



**University of Dundee**

## **Financial harm in the context of adult protection**

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*Published in:*  
Journal of Adult Protection

*DOI:*  
[10.1108/JAP-08-2023-0022](https://doi.org/10.1108/JAP-08-2023-0022)

*Publication date:*  
2024

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*Document Version*  
Peer reviewed version

[Link to publication in Discovery Research Portal](#)

### *Citation for published version (APA):*

Durowse, M., & Fenton, J. (2024). Financial harm in the context of adult protection: the complexity of factors influencing joint decision making. *Journal of Adult Protection*. Advance online publication. <https://doi.org/10.1108/JAP-08-2023-0022>

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**Financial harm in the context of adult protection: the complexity of factors influencing joint decision making.**

Journal:	<i>The Journal of Adult Protection</i>
Manuscript ID	JAP-08-2023-0022.R2
Manuscript Type:	Research Paper
Keywords:	Financial Harm, Adult Protection, Decision making, Financial abuse, Q methodology, Dual processing

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3 Financial harm in the context of adult protection: the complexity of factors influencing joint  
4 decision making.  
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## 6 **Abstract**

7  
8 **Purpose.** This research was conducted as part of a PhD study. The purpose of this research  
9 was to explore the factors taken into consideration when multi-agency practitioners were  
10 considering financial harm in the context of adult protection and how this influenced their  
11 decision-making processes.  
12

13 **Design/methodology/approach.** An adapted q sort methodology initially established the  
14 areas of financial harm considered to have additional factors, which led to complexity in  
15 adult protection decision making. These factors were further explored in individual  
16 interviews or focus groups.  
17

18 **Findings.** The data identified that the decision-making process varied between thorough  
19 analysis, rationality, and heuristics with evidence of cue recognition, factor weighting, and  
20 causal thinking. This highlighted the relevance of Kahneman's (2011) dual processing model  
21 in social work practice. Errors that occurred through an over reliance on system 1 thinking  
22 can be identified and rectified through the use of system 2 thinking and strengthen social  
23 work decision making.  
24

25 **Originality.** This paper considers the practice of multi-agency adult protection work in  
26 relation to financial harm and identifies the influences on decisions.  
27

28 **Key words** financial harm, financial abuse, decision making, Q sort  
29

30 **Paper type** Research paper  
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33

## 34 **Introduction**

35  
36 Financial harm is not new, arguably it has occurred for as long as people have had assets.  
37 However, the introduction of the Adult Support and Protection (Scotland) Act 2007 (ASPA)  
38 was a means to protect adults who may be unable to safeguard themselves or their assets,  
39 are at risk of harm because they are affected by disability, mental disorder, illness or  
40 physical or mental infirmity, and are more vulnerable to harm than those who are not so  
41 affected (Scottish Government 2022). Under s5 this legislation requires multi-agency co-  
42 operation with the Local Authority making adult protection inquiries. These agencies include  
43 Local Authority services, Police and Health Services, and each agency is required to have  
44 sufficient knowledge to make referrals of harm (Scottish Government 2022). Whilst the  
45 terms 'inter-agency' and 'multi-agency' appear to be interchangeable, the Code of Practice  
46 refers to both, in respect of inter-agency referral discussions and multi-agency decisions  
47 (2022). However, "multi" refers to shared aims across partnerships with single agency  
48 guidance and processes (Dixon *et al* 2022), whereas inter-agency refers to collaborative  
49 working with multi-disciplinary agencies (Doyle *et al.* 2023). This is significant for the  
50 delivery of safer and effective services (Rogers *et al* 2020) to ensure a full understanding of  
51 the needs of adults at risk (Preston-Shoot 2019).  
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58 Therefore, the outcome for the adult is dependent on the joint decision-making process,  
59 and the purpose of the research is not to explore the individual professional decisions, but  
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3 to understand this joint decision-making process. The recent overview report of adult  
4 protection services inspections highlighted the lack of routine interagency referral  
5 discussions (Care Inspectorate 2023), which questions how decisions are made across the  
6 agencies, and if they are actually interagency decisions.  
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### 11 **What is financial harm?**

