

Our Client Affairs Specialist Team shared that one of the worst cases of financial abuse in 2021/22 was an 89-year-old vulnerable resident named who had no known family and who was exploited in his own home by several people. They gained access to his bank account and had withdrawn virtually all his money.

### Multiagency working to protect our residents – a good outcome

Adult Social Care acted swiftly when alerted by the Police in 2021. A safeguarding was raised and when it was established that the resident did not have capacity to make decisions a referral was made to our Client Affairs Team. The Client Affairs Team step in when there is no suitable person to act as deputy. After making immediate arrangements for all bank accounts to be frozen the team then made an application to the Court of Protection and they were appointed deputy to manage the residents financial affairs. Client Affairs discovered that exploitation had taken place over 5 years from 2016 – 2021 and they were able to reclaim more than **£140,000** which was repaid to the resident, in recompense for the fraudulent transactions.

**Financial Abuse** can take many forms and will include the obvious – theft and fraud – but also behaviour that is harder to identify such as coercion, the misuse of a power of attorney or even predatory marriage.

Section 42(3) of the Care Act 2014 defines abuse as including

- (a) having money or other property stolen,
- (b) being defrauded,
- (c) being put under pressure in relation to money or other property, and (d) having money or other property misused”

**The Mental Capacity Act** is designed to protect and empower people who may lack the mental capacity to make their own decisions about their care, treatment or financial affairs. It applies to people aged 16 and over. It is important if you are asking someone to make a financial decision that you are confident they have the mental capacity to do so. Remember capacity is both time and decision specific. A person can have mental capacity to make some decisions but not others.

**The impact of financial abuse** should never be underestimated as it can be as significant as any other type of abuse. Any financial or material loss have the potential to have a significant impact on the adult at risk and can leave people feeling very vulnerable. It can cause a person who previously did not have any care or support needs, to deteriorate to a level that requires intervention and in need of support and services from Adult Social Care.

**If you are worried that you or someone you know is suffering adult or elder abuse or neglect, please contact the relevant Local Authority or Police.**

Kensington and Chelsea: 020 7361 3013  
Email: [socialservices@rbkc.gov.uk](mailto:socialservices@rbkc.gov.uk)

Westminster: 020 7641 2176  
Email: [adultsocialcare@westminster.gov.uk](mailto:adultsocialcare@westminster.gov.uk)

Or contact [Crimestoppers](#) confidentially and anonymously:  
Phone: [0800 555 111](tel:0800555111)