



# Spotting the Signs of Financial Abuse (COVID-19)

With increased loneliness and isolation during the pandemic, many people in our community will be at risk of financial abuse. It is important that everyone is aware of the possible indicators of financial abuse and know what to do if they have concerns.

## What is financial abuse?

Financial abuse is actual or attempted theft, fraud or burglary. It is the misappropriation or misuse of money, property, benefits, material goods or other asset transactions which the person did not or could not consent to, or which were invalidated by intimidation, coercion or deception. This may include exploitation, embezzlement, withholding pension or benefits or pressure exerted around wills, property or inheritance. It is always a crime but is not always prosecuted.

## What are the indicators of financial abuse?

Some of the indicators include:

- Forging the person's signature on checks or other documents
- Forcing the person to sign a will, deed, or power of attorney listing the perpetrator as the one who is responsible for the person
- Unusual activity in bank accounts, including unexplained withdrawals of money
- Stealing property or money from the person
- Missing personal possessions
- Charging things against the person's cards without the authorisation of the cardholder
- Unpaid bills
- Unexplained shortage of money or lack of money for essentials such as food
- The family or others showing unusual interest in the assets of the person.

Further information has been provided by Hourglass [here](#)



## Scams

Unfortunately, there are many individuals who see this difficult time as an opportunity to exploit through scams. There are those scams that can happen at the doorstep, but there are also scams that happen over the phone or online. Many will look like they are from reputable companies or even government departments and will often put pressure on the person to act quickly. They can be difficult to spot.

### Remember ScamwiseNI 4 Steps Ahead:

- Seems too good to be true
- Contacted out of the blue
- Asked for personal details
- Money is requested

### Scams to look out for:

The Ineqe Safeguarding Group has outlined some of the scams circulating during the COVID-19 pandemic. These include scams about free school meals, government emails promising payments to people to support them, government fines for people breaching social distancing rules, and bogus callers selling hand sanitizer, gloves and masks, and cleaning products. For further information visit [Ineqe - How to Recognise these popular COVID-19 scams](#)

There have also been reports of individuals claiming they have been sent from a charity to help, taking money for shopping and not returning, and others claiming they are from local shops and charging for the delivery of groceries. There have also been online shopping scams tricking people into paying for COVID-19 testing kits which never arrive.



## Reporting

Report any concerns of financial abuse to the appropriate organisation or authorities. If you are a friend, relative or neighbour of the person you can contact the relevant Health and Social Care Trust Gateway Team or PSNI. Contact numbers (including out of hours) can be found at <http://www.hscboard.hscni.net/niasp/niasp-contact2/>

If your organisation provides a service and you are worried about someone you are working with follow your organisation's reporting procedures and talk to your Adult Safeguarding Champion or Appointed Person. If you cannot reach these individuals, you can contact the relevant Health and Social Care Trust Gateway Team or PSNI directly. Contact numbers (including out of hours) can be found at <http://www.hscboard.hscni.net/niasp/niasp-contact2/>

Fraud, scams and related cybercrime should be reported directly to Action Fraud using their [online reporting tool](#) or by phoning 0300 123 2040. However if you or someone else is in immediate danger or risk of harm phone 999 immediately.

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Further information about financial abuse and scams and useful contact numbers can be found [here](#).

Access Volunteer Now's standards and guidance at [Keeping Adults Safe: A Shared Responsibility](#).

Visit our [safeguarding page](#) and find out about training available.