12  
13 It is difficult to define financial harm due to the distinct types, the individuals affected by the  
14 harm and the varied terminology used. Financial harm can occur in the individual's home,  
15 care settings and in the community. Financial harm can be committed online, over the  
16 telephone and in person, both within a relationship and from an unknown perpetrator.  
17 Although the Scottish legislation refers to "harm," it can also be referred to as "financial  
18 abuse," "financial exploitation," "economic abuse," and "material abuse." Additionally,  
19 there is a lack of an agreed definition and way to measure financial harm to provide an  
20 accurate way to determine the scope of the problem (Yon *et al.* 2017)  
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24 As the research was conducted within one Adult Protection Committee area, it was  
25 appropriate to use their financial harm definition of "*Financial harm is caused by the illegal*  
26 *or improper use of an individual's resources (both financial and property) by another person,*  
27 *without their informed consent or through the exercise of undue pressure*" (Fife Adult  
28 Support and Protection Committee 2022)  
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30

### 31 **Single and inter-agency decision making in financial harm**

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33 As the outcome of a financial harm decision is made in partnership with multiple agencies, it  
34 is important all the professionals are able to recognise financial harm and make a collective  
35 judgement based on that knowledge. Single agency professionals may have a good  
36 understanding of financial harm as it relates to their service, which may not be a matter for  
37 consideration under ASPA. For example, the Police and Trading Standards may have  
38 knowledge of cases involving financial scams, but it is not automatic that the same cases  
39 involve an adult at risk of harm.  
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43 There are specific issues related to single agency involvement in recognition and reporting  
44 harm, with evidence of attitudes towards the police impacting on the likelihood of reporting  
45 harm, particularly if previous contact led to dissatisfaction with the outcome (Parti and Tahir  
46 2023). However, this could equally apply to any of the partner agencies. Police professionals  
47 are also considered to be more risk averse than social workers (Joseph *et al.* 2019) and  
48 Nurses comment that they have a higher consideration of safety compared to Social  
49 Workers (Dingwall *et al.* 2015) which may have an impact on the way they make a decision  
50 or rank a good outcome. Similarly, there can be difficulties in information sharing from  
51 Health professionals in adult protection, potentially due to the issue of consent (Joseph  
52 *et al.* 2019) as information is more frequently shared in situations of child abuse allegations.  
53 This highlights the lack of clarity for some occupational groups about the legislative  
54 requirements to share information where there are adult protection concerns.  
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3 Some stereotypical thinking continues to exist around the roles of occupational groups, such  
4 as functional understanding (Saltiel and Lakey 2019) clarity of role (Trainor 2015) and  
5 responsibilities (Stevens 2013). Police have a primary consideration of being in the interest  
6 of the public (Shearlock and Cambridge 2009) whereas Housing professionals have an  
7 overarching consideration for the property and ability to pay rent. These differences in  
8 professional role characteristics may have an impact on the ultimate decision made.  
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## 10 11 12 13 14 **Decision making**

15  
16 It is obvious from the above that the background to practitioners' decision making is  
17 extremely complex and saturated with subjective and role-related factors and  
18 understandings. To try to bring some clarity to the decision-making process in this context,  
19 we can turn to several decision-making models to tease out the process.  
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21  
22 Rational choice decision making, where practitioners must consider the alternatives and  
23 ascribe consequences to each alternate in a sequence of importance (Burns and Roszkowska  
24 2016) and bounded rationality decision making where rational choice is limited by time,  
25 resources, or available information (Taylor, 2012) are processes based on rational analysis.  
26 Alternatively, heuristic decision making has the goal of making judgements quicker and  
27 more frugally, and trades off accuracy for less effort (Gigerenzer and Gaissmaier 2011).  
28

29  
30 Kahneman (2011) brought these types of theories together in his 'dual processing model'  
31 and described these different ways of decision making as system 1 and system 2. System 1  
32 decisions are quick, effortless, and automatic, and reflect the heuristic models of decision  
33 making (Gigerenzer and Gaissmaier 2011). System 2 requires effort and attention and  
34 constructs thoughts into order or a series of steps. Therefore, it is slower, more deliberate  
35 and follows rules, reflecting rational choice and analysis.  
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39 These different models and perspectives will be applied to the findings in the discussion  
40 section.  
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## 42 43 44 **Methodology**

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46 Although part of a wider study the focus of this paper is joint decision making in adult  
47 protection in regard to financial harm. Q sort methodology combines the strengths of both  
48 qualitative and quantitative research methodologies (Watts and Stenner 2005) combining  
49 statistical data (Barry and Proops 1999) with an analysis of the narrative (Watts and Stenner  
50 2005). Q methodology can be used to establish commonly held beliefs or perspectives  
51 (Sneegas 2019) and encourages empowerment and participation (Ellingsen *et al.* 2010)  
52 through ranking a series of statements on a scale (Robson 2011). It is the ranking process  
53 that makes this methodology useful in identifying the statements the participants can  
54 neither agree or disagree with and which attract a neutral score. The neutral score indicated  
55 the participants were unable to make a judgement and needed some further information, or  
56 that there were other factors that would influence their agreement with the statement. Q  
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methodology, is therefore, considered to be an effective way to analyse perceptions and attitudes. The ranking process also negates the need for tests of validity as the view of the participant is interpreted by themselves (Lee *et al.* 2021)

