



Financial and material abuse

What is financial and material abuse?

The Care Act 2014 states that financial and material abuse includes theft, fraud, internet scamming, coercion in relation to an adult's financial affairs or arrangements, including in connection with wills, property, inheritance or financial transactions, and the misuse or misappropriation of property, possessions or benefits. Financial and material abuse can happen to people anywhere and at any time. It can happen in a person's home, day care, hospital, college or in a public place, it is never acceptable no matter how minor it may seem.

Where can I find further information?

Please visit the following websites for further information: [Victim Support](#); [WCC Trading Standards consumer advice](#); [Citizens Advice - contact a customer advisor or report fraud](#); [Action Fraud](#); [Thinkuknow](#) and [Refuge](#)

What does research tell us?

Older people, particularly people with dementia, are among those at greatest risk of financial abuse. A study into the abuse of older people in the UK (O'Keeffe et al. 2007) found that financial abuse is the second most prevalent type of mistreatment. The Social Care Institute for Excellence also suggested that 17% of the public knew a vulnerable adult who had been a victim of financial crime.

What to do if financial or material abuse takes place

Financial and material abuse is a crime. Anyone can report a crime or suspected crime to Warwickshire police. In an emergency situation, call the police immediately on 999. To raise a safeguarding concern regarding an adult with care and support needs, you can phone Adult Social Care on: **01926 412080**

Minute briefing

Power of attorney obtained when the adult lacks the capacity to make this decision; recent changes of deeds/title of house or will; recent acquaintances expressing sudden or disproportionate interest in the adult and their money; service user not in control of their direct payment or individualised budget; mis-selling/selling by door-to-door traders/cold calling; illegal money-lending, financial and doorstep scams. For further information on financial and material abuse visit [Warwickshire Safeguarding](#) website.

What are the possible indicators of financial and material abuse?

Lack of heating, clothing or food; inability to pay bills/unexplained shortage of money; lack of money, especially after benefit day; inadequately explained withdrawals from accounts; unexplained loss/misplacement of financial documents; the recent addition of authorised signatories on an adult's accounts or cards, disparity between assets/income and living conditions.