

# Financial Abuse

## Examples of financial abuse can include:

- Theft of money and benefits, property, possessions, insurance
- Removal or control of the person's finances without permission
- Blackmail or taking advantage
- Pressure in connection with wills, property or inheritance or financial transactions.

## Signs and symptoms of financial abuse can include:

- Unexplained inability to pay for household shopping or bills
- Withdrawal of large sums of money which cannot be explained
- Personal possessions go missing from the person's home
- Living conditions are low compared to the money the person receives
- Unusual and extraordinary interest and involvement by the family, carer, friend, stranger or door to door salesperson in the subject's assets.

## Background

Ameera (23) has Aspergers Syndrome, a form of autism, and lived independently in a warden controlled sheltered housing scheme. Ameera met a group of girls who took her out every two weeks when she received her benefit money. They told her that they would only be her friends if she went shopping with them. During these shopping trips the group would encourage her to spend all of her money on gifts for them. As a result Ameera was struggling to buy food and her brother Kamal noticed that she was losing weight.

## What happened next?

Ameera wouldn't tell Kamal what was happening, so he approached the warden of the housing scheme who told him about her new group of 'friends' who turned up every two weeks.

Kamal then contacted Ameera's social worker who said this was financial abuse. She raised a safeguarding alert with Adults and Communities (adult social services). The safeguarding process began a police investigation and found that the group were responsible for a series of similar financial abuse cases across Birmingham. The group were subsequently arrested and charged with theft and issued with anti-social behaviour exclusion orders that prevented them from going within half a mile of the adults at risk that they had abused.

## What was the outcome?

The group responsible for stealing money from Ameera and others, were given suspended jail sentences of between four months and one year. Adults and Communities carried out a Care Management assessment of Ameera's situation and decided that she needed more support. With the agreement of Ameera and her family, they found her accommodation in a house offering supported living with eight other adults.