## Participants

The initial stage of the research focused on 96 practitioners from Social Work, Health, Police, Housing, Care Providers, Trading Standards, Banking, Advocacy, and Office of the Public Guardian who had voluntarily attended an inter-agency conference about financial harm within one Adult Protection Committee area. All the practitioners had a role in identifying and reporting financial harm and representing their agency in the joint adult protection decision making processes. Data regarding the occupational roles within their agencies were not gathered, in part because it would be easy to identify the participants in some of the smaller agencies and compromise anonymity. In the balance of collecting specific data about the participants, there was also consideration about the joint role of decision making as the outcome of adult protection decisions are based on their collaborative knowledge.

## Developing the statements

The 47 statements were developed from a wide-ranging literature search about all forms of financial harm or abuse, and narrowed into 8 categories related to financial harm. Drawing on the work of Wilbur and Reynolds (1997) the first 4 sets of statements were on the themes of cost and benefit to the adult, characteristics of the victim, influence used and relationship between the adult and the perpetrator of harm. In addition, a further 3 sets of statements were developed in relation to risk: risk in the home, in the community and within services. Given the earlier findings relating to different understandings around risk between the professional groups, it was considered important to explore this area in more detail. The final category of statements had no explicit basis in the literature but was based on common misconceptions, or myths to ascertain the extent to which professionals relied on them.

## Developing the vignettes

From the scored statements, the two significant areas of interest about decision making factors were where both matched statements scored in the neutral area, which indicated that these were the most difficult or ambiguous decisions. The second area of interest were the matched statements that had scored differently, so the minor change made between the statements seemed to be an influential factor in their decision making. These statements are detailed below:

Table 1 Example of matched statements with a central score

Statement	Matched Q set no.	Reference
8. Financial harm and evidence of neglect are closely linked	35	Allen Devlin and Freyne (2013)

35. Adults whose basic needs are not met could be the victims of financial harm	8	Allen Devlin and Freyne (2013) Crosby et al. (2008)
5. The self-appointment of family members as carers is a factor in financial harm	46	Home Office (1999)
46. Where the adult has a 'good faith' relationship, it can be detrimental to allow the relationship to change to one where the friend makes decisions in the adult's best interest	5	Home Office (1999)

Table 2 Example of matched statements with a different score

Statement	Matched Q set no.	Reference
10. The power dynamics between carers and adults make it difficult to tell if someone is being harmed	44	Faulkener and Sweeney (2011)
44. The power dynamics between paid care services and the service user make it difficult for service users to report financial harm	10	Faulkener and Sweeney (2011)
29. The cultural norms of exchanges such as gift giving have the potential to be exploited	20	Cropanzono and Mitchell (2005)
20. The cultural norms of exchanges, such as gift giving, need to be suspended when an adult no longer has the capacity to make reasoned decisions	29	Stoller (1985)
41. An adult is free to pay for their friends even if the arrangement is not reciprocal	6	Emerson (1976)
6. If and adult thinks they are not at risk from financial harm they should be allowed to spend their money any way they want	41	Emerson (1976)
3. Adults are less likely to be the victim of financial harm if they have family support	21	Dixon, Biggs et al. (2013)
21. Those who are required to make decision in the best interest of an adult are also the same people who could apply undue influence on how funds are spent	3	Tilse and Wilson (2013)

It is worth noting that the statements that scored neutrally predominately related to relationships and known perpetrators rather than financial harm situations where the perpetrator is unknown to the adult, such as scams. This would suggest that the participants were able to make a clear decision about harm where there was not a known perpetrator, and there were other considerations for situations that involved some form of relationship within the financial harm situation.

