

## Theft, fraud or Financial Abuse of an 'Adult at Risk'

### SAFEGUARDING REFERRAL IS NOT REQUIRED

Examples where other actions are required.  
These are examples and not an exhaustive list. Other incidents may meet this criteria.

#### FOR PROFESSIONALS

Single or one off incident of missing money and/ or belongings where the quality of the service user's life has not been affected and little or no distress is caused.

*Example: An adult at risk has a bar of chocolate taken without permission.*

*Example: A small cash sum is taken that has little impact on the service user.*

POSSIBLE  
ACTION

**Refer to the Police if appropriate (If someone's life is in danger or a crime is in progress dial 999. Otherwise, call main switchboard number on 101).**

**Disciplinary if staff member**

**Work with the adult at risk and/or perpetrator to help manage money, understand possessions.**

One off incident of staff personally benefiting from the support they offer service users.

*Example: One off incident of accruing 'reward' points on a staff members own store loyalty points card when shopping.*

POSSIBLE  
ACTION

**Consider internal disciplinary procedures.  
Review staff procedures in relation to 'gifts'.  
Re-training of staff.**

### SAFEGUARDING REFERRAL IS REQUIRED

Examples where safeguarding is required.  
These are examples and not an exhaustive list. Other incidents may meet this criteria.

#### FOR PROFESSIONALS

Occasional or ongoing incident of missing money and or belongings, where the quality of the service user's life has not been affected and little or no distress is caused.

One off, occasional or ongoing incident of missing money and/or belongings where the quality of the service user's life has been affected or some distress is caused.

*Example: An adult at risk is coerced into regularly giving their pension to a family member, leaving them with little for themselves.*

*Example: a small cash sum is taken and this is a large proportion of what the service user owns.*

Occasional or ongoing incident of staff personally benefiting from the support they offer service users.

*Example: taking money from an adult at risk towards petrol when doing homecare visits to supplement expenses.*

One off, occasional or ongoing theft, fraud, exploitation or misuse/ misappropriation of the adult at risk's property.

*Example: the adult at risk is coerced into signing over their house.*

Not routinely involving the adult at risk in decisions about how their money is spent or kept safe.

Denying an adult at risk access to their own funds/ bank account/ assets.

**Remember: All examples, whether a safeguarding referral is required or not, require some action.**