



Financial or Material Abuse

This leaflet explains what Financial or material abuse is and what you can do about it if you are worried that you or someone you know is experiencing it. We have also published other leaflets about adult safeguarding.

Abuse is when someone does or says something which harms someone or makes them upset and scared.

Abuse is always unacceptable. Everyone has the right to be treated with dignity and respect. No-one has the right to abuse other people.

Abuse can happen once or can be something that happens over weeks, months or years. It can be accidental or deliberate. Just because there is no injury

that someone can see it does not mean there is no abuse.

Who could carry out Financial or material abuse?

Most people will not abuse BUT anyone could abuse. It might be someone the person being abused knows or a stranger. It can be anyone who uses their 'power' over someone else. Anyone can carry out abuse or neglect, including:

- A partner, spouse, child or relative
- A friend or neighbour
- A parent or guardian
- A health or social care worker
- Staff in a residential or nursing home or hospital
- A volunteer worker
- Someone else the person experiencing abuse lives with
- A stranger

It is likely that the person responsible for abuse is known to the person experiencing abuse, and is in a position of trust and/or power.

Financial or Material Abuse can be associated with Domestic Abuse, but can take place in any situation.

Possible signs and symptoms of Financial or Material Abuse include:

- Theft, fraud, internet scamming
- Coercion in relation to an adult's financial affairs or arrangements, including in connection with wills / property / inheritance / financial transactions
- The misuse or misappropriation of property, possessions and/or benefits
- A person being tricked or manipulated out of money or property
- The withholding or misusing money, property or possessions
- Misuse of benefits by others
- Someone moving into a person's home and living rent free without agreed financial arrangements
- False representation, using another person's bank account, cards or documents
- Exploitation of a person's money or assets (for example, unauthorised use of a car)

- Misuse of power of attorney, deputy, appointeeship or other legal authority

Possible indicators of Financial or Material Abuse include:

- Large amounts of mail or frequent phone calls may indicate that someone who has response to a scam and is now on list that has been shared with other scammers
- An unexplained or sudden inability to pay bills
- An unexplained withdrawal of money from accounts
- Lack of money especially after a benefit has been due to be paid
- Personal possessions going missing
- A contrast between the person's known income and actual living conditions
- Unusual interest by friend / relative / neighbour in financial matters
- Pressure from a friend / relative / neighbour for formal arrangements being set up
- Illegal money-lending
- Mis-selling / selling by door-to-door traders / cold calling

- Recent changes of deeds / title of house or will
- Recent acquaintances expressing sudden or disproportionate interest in the person and their money or possessions
- Power of attorney obtained when the adult lacks the capacity to make this decision
- The recent addition of unauthorised signatories on an adult's accounts or cards
- Unexplained loss / misplacement of financial documents

Who to contact if you are worried about abuse or neglect:

Somerset County Council's Adult Social Care service has the lead for adult safeguarding for all adults with care and support needs in Somerset, and works closely with other organisations including the police and NHS. If a crime has been committed you should always contact the police.

Adult Social Care:

- **Telephone: 0300 123 22 24** (Monday to Friday 8.30am to 5.30pm, Saturday and Sunday closed.)
- **Email: adults@somerset.gov.uk**

The phone number for Adults and Mental Health out of hours is **0300 123 23 27**

Police:

101 or in an emergency 999

Further information:

Please use the following link to view other leaflets on our website: bit.ly/SSABLeaflets