From the findings of the initial Q sort, an unfolding vignette was developed to provide a continuous narrative (Hughes and Huby 2004) explored in either individual interviews or focus groups involving 17 practitioners who had participated in the initial ranking exercise at the conference, and were employed in Health, Social Work, Advocacy, Housing, Police and Trading Standards. The purpose of the interviews and focus groups was to explore the

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3 factors involved in the thinking of professionals when confronted with the situations  
4 highlighted by the Q sort that were agree as the most difficult, ambiguous or complex.  
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## 6 7 **Main results**

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9 There was considerable discussion around the term “grooming” which differentiated  
10 between error or opportunistic behaviours and intent to harm. *“If it was a coffee and a*  
11 *biscuit I would think differently, if the cost of the meal was higher, consider it was grooming”*  
12 (Group 2), which suggests the amount of the spend was a factor in determining financial  
13 harm. However, this was not explicitly balanced against the benefit to the adult.  
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16 The participants sought concrete evidence, such as discussions around financial harm  
17 indicators considering the lifestyle of the adult not matching the income used. They used  
18 this information to inform their risk assessment. The participants also looked for evidence of  
19 potential control, such as the alleged perpetrator’s name on the bank account or access to  
20 passwords. The consistency of this response across the focus groups and interviews  
21 demonstrated that the participants were looking for the same types of information to  
22 inform their decisions.  
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26 Some of the responses indicated a collaborative response but highlighted some potential  
27 decision-making errors, particularly subjectivity. They used memories to identify links  
28 between the current circumstances and previous events *“I had a similar situation, but the*  
29 *person was doing their best”* (Group 3). They considered the nature of reciprocity (Fehr et  
30 al. 2002), which led to speculation about the motive of the alleged perpetrator, *“ordinarily*  
31 *no one would help someone out of the blue”* (Group 4), suggesting the participants had a  
32 picture of what the norms of relationships were and whether the relationship was  
33 considered trustworthy. One response referring to *“an informal hierarchy of harm in our*  
34 *heads”* (Group 3) suggests there is some prior ranking of the type of harm or impact of harm  
35 informing protection decisions.  
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40 Although the joint decision-making process was being explored, there was evidence of  
41 single agency thinking that impacted on the way particular issues were being considered.  
42 *“Police don’t have a view, Police consider the risk of harm”* when asked about Power of  
43 Attorney and capacity, indicated a clear perception of their role in joint decision making.  
44 Similarly, the comment *“Eviction case, 70-year-old man says his daughter isn’t paying the*  
45 *rent, daughter doesn’t have the money, need to involve other agencies. Would it make a*  
46 *difference if it was or wasn’t financial harm re action that housing would take?”* (Interview  
47 3) demonstrates the consideration of agency priorities rather than joint decision about  
48 financial harm. There were other comments that also demonstrated a lack of commitment  
49 to the process, and a desire to be solution focussed. *“Remove the risk, it’s risk managed”*  
50 from a Police participant, combined single agency thinking with a solution focus which  
51 negated the benefit of an interagency consideration of the wider factors. There was some  
52 acknowledgement that a solution focus was not the most appropriate response with the  
53 comment *“I find other agencies have the expectation of housing to resolve the situation by*  
54 *giving them a different house”* (Group 2). However, this understanding was based on direct  
55 experience and single agency perspective, rather than a commitment and understanding of  
56 interagency working.  
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4 Similarly, there was evidence of a lack of commitment to joint decision-making. Comments  
5 such as *“need Social Work to take the lead and direct, to get other services involved”*  
6 (Interview 3) and *“would expect social work to take the lead and look at the wider situation”*  
7 (Group 1) indicated the participants did not see themselves as equal in the decision-making  
8 process. This may also be related to the comment *“Can’t really do much else to protect the*  
9 *person as the traditional things we do to protect people we can’t do here”* (Group 4)  
10 suggesting there would be actions a single agency could take but the joint decision-making  
11 processes inhibits their action.  
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15 A key remark, *“can appear that people use the capacity decision, (the adult can) have*  
16 *capacity and rule out (adult protection) and not make any further inquiries”* (Interview 3)  
17 suggests that decisions are made prior to engaging with partner agencies, making the  
18 decision neither multi nor inter-agency.  
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## 22 Discussion

