

FINANCIAL OR MATERIAL ABUSE


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What is financial or material abuse?

Financial or material abuse is the denial of access of the individual to money, property, possessions, valuables or inheritance, or improper or unauthorised use of funds via omission, exploitation or extortion through threats.

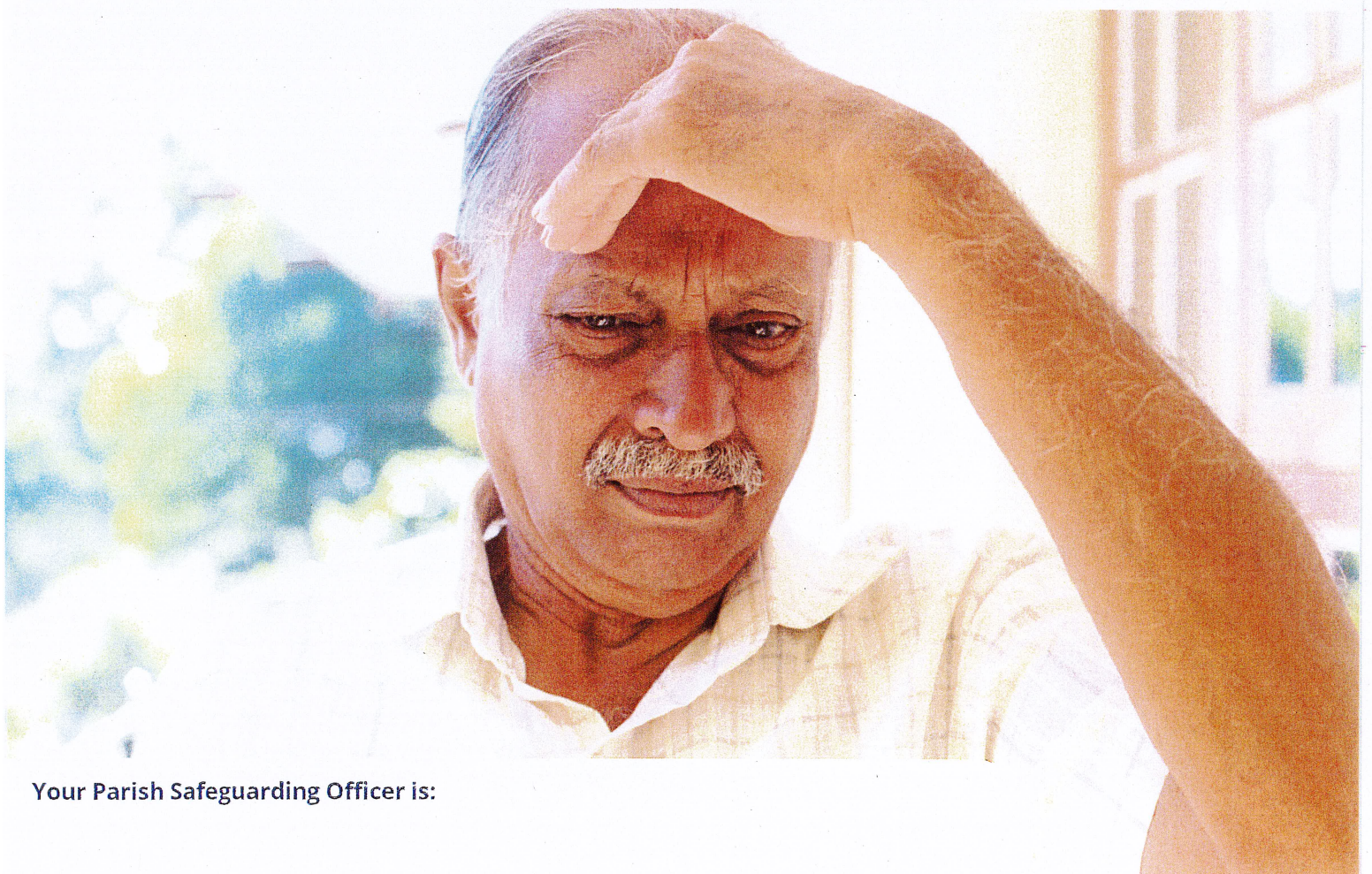
Types of financial or material abuse:

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- theft of money or possessions
fraud, scamming
 - preventing a person from accessing their own money, benefits or assets
 - employees taking a loan from a person using the service
 - undue pressure, duress, threat or undue influence put on the person in connection with loans, wills, property, inheritance or financial transactions
 - arranging less care than is needed to save money to maximise inheritance
 - denying assistance to manage/monitor financial affairs
 - denying assistance to access benefits
 - misuse of personal allowance in a care home
 - misuse of benefits or direct payments in a family home
 - someone moving into a person's home and living rent free, without agreement or under duress
 - false representation, using another person's bank account, cards or documents
 - exploitation of a person's money or assets, e.g. unauthorised use of a car
 - misuse of a power of attorney, deputy, appointeeship or other legal authority
 - rogue trading – e.g. unnecessary or overpriced property
 - repairs and failure to carry out agreed repairs or poor workmanship

Possible indicators of financial or material abuse:

- missing personal possessions
- unexplained lack of money or inability to maintain lifestyle
- unexplained withdrawal of funds from accounts
- power of attorney or lasting power of attorney (LPA) being obtained after the person has ceased to have mental capacity
- failure to register an LPA after the person has ceased to have mental capacity to manage their finances, so that it appears that they are continuing to do so
- the person allocated to manage financial affairs is evasive or uncooperative
- the family or others show unusual interest in the assets of the person
- signs of financial hardship in cases where the person's financial affairs are being managed by a court appointed deputy, attorney or LPA
- recent changes in deeds or title to property
- rent arrears and eviction notices
- a lack of clear financial accounts held by a care home or service
- 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
- unnecessary property repairs

(Social Care Institute of Excellence, 2018)



Your Parish Safeguarding Officer is: