

Type of Abuse	Non-Reportable	Requires Consideration	Reportable
FINANCIAL OR MATERIAL Concerns raised about the unauthorised and improper use of funds, property or any resources. This includes the use of theft, coercion or fraud to obtain or try to obtain a person's money, possessions or property. This type of abuse applied to Lasting Power of Attorneys (LPAs).	Low Risk No Impact	Medium Risk Some harm or risk of harm	High Risk Significant harm or risk of harm
	Lower-level concern where the threshold for a safeguarding enquiry is unlikely to be met at this stage. Incidents should be taken seriously, recorded, and monitored to ensure there is no pattern, escalation or emerging risk. Where there are a number of low-level concerns consideration should be given as to whether the threshold is met for a safeguarding enquiry due to increased risk.	Incidents at this level should be recorded, and internal policies and procedures followed. Consultation should be undertaken internally as well as through the South Tyneside Safeguarding Adults Policy and Procedures. www.southtynesidesafeguardingapp.co.uk Action should be taken to reduce risk and a discussion with the local adult social care service. Consideration should be given to whether there are indicators of coercion, exploitation, misuse of position of trust, or increasing restriction of the person's access to finances or assets. After the conversation, they may request you formally report the concern as a safeguarding.	Incidents at this level should be reported to Adult Social Care for consideration under safeguarding procedures. Consideration should also be given as to whether the police or other emergency services need to be contacted. Ensure whole family approaches if children or other adults may be impacted.
	Examples: • Not caused by a Person in a Position of Trust • Failure by relatives to pay care fees/charges where no harm occurs, and adults retain access to personal allowance or other monies, and there is no indication of coercion or misuse • Incident of missing belongings, a small amount of money where there is no indication of theft or abuse • Money is not recorded safely or properly but immediate actions have	Examples: • Incident not caused by Person in a Position of Trust • Repeated incidents/patterns of similar concerns • Risk can/cannot be managed appropriately with current professional oversight or universal services • Incident impacts on person's wellbeing or causes distress • High level of antisocial behaviour • High level of visitors to property and service user appears unable to say "No"	Examples: • Concerns around a Person in a Position of Trust including POA (Power of Attorney) • Significant impact on person's wellbeing and lifestyle • Restricted access to personal finances, property and/or possessions • Personal finances removed from adult's control without legal authority • Suspected fraud/exploitation relating

	been taken to rectify this • Risks can be managed by current professional oversight or Universal Services • Incidents where a person is not involved in a decision about how their money is spent or kept safe and the concern is addressed • Isolated and unwanted cold calling/doorstep visits and Trading Standards notified	• Adult monies kept in joint bank account – unclear arrangements for equitable sharing of interest • Adults are not routinely involved in decisions about how their money is spent or kept safe • Non-payment of care fees putting the person's care at risk • Third party involvement in managing finances where arrangements are informal or lack transparency	to benefits, income, property or legal documents. • Misuse/misappropriation of property, possessions, or benefits by a person in a position of trust or control • Adults are coerced or misled into giving over money or property • Property daubed in gloss paint – a key indicator used by Loan Sharks to indicate the escalation of non-repayment of loan hence increased risk to the individual
Actions/Outcomes to consider at every stage	• Advice/information • Review of care plans/risk management planning/staff training • Review of needs/ services • Onward referrals • Complaints/disciplinary process	• Care Act Assessment • Carer's assessment • Review of existing arrangements • Sharing information with police • Consider referral for financial advice, advocacy or support services where appropriate.	RAISE SAFEGUARDING CONCERN Where there is an indication of a criminal offence, the police should be considered and contacted in line with local procedures.