23  
24 There was clear evidence of bounded rationality decision making (Gigerenzer and Selton  
25 2002) occurring with most of the participants. Rational choice decision making (Burns and  
26 Roszkowska 2016) based on data, facts, and direct observation (Rutter and Brown 2015)  
27 was, of course, hampered by the limits on information available, thus leading to the  
28 participants making *bounded* rational decisions. Rational choice (Burns and Roszkowska  
29 2016) has the key principle that all actors will behave rationally, and full data is available.  
30 However, when all the data is not available, bounded rationality operates with the same  
31 principle of rationality but simplifies the decision-making process identifying the most  
32 important outcome or decision required, simplifying the search for information, and  
33 identifying the point where the search for information stops (Gigerenzer and Selton, 2002).  
34 So, for example, the deliberate and conscious consideration of whether the adult was  
35 assessed as having capacity, whether there were concrete changes to the adult’s  
36 circumstances and whether concrete indicators of control were in evidence, are all  
37 examples of bounded rational choices as to whether financial harm was taking place. In  
38 each of these three examples, the most important outcome had been identified by the  
39 participants and indicated where they would search for evidence.  
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46 Bounded rational choice theory is also congruent with Kahneman’s (2011) system 2  
47 thinking. System 2 works in an orderly fashion going through a system of steps, it is  
48 thoughtful and applies weight to the factors in the decision to apply a balance to the  
49 information. This was evidenced when the discussion returned to the adult’s capacity,  
50 indicating the participants were taking a more systematic approach (Kahneman 2011) and  
51 withholding their judgement to rethink the situation (Tay, et al. 2016).  
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55 Less straightforward, were the decisions which referred to similar previous situations the  
56 participants had come across, such as assessing the nature of the relationship between the  
57 adult and alleged perpetrator and subjective assessments of the amount of money involved.  
58 In these instances, we saw the use of heuristics, for example *“I had a similar situation”*  
59 which exemplified a good number of those types of responses. Drawing on prior knowledge,  
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3 training, and experience (Taylor 2012) heuristic decision making involves simple short cuts  
4 to progress to a logical conclusion. The use of a similar memory allowed the participant to  
5 identify similarities, select fewer pieces of information and consider fewer alternatives  
6 (Shah and Oppenheimer 2008), allowing for a quick decision to be made. In practice this has  
7 great benefits in making quick decisions but can fail to identify non similar information.  
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10 As well as heuristically based judgements, other issues were affected by an emotional  
11 reaction, as in the case of the word “grooming”, and thoughts about the authenticity of the  
12 relationship. The word “grooming” appeared to be a priming word (Grill-Spector 2008) for  
13 some participants, and these heuristically based and more subtle and subjective  
14 assessments are congruent with Kahneman’s system 1 thinking (Kahneman 2011). System 1  
15 uses skilled intuition but also generates feelings and emotions that can become beliefs,  
16 which may influence the weight given to particular factors. Perception errors are more likely  
17 with familiar stimuli (Mezias and Starbuck 2008) as perceivers tend to see the data that  
18 reinforces their current perception. In this research the emotional response prompted a  
19 more authoritative stance on power and control. Kahneman (2011) indicates the creation of  
20 a coherent account based on limited information is a feature of system 1 thinking, where  
21 information is sought to support the story, rather than to consider other possibilities. For  
22 example, there was considerable speculation about the motive of the alleged perpetrator,  
23 which created a causal link (Kahneman 2011). With prior knowledge that new friendships  
24 can be forged by perpetrators of financial harm to manipulative the adult into trusting the  
25 perpetrator (Wilbur and Reynolds 1997) the participants questioned the nature of the  
26 relationship and some practitioners assumed it was a new relationship on the basis there  
27 was a lack of contra information. The assumption of a new friendship and the belief the new  
28 friend was a potential perpetrator led to a causal link where a coherent story was created  
29 based on the assumption the alleged perpetrator was deliberately defrauding the adult.  
30 Once this was part of the thinking process, it was not re-examined when further information  
31 was provided. Kahneman (2011) suggests that this quick system 1 thinking can reject  
32 alternative accounts and is more likely to focus on existing evidence with little attention  
33 paid to missing evidence, so the participants who created the coherent account did not  
34 review if there were gaps in the information.  
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44 “An informal hierarchy in our heads” (Group 3) denoted some factors were considered more  
45 important than others (Taylor 2012) based on the interpretation that unequal friendships  
46 would be exploitative. Therefore, the participants applied higher weight to a piece of  
47 information which anchors the value of a particular factor in the judgement (Kahneman  
48 2011). In this vignette the higher weight was given to the perceived unequal relationship  
49 which led the participants to anchoring this at the centre of their decision-making based on  
50 their previous assumption. This thinking supported their coherent story that the alleged  
51 perpetrator was exploitative, and ignored the alternative view that people in receipt of  
52 services may want to give gifts to balance the power of their relationship (Quinn 2008). This  
53 was also observed in the comment “*Ordinarily no one would help someone out of the blue*”  
54 (Group 4), where the participants had anchored the basis of the relationships between adult  
55 and alleged perpetrator on their perception of an equal relationship.  
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3 Kahneman (2011) identifies that system 1 responds more strongly to risk of losses than it  
4 does to a potential gain. In the statement "*if the cost of the meal was higher, consider it was*  
5 *grooming*" (Group 2), the participants responded to the cost of a meal as a loss. They  
6 demonstrated aversion to the value of a meal based on a subjective assumption about the  
7 cost and affordability, rather than the potential positive social gains of having a meal.  
8 System 1 "invents causes and intentions" (p105, Kahneman 2011), and in this case the  
9 participants have applied an arbitrary value to determine financial harm. Kahneman (2011)  
10 also observed that, when cognitively busy, system 2 can default to system 1 and can  
11 substitute a simple decision for the true, more complex one. So rather than tangle with the  
12 complexities of spending money on a meal but gaining a social and potentially enriching  
13 experience, some participants based their decision on a simple calculation of the cost of the  
14 meal.  
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20 Some of the responses were seemingly dismissive of the need for joint decision making and  
21 the respondents appeared to be defaulting to their professional or agency decision  
22 processes. Clearly each agency professional has a responsibility to their agency, which may  
23 be a dominant consideration in decision making. Thinking in a wider context and taking in  
24 the factors other professionals consider relevant to a decision may generate feelings of  
25 doubt or ambiguity, which are uncomfortable feelings in situations of risk. System 1 can  
26 suppress doubt to allow for quicker decisions to be made. Most professionals have spent  
27 considerable time learning and fine tuning their decision making within their sphere of their  
28 own professional knowledge, and when something does not fit into the perceived context,  
29 system 1 can treat it as a departure from established norms and try to suppress it to allow  
30 for quick thinking. Whilst system 1 is also responsible for uncritical acceptance of  
31 suggestions, prospect theory (Kahneman 2011) indicates people are far more likely to avoid  
32 loss than look for a gain. In adult protection, any form of loss would mean the adult is  
33 potentially at risk of harm, which would be unacceptable to workers who have a protection  
34 focus. Whether it is the potential risk that may place an adult at risk of harm, or a default to  
35 thinking in line with single agency priorities, it would appear that decisions are not made in  
36 multi or inter-agency ways. Based on this observation, it may be more likely that  
37 practitioners have pre-formed their decision prior to sharing it in a multi-agency forum.  
38 Coupled with the observations of an expectation that one agency will have a lead role in the  
39 decision-making process would suggest that some multi agency decision forums are, in  
40 reality, more of an information sharing session, with each agency bringing their distinct  
41 professional view and the lead agency making the ultimate decision.  
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48 It can be seen from the above that it is difficult to bring coherence to the complexity of  
49 decision-making about potential financial harm. What the research has shown however, is  
50 that Kahneman's dual processing model *can* usefully delineate and identify tendencies  
51 towards systems 1 or 2 in participants' thinking during the decision-making process.  
52 Engaging explicitly in system 2 thinking in the inter-agency discussion would also allow for  
53 departure from one professional, distinct view and a proper consideration of all factors and  
54 information in a more rational, less heuristic way.  
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60 Conclusion

