Financial Abuse in relation to children and young people could include:
- child workers without pay
- EMA taken by family without child’s consent
- child’s belongings sold or missing
- benefit claims for the child, which are not real and fabricated illness
- misusing allowances/grants for children’s care
- inappropriate cars that have been supported by allowances and Motability
- children looked after payments being spent, but not to the benefit of the child, by foster carer or kinship carer.

INDICATORS

Physical
- pension or benefits are cashed but the individual has no money, especially when the person needs assistance to spend money.
- unexplained or inappropriate withdrawals from bank accounts.
- unpaid bills or overdue rent when another person has taken responsibility.
- creation / changes to enduring power of attorney, will or insurance beneficiaries when the person is incapable of making such decisions.
- entry into residential / nursing home care is prevented by relatives concerned about losing inheritance of property.
- disappearance of financial documents, e.g. bank / building society records, payment / order books, or benefits papers.
- financial signatures, e.g. cheques, unlike the person’s signature, or when they cannot write.
- missing personal belongings such as silverware, jewellery, or other valuable items.

Emotional
- confusion, distress or fear when financial anomalies are discussed.
- person expresses worries about theft, threats, coercion, or disappearance of possessions.

Behavioural
- unusual concern by abuser that too much money is being spent on the care of the person.
- vulnerable person echoes the abuser’s unlikely explanations.

Social
- deliberate isolation by abuser / carer from friends or family, resulting in them taking financial control.
- lack of normal amenities such as tv, appropriate clothing, personal grooming items.
- prevention by abuser / carer from spending money on cultural / social activities
- unreasonable use of social benefits e.g. motability car, by abuser / carers.

WHERE MIGHT THIS HAPPEN?
- person’s own home
- residential care home
- nursing home
- sheltered accommodation
- relative’s home

WHO MIGHT BE INVOLVED OR CAUSING THIS?
- domiciliary carer
- residential carer
- relative / parent / child / spouse / other carer
- support worker
- professional
- family friend / neighbour.