, and the circumstances are appropriate, a single High-Sensitivity question during general conversation can a useful prescreening tool.

The High-Sensitivity Prescreening Questions are set out in the Practice Manual.

No scoring is necessary with the adapted prescreening process. Positive answers to any of the questions indicates a need for an in-house referral.

HIGH-SENSITIVITY PRESCREENING QUESTIONS

Has anyone felt entitled to use your money for him/herself?

Has anyone used your money on their own behalf instead of for your benefit?

Have there been unexplained disappearances of your money or possessions?

Did anyone take advantage of you to get a hold of your resources such as a house, car, or money?

Has anyone lied about how they were spending your money?

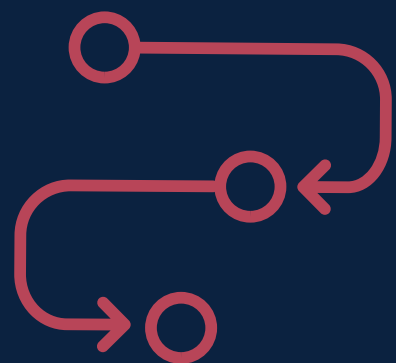
Has anyone lived with you, but refused to pay their share of expenses?

Has anyone borrowed money from you but not paid it back?

Has anyone refused to give you an accounting of how your money was spent?

Have there been unusual activities in your bank accounts, for example, large withdrawals, frequent transfers of funds?

(B) FORMAL TOOLS



FORMAL SCREENING

Lichtenberg Financial Decision Screening Scale (LFDSS)

(Appendix G)



USE

Where conversation, disclosure or informal screening has revealed the older person may be making or on the brink of making a decision that may place them at risk of financial abuse.

The **LDFSS** focuses on financial decisions, and can be used where the service user is **approaching a financial decision** that may place them at risk of **financial abuse**.

The LFDSS asks the service user about '...choice, rationale, understanding, and appreciation of a financial decision in the context of the client's values. These decisional abilities determine the client's awareness, understanding and autonomy in making the decision' (Litchenberg).

e.g. the older person is considering entering selling their home and entering into a co-living arrangement, gifting money or other major financial decisions at the instigation of another family member.

LICHTENBERG FINANCIAL DECISION SCREENING SCALE (LFDSS) (LICHTENBERG, 2016)

1. What is the financial decision you are making/have made?

- ☐ Giving a gift / loan (e.g., paying bills or tuition for grandchild, purchase of home for son to live in)
- ☐ Major purchase or sale for self (home, car, renovations, services, invest in LTC or NH)
- ☐ Investment Planning (retirement, insurance, portfolio balancing)
- ☐ Estate planning (Will, beneficiary, EPOA, add/remove someone from bank account)
- ☐ Turn over bill paying to someone else
- ☐ Scam, Fraud, Theft (suspected)
- ☐ Other: _____
- ☐ Don't know or inaccurate

2. Was this your idea or did someone suggest it or accompany you?

- ☐ My idea
- ☐ Someone else suggested/drove me here
- ☐ Don't know/inaccurate

3. What is the purpose of your decision?

- ☐ Don't know/inaccurate
- ☐ Benefit self (meet a need, peace of mind)
- ☐ Benefit family(whom?)
- ☐ Benefit friends (whom?)

- ☐ Benefit organization/charity (which?)
- ☐ Please or satisfy someone else (whom?)
- ☐ Don't know/inaccurate

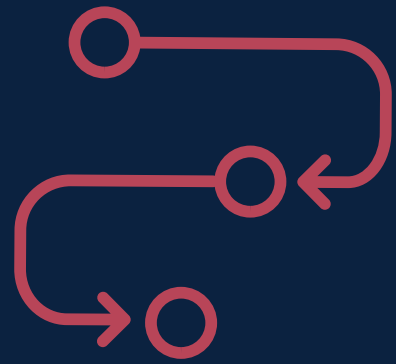
4. What is the primary financial goal?

- ☐ Earn money (or retain value of investment)
- ☐ Reduce tax burden
- ☐ Reduce debt
- ☐ Affordability of item(s) or service(s)
- ☐ Share my wealth after my death
- ☐ Allow someone else to access my money or finances / accounts (now)
- ☐ Gift someone or a charity (Which?)
- ☐ Lifestyle (no \$\$ goal; meet a need/desire)
- ☐ Other (describe): _____
- ☐ Don't know/inaccurate

5. How will this decision impact you now & over time?

- ☐ Improve financial position
- ☐ No impact
- ☐ Negative impact/debt
- ☐ Don't know/inaccurate

(B) FORMAL TOOLS (CONT.)



