

## Financial Abuse

The wilful extortion or manipulation of the vulnerable person's legal or civil rights must be construed as abuse. Such activity may include misappropriation of monies or goods, the misuse of finances, property or possessions, or withholding money, the exploitation of a person's resources or embezzlement. Such abuse may involve the use of a position of authority or friendship to persuade a person to make gifts, to leave legacies or change a will.

Abusive Action	Signs & Symptoms
<ul style="list-style-type: none"> <li>• <b>Theft</b></li> <li>• <b>Fraud</b></li> <li>• <b>Financial exploitation</b></li> <li>• <b>Pressure to change financial arrangements</b></li> <li>• <b>Pressure to sell/change arrangements around the ownership of property</b></li> <li>• <b>Pressure in connection with wills, inheritance or other financial transactions</b></li> <li>• <b>Misuse of possessions</b></li> <li>• <b>Refusing/restricting the vulnerable adults access to cash, bank accounts or financial documentation</b></li> </ul>	<ul style="list-style-type: none"> <li>• signatures on cheques or other important documents that do not resemble the adult's signature or which are signed when the adult cannot write;</li> <li>• any sudden changes in bank accounts including unexplained withdrawals of large sums of money;</li> <li>• the inclusion of additional names on an adult's bank account;</li> <li>• abrupt changes to or creation of wills;</li> <li>• the sudden appearance of previously uninvolved relatives claiming their rights to a vulnerable person's affairs or possessions;</li> <li>• the unexplained sudden transfer of assets to a family member or someone outside the family;</li> <li>• numerous unpaid bills, overdue rent, when someone is supposed to be paying the bills for the vulnerable person;</li> <li>• unusual concern from someone that an excessive amount of money is being expended on the care of the vulnerable person;</li> <li>• lack of amenities, such as TV, personal grooming items, appropriate clothing, that the vulnerable person should be able to afford;</li> <li>• the unexplained disappearance of funds or valuable possessions such as art, silverware or jewellery;</li> <li>• deliberate isolation of a vulnerable person from friends and family resulting in the caregiver alone having total control</li> </ul>

**NOTE:** The following lists under each category of abuse contain examples of possible indicators. The presence of one or more of these signs or symptoms does not necessarily confirm abuse. Remember if you are ever uncertain you can contact the Diocesan Safeguarding Team for advice, guidance and support.