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3 The complexity of decision making in this context demonstrates the participants were  
4 knowledgeable about the types of financial harm that would be relevant to their field of  
5 work and were able to draw on their heuristic knowledge, identifying cues and patterns to  
6 inform their decisions. There was also evidence of analytical decision making and  
7 discussions in areas where further information was required.  
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10 By using Kahneman's system 1 and 2 thinking, we identified dual processing occurred  
11 throughout decision making processes, but observed the participants to be unaware of the  
12 errors that occurred in creating coherent accounts through system 1 thinking and the  
13 subjective weight applied to particular information and particular professional priorities.  
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16 This is an extremely valuable piece of learning from the research because what has been  
17 uncovered is the unwitting, and very human, reliance on system 1 thinking with all the error,  
18 confidence and bias that entails. There may, therefore, be real value in helping practitioners  
19 learn about Kahneman's dual processing model and in demonstrating how practitioners may  
20 be relying on system 1 thinking in their decisions. The objective would be to help  
21 practitioners identify consciously when they were reverting to system 1, to help them stop  
22 and think more rationally and slowly about assumptions they may be making and about  
23 information from different professional perspectives. In essence, Kahneman's dual  
24 processing model can bring practitioners insight and self-awareness in relation to their  
25 decision-making in these most complex and difficult situations.  
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