FORMAL SCREENING

Older Adult Financial Exploitation Measure (OAFEM)

(Appendix H)



USE

The OAFEM should be used where:

- (a) conversation, disclosure or informal screening has revealed the older person may be at risk of experiencing financial abuse
- (b) the service partner wishes to undertake specific screening for financial abuse.

The **OAFEM** should be used when the service partner wants to **specifically screen for financial abuse**.

The OAFEM is a yes/no questionnaire designed to assess whether the older person has been victimised by any of the forms of financial abuse.

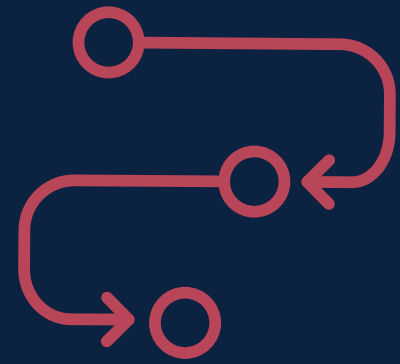
Any positive answer should lead to further investigation or referral.

Limitations: the OAFEM does not assess pending financial decisions.

OLDER ADULT FINANCIAL EXPLOITATION MEASURE (OAFEM) (CONRAD, 2011)

| OLDER ADULT FINANCIAL EXPLOITATION MEASURE (CONRAD, 2011) | | | | | |
|--|---|----|---|----|----|
| ITEM | Y | SR | N | DK | RF |
| 1. Has ___ borrowed money from you but not paid it back? | | | | | |
| 2. Has ___ felt entitled to use your money for him/ herself? | | | | | |
| 3. Has ___ used your money on their own behalf instead of for your benefit? | | | | | |
| 4. Have there been unexplained disappearances of your money or possessions? | | | | | |
| 5. Has ___ lied about how they were spending your money? | | | | | |
| 6. Has ___ demanded money from you? | | | | | |
| 7. Did ___ take advantage of you to get a hold of your resources such as a house, car, or money? | | | | | |
| 8. Has ___ lived with you, but refused to pay their share of expenses? | | | | | |
| 9. Has ___ given unreasonable explanations for spending your money? | | | | | |
| 10. Has ___ refused to give you an accounting of how your money was spent? | | | | | |
| 11. Has ___ taken your money to do something for you but never did it? | | | | | |
| 12. Have there been unusual activities in your bank accounts, for example, large withdrawals, frequent transfers of funds? | | | | | |
| 13. Has ___ said they were buying something for you, but it was really for their own use? | | | | | |
| 14. Has ___ handled your money irresponsibly (for example, gambling, illegal activities)? | | | | | |
| 15. Have there been unauthorized withdrawals from your bank account? | | | | | |
| 16. Has ___ taken advantage of cultural or family expectations to get your resources? | | | | | |
| 17. Has ___ persuaded you to sign any documents even though it was not in your best interest? | | | | | |
| 18. Has ___ manipulated you to give him/her larger than usual gifts (money, cars, homes)? | | | | | |
| 19. Has ___ prevented you from spending your money in order to preserve their inheritance? | | | | | |
| 20. Has ___ promised care for you but then did not provide it? | | | | | |
| 21. Has ___ tricked or pressured you into buying something that you now regret buying? | | | | | |
| 22. Have your legal or financial documents been frequently changed? | | | | | |
| 23. Has ___ become the payee on your benefit check and used the money for him/herself? | | | | | |
| 24. Has ___ convinced you to turn the title of your home, property, farm, car, etc. over to them? | | | | | |
| 25. Has ___ pressured you to modify your will? | | | | | |
| 26. Has ___ changed the direct deposit destination so as to benefit him/herself? | | | | | |
| 27. Other indicator(s) of financial exploitation | | | | | |

(B) FORMAL TOOLS (CONT.)



FORMAL SCREENING

Short Form OAFEM (6 Item) / **Short Form OAFEM** (11 Item)
(Appendix I) / (Appendix J)



USE

The short form OAFEM's should be used where:

- (a) conversation, disclosure or informal screening has revealed the older person may be at risk of experiencing financial abuse
- (b) the service partner wishes to undertake specific screening for financial abuse
- (c) the circumstances are not appropriate for lengthy screening.

Any positive answer should lead to further investigation or referral.

Limitations: the short form OAFEM does not assess pending financial decisions.

