Executive Summary – SAR Vivian

The Hammersmith and Fulham Safeguarding Adults Board commissioned this Safeguarding Adults Review (SAR) following the death of *Vivian* (pseudonym), a 34-year-old woman who died in February 2025. Vivian was an adult with care and support needs whose circumstances involved hidden homelessness, substance dependency, trauma, coercion and exploitation. The SAR was undertaken in line with Section 44 of the Care Act 2014 to understand how local systems recognised and responded to her escalating risks.

Across the review period, agencies worked with diligence, compassion and persistence. Vivian was supported through a high-intensity Housing First model, discussed at CMARAC and the Cuckooing Risk Panel, and subject to repeated welfare visits, lock changes, offers of temporary accommodation and multi-agency meetings. Practitioners tried repeatedly to locate her, including out-of-hours searches. Despite this effort, Vivian's chronic fear, trauma, addiction and exploitation meant she did not or could not safely engage, and her risks remained largely concealed until very late in the timeline.

Key Findings

1. Trauma and non-engagement
Vivian's minimal engagement was an adaptive response to fear, coercion and trauma, not a refusal of support. While practitioners recognised her vulnerability, system structures and out-of-hours limitations restricted the kind of sustained, relational work that trauma-informed practice requires.

2. Diffused risk ownership
Although multiple agencies acted appropriately, risk ownership became spread across parallel forums (Housing First, CRP, CMARAC, ASC triage, ASB), with no single mandated lead agency coordinating the whole picture.

3. Closure orders and safeguarding
As risk escalated, consideration of closure powers created unavoidable ethical tensions. Practitioners balanced these with care, conscious that closure might increase Vivian's homelessness and vulnerability. National learning confirms that closure tools must be embedded within safeguarding, not used in isolation.

4. Hidden homelessness
Vivian's tenancy masked the fact that she was effectively homeless for long periods; rough sleeping, bedding down in concealed locations and avoiding her property due to fear. H&F has strong individual services, but no dedicated multi-agency escalation pathway for adults who are housed-but-effectively-homeless, unlike neighbouring boroughs with MEAM or complex-needs panels.

5. Out-of-hours escalation gaps
Vivian's highest-risk period fell over a weekend, when staffing and communication pathways were reduced. This is a national structural challenge: exploitation and homelessness crises often peak when systems are least equipped to respond at pace.

6. Hidden, gendered, trauma-driven exploitation
Vivian's exploitation did not follow the "open-house" model traditionally associated with cuckooing. It was quiet, fear-driven, and non-disclosive. National SARs indicate that such patterns frequently remain invisible until a moment of crisis.

Overall Analysis

Vivian's death did not result from a single error or omission, but from a configuration of structural limitations: hidden homelessness, trauma-driven withdrawal, diffused risk ownership, out-of-hours capacity constraints, and the inherent difficulty of identifying closed-door exploitation. Agencies acted with commitment and care, yet the system struggled to fully "see" the cumulative risks in time.

Recommendations

The SAR sets out six SMART recommendations designed to strengthen system coordination and early escalation:

1. **Treat non-engagement as a risk escalator**, not a withdrawal of support.
2. **Introduce a lead-agency model** for complex exploitation cases held across multiple panels.
3. **Integrate closure orders/disruption pathways with safeguarding** through joint guidance and routine triage.
4. **Create a hidden-homelessness escalation pathway**, with a MEAM-style forum and clear triggers.
5. **Strengthen weekend and out-of-hours escalation routes** for exploitation and homelessness.
6. **Update cuckooing risk tools** to capture hidden, gendered, trauma-driven exploitation.

Conclusion

Vivian was a deeply vulnerable woman who lived at the margins of visibility. Practitioners tried persistently to reach her and recognised her fear and vulnerability. Her story reflects the complexity of safeguarding adults who cannot safely disclose risk or engage with services. The learning from this SAR aims to strengthen the system so that adults facing similarly hidden, trauma-driven risks are identified earlier, supported more consistently, and protected through coordinated multi-agency action. Vivian's life mattered, and this review seeks to ensure that her experiences lead to meaningful and sustained system improvement.