



Reportable incidents: stealing or financial coercion by a staff member

Serious Incident Response Scheme

A fact sheet for providers of home care and flexible care delivered in a home or community setting



The Serious Incident Response Scheme (SIRS) helps prevent and reduce the risk of incidents of abuse and neglect in aged care services subsidised by the Australian Government.

Under the SIRS, all incidents and near misses should be recorded in a provider's incident management system (IMS) to ensure a timely and appropriate response that minimises impact, supports those affected and reduces the risk of recurrence.

There are eight types of reportable incidents that must be recorded in a provider's IMS and reported to the Aged Care Quality and Safety Commission (the Commission).

This fact sheet covers reporting of incidents in a home or community setting relating to unreasonable use of force.

What is stealing or financial coercion?

Stealing from, or financial coercion of, a consumer includes:

- staff stealing from a consumer
- conduct by a staff member that is coercive or deceptive in relation to the consumer's financial affairs
- conduct by a staff member that unreasonably controls a consumer's financial affairs.

Financial coercion relates to the forced, deceptive or fraudulent control of a person's finances. This includes situations where a staff member:

- encourages a consumer to give them gifts or money
- advises a consumer to change their will
- uses a power of attorney to inappropriately control a consumer's finances
- obtains financial advantage by deceiving a consumer
- pressures, bullies or threatens a consumer in any way to obtain a financial benefit.

Some examples of what does and does not constitute stealing or financial coercion can be found in the table on [page 4](#). These examples are a guide only. If an incident occurs, you should carefully consider all the information and circumstances when deciding whether stealing or financial coercion has occurred, particularly the impact on the consumer.

What are some of the possible signs of stealing or financial coercion by a staff member?

There may be warning signs that may indicate that a consumer has experienced stealing or financial coercion, even if it is not witnessed. These include:

- reported sudden decrease in bank balance
- no financial records or incomplete records of payments and purchases
- the person controlling the consumer's finances does not have legal authority
- sudden changes in banking practices
- sudden changes in wills or other financial documents
- unexplained disappearance of money or valuables
- the consumer not having enough money to meet their budget or often being unable to attend outings and activities due to lack of funds
- borrowing, begging, stealing money.

How to respond to stealing or financial coercion

If a consumer has experienced, or is alleged or suspected to have experienced, an incident involving stealing or financial coercion, you must immediately ensure their safety and wellbeing.

You should record all incidents of stealing or financial coercion in your IMS. Depending on the nature of the incident, you may also need to contact the police.

Repeated cases of theft or a pattern of missing items should be considered as more serious. You should record incidents in a way that allows for any pattern or series of incidents to be recognised and appropriately managed.

Reporting stealing or financial coercion to the Commission

Not every missing item within your service needs to be reported to the Commission. However, you are required to notify the Commission if you have a reasonable belief that a staff member (including agency staff) is responsible for the missing or stolen items.

The obligation to report these incidents, and the determination of whether an incident is categorised as Priority 1 or Priority 2 is not dependent on the nature of the theft or financial coercion.

The impact on a consumer is not necessarily greater where items of greater value or large sums of money are stolen. Theft of items of emotional or sentimental value or day-to-day items that the consumer uses regularly may have a more significant psychological or emotional impact on them. You therefore need to assess the incident based on the impact it has on the consumer. This assessment should not be solely based on the financial significance of the item(s).

In all cases, you should continue to give the consumer support and practise 'open disclosure' by explaining what happened and what actions you are taking to respond to the incident.



A Priority 1 reportable incident is a reportable incident:

- That caused, or could reasonably have been expected to have caused, a consumer physical or psychological injury or discomfort that requires medical or psychological treatment to resolve; or
- Where there are reasonable grounds to report the incident to the police; or
- That involves unlawful sexual contact or inappropriate sexual conduct, the unexpected death of a consumer or a missing consumer.

You must notify the Commission of a Priority 1 reportable incident within 24 hours of becoming aware of the incident.

A Priority 2 reportable incident is a reportable incident:

- That does not meet the criteria of a Priority 1 incident.

You must notify the Commission of a Priority 2 reportable incident within 30 days of becoming aware of the incident.

The Commission considers medical or psychological treatment to include the application of medical treatment or psychological treatment to cure a disease or condition or, to treat and resolve physical or psychological injury or discomfort.

In all cases, you should support the consumer and practise 'open disclosure' by explaining what happened and what actions you are taking to respond to the incident.

How can I find out more?

The Commission has published a suite of fact sheets relating to each type of reportable incident. To access these fact sheets and detailed guidance relating to the SIRS and incident management systems, visit agedcarequality.gov.au/sirs

Examples

What is stealing or financial coercion?	What is not stealing or financial coercion?
<ul style="list-style-type: none"> • Where a staff member coerces a consumer to change their will in favour of the staff member or any other person. • Where a staff member steals money or valuables from a consumer. • Where a staff member uses a consumer's personal property for their own purposes (e.g. where a staff member borrows an item of furniture from a consumer's home without asking their permission or without their consent). • Where a staff member asks or coerces a consumer to buy something for them or another person. • Where a staff member uses power of attorney to steal money from a consumer. • Where an item goes missing and the consumer (or their family) have alleged or suspect that a staff member is involved. 	<ul style="list-style-type: none"> • Where a consumer who has the cognitive capacity to freely and voluntarily do so, buys a staff member a coffee while out in the community. • Where a consumer or their family give a carer a gift to thank them for their support. • Where items go missing but are quickly found to have been misplaced. • Where a consumer complains to a staff member that they feel financially pressured by their family.

The above table is not an exhaustive list of examples – it is a guide only. You should assess each incident on an individual basis.

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