SHORT FORM (6 ITEM) OLDER ADULT FINANCIAL EXPLOITATION MEASURE OAFEM)

(PHELAN, 2014)

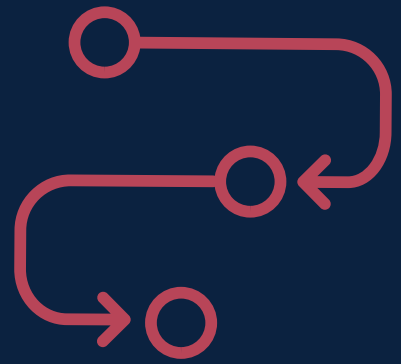
| OLDER ADULT FINANCIAL EXPLOITATION MEASURE (CONRAD, 2011) | | | | | |
|---|---|----|---|----|----|
| ITEM | Y | SR | N | DK | RF |
| 1. Has ___ borrowed money from you but not paid it back? | | | | | |
| 2. Has ___ felt entitled to use your money for him/ herself? | | | | | |
| 3. Has ___ used your money on their own behalf instead of for your benefit? | | | | | |
| 4. Have there been unexplained disappearances of your money or possessions? | | | | | |
| 5. Has ___ lied about how they were spending your money? | | | | | |
| 6. Has ___ demanded money from you? | | | | | |

SHORT FORM (11 ITEM) OLDER ADULT FINANCIAL EXPLOITATION MEASURE OAFEM)

(BEACH, 2017)

| OLDER ADULT FINANCIAL EXPLOITATION MEASURE (CONRAD, 2011) | | | | | |
|---|---|----|---|----|----|
| ITEM | Y | SR | N | DK | RF |
| 1. Has ___ borrowed money from you but not paid it back? | | | | | |
| 2. Has ___ felt entitled to use your money for him/ herself? | | | | | |
| 3. Has ___ used your money on their own behalf instead of for your benefit? | | | | | |
| 4. Have there been unexplained disappearances of your money or possessions? | | | | | |
| 5. Has ___ lied about how they were spending your money? | | | | | |
| 6. Did ___ take advantage of you to get a hold of your resources such as a house, car, or money? | | | | | |
| 7. Has___ lived with you, but refused to pay their share of expenses? | | | | | |
| 8. Has ___ refused to give you an accounting of how your money was spent? | | | | | |
| 9. Have there been unusual activities in your bank accounts, for example, large withdrawals, frequent transfers of funds? | | | | | |
| 10. Has ___ promised care for you but then did not provide it? | | | | | |
| 11. Other indicator(s) of financial exploitation | | | | | |

(B) FORMAL TOOLS (CONT.)



FORMAL SCREENING

Elder Abuse Suspicion Index (**EASI**)
(Appendix K)



USE

The EASI should be used where:

- (a) conversation, disclosure or informal screening has revealed the older person may be at risk of experiencing financial abuse
- (b) the service partner wishes to undertake general screening for elder financial abuse.

EASI should be used where the Service Provider wants to undertake **general screening** and there are **no capacity concerns**.

EASI has just six items, five of them being yes/no questions for the older person.

A positive answer to one or more of questions 2 – 6 may establish a concern.

Limitations: the EASI tool was developed for older persons who are cognitively intact.

ELDER ABUSE SUSPICION INDEX (EASI) (YAFEE, 2008)

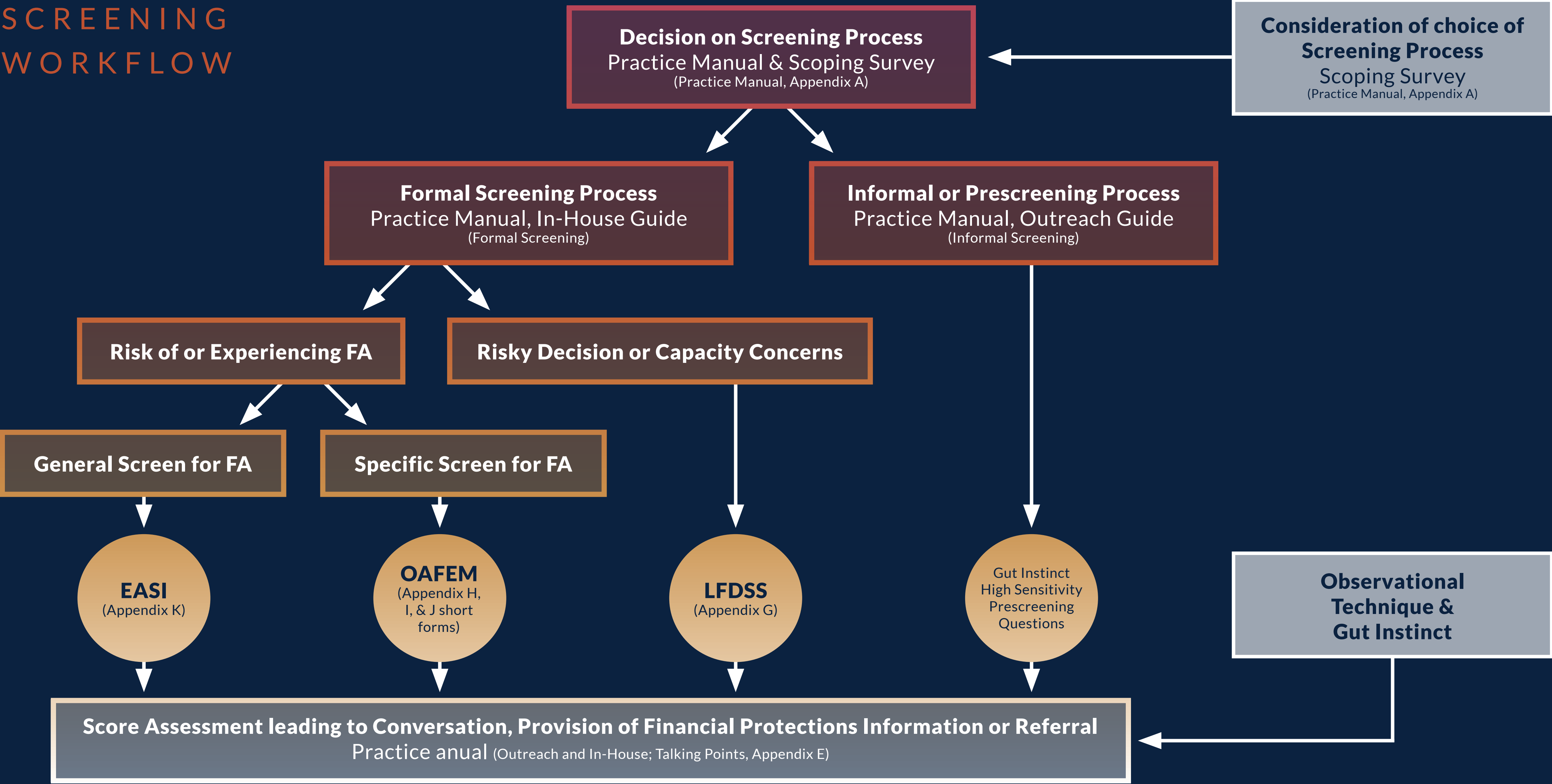
| ELDER ABUSE SUSPICION INDEX | | | |
|---|-----|----|----------------|
| EASI Questions | | | |
| Q.1-Q.5 asked of patient; Q.6 answered by practitioner Within the last 12 months: | | | |
| 1. Have you relied on people for any of the following: bathing, dressing, shopping, banking, or meals? | Yes | No | Did not answer |
| 2. Has anyone prevented you from getting food, clothes, medication, glasses, hearing aids or medical care, or from being with people you wanted to be with? | Yes | No | Did not answer |
| 3. Have you been upset because someone talked to you in a way that made you feel shamed or threatened? | Yes | No | Did not answer |
| 4. Has anyone tried to force you to sign papers or to use your money against your will? | Yes | No | Did not answer |
| 5. Has anyone made you afraid, touched you in ways that you did not want, or hurt you physically? | Yes | No | Did not answer |
| 6. Doctor: Elder abuse may be associated with findings such as: poor eye contact, withdrawn nature, malnourishment, hygiene issues, cuts, bruises, inappropriate clothing, or medication compliance issues. Did you notice any of these today or in the last 12 months? | Yes | No | Did not answer |

SCREENING WORKFLOW DIAGRAM

KEY POINTS

- Before deciding what screening will be used during outreach, the scoping survey should be completed. This will help determine the location and object of outreach, which will in turn determine the types of screening that can be used.
- Informal screening via gut-instinct and High Sensitivity Prescreening Questions can be used to detect elderly abuse generally.
- Older persons at risk of or experiencing financial abuse can either be:
 - (a) specifically screened through the use of the OAFEM or short form OAFEM, or
 - (b) generally screened with the EASI tool.Older persons who may be on the brink of or making financial decisions that could lead to financial abuse can be screened via the LFDSS.

SCREENING
WORKFLOW



A WORD ON CAPACITY

The issue of capacity should always be approached on the basis that all adults are presumed to have legal capacity to make all decisions unless there is evidence to the contrary that rebuts the presumption.

Service partners are not required to make determinations of capacity during outreach. Where there are concerns about capacity, the older person should be referred in house.

The *Queensland Law Handbook for Practitioners on Legal Capacity* is a best practice resource and provides effective communication tools for presuming capacity.