



elderabuse.org.uk

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Action
on elder abuse

**Financial Elder Abuse is
set to become the major
crime of the 21st Century**

Our Mission

Our helpline

Action on Elder Abuse operate the UK's only national, freephone helpline for anyone concerned in any way about the abuse of older people. Although it cannot provide legal advice, it can provide information on the nature of elder abuse and indicate what action might be taken in response to abuse or to prevent it.

The freephone number is 080 8808 8141

In addition, we provide an Elder Abuse Recovery Service (EARS) in a number of areas.

Using trained volunteers, this service assists people to overcome the impact of elder abuse on their lives and to recover their confidence and abilities after what can often be a very traumatic experience.



"Our vision is a society which values older people and one in which they and other adults can live free from abuse perpetrated by those in whom they have an expectation of trust."

Action on Elder Abuse (AEA) is a specialist organisation that operates across the United Kingdom. Unlike other 'older people's organisations' we focus exclusively on the issue of abuse, not as one issue among many but as a single focus to our work. However, our activities directly influence the protection of all adults at risk of abuse. For this reason we have extensive expertise that is not available from any other charity or agency.

In 1993 we established a definition of elder abuse which has been adopted by the World Health Organisation, and is promoted by the International Network for the Prevention of Elder Abuse:

"A single or repeated act or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person"

It has at its heart the 'expectation of trust' that an older person may rightly establish with another person, but which is subsequently violated. For this reason we do not involve ourselves with actions that relate to strangers,

unless those strangers have abused the expectation of trust.

We are a multi-disciplinary membership organisation, including members of the public, older people, their families and friends. We aim to prevent abuse by raising awareness; encouraging education; promoting research; and collecting and disseminating information.

- Prevention: we want to encourage actions and create circumstances that prevent abuse. It is better to prevent abuse than to intervene afterward to protect.
- Intervention: we want to encourage timely and effective intervention to protect when abuse occurs.
- Awareness: we want to increase awareness of abuse with both individuals and society.
- Awareness: we want to increase the awareness of abuse of all those working with or having a responsibility for adults who may be at risk of abuse.
- Empowerment: we want to encourage genuine choice and control by individuals, free from coercion, which allows people to make informed decisions about their lives.

Realities of Financial Abuse...

A retired bank manager swindled more than £47,000 from a vulnerable care home resident. Lyall McRobb was entrusted with the care of an 81-year-old's finances following the death of her husband. He was charged with embezzling £78,000, and was given two years probation and ordered to repay £47,000 within nine months.

A care home worker was jailed for stealing thousands of pounds from elderly residents. Ida Sioco took £7,500 from three victims – one of whom had severe dementia – between April and March. She was caught after a bank clerk spotted the signature on a cheque did not match the handwriting for the amount payable.

A 30-year-old care worker stole £10,000 from one resident at a sheltered complex, and £2,000 from another. They had known and trusted her with their cash, cards and PIN numbers. She was given 10 months' imprisonment, suspended for two years, with 250 hours unpaid work.

A callous daughter stole £60,000 from her frail mother's bank account and blew the lot on luxury holidays around the world as the Alzheimer sufferer lay dying in a care home.

A former care home director was jailed for 22 months after stealing nearly £50,000 from an elderly resident to keep her business afloat. Akram, 40 took over £200,000 from Monica Lawrence, while she was a resident at the care home, but was only charged in relation to £50,000.



Financial Abuse is...

...another name for stealing or defrauding someone of their goods and/or property. It is always a crime but is not always prosecuted because sometimes it involves family or friends and is difficult for the older person to address.

It can be straightforward if it involves a worker or a stranger, for example a care worker stealing from an older person's purse, but if the perpetrator is the older person's son or daughter this can make it difficult to recognise and deal with.

In just one year the AEA helpline received reports that amounted to over £42m in money or property having been taken from older people, and this was usually by family members who sought to justify their actions by suggesting they were just 'taking their inheritance early'.

Additionally, there have been situations where age prejudice has meant that other people assume it is not happening or that the older person is to blame, e.g. she must be confused or forgetful. It is important therefore not to dismiss the concerns expressed by an older person but to have these verified. Transparent systems that monitor or control money transactions are always the safest.

Another issue that is regularly reported to the helpline relates to misunderstandings about, or misuse of, Power of Attorney. This is a legal process whereby someone else can assume

the responsibility for decisions on behalf of another, in this instance in relation to their finances. Often, but not always, these systems are used when an older person has lost capacity to make decisions.

On occasions banks and solicitors are found to have assisted in the misuse of Powers of Attorney. Only the Lasting Power of Attorney needs to be registered with the Court of Protection before it is used and even then there is little to prevent a determined attorney from financially abusing an incapacitated donor.

A useful first step if abuse is suspected is to contact by letter the bank of the donor and any estate agent involved – they will be able to let the solicitor know that someone is keeping a watching brief.

What are the signs of Financial Abuse...?

"She took all my money and property, and left me with nothing."

"It wasn't my signature on the cheque, but no-one noticed and she cleared my bank account."

"They threatened if I didn't sign, I'd never see the grandchildren again."

"I only found out he'd taken my car when the police came around after the accident."

"They told me they'd see to my care until I died, and now they've put me in a home."

"I thought I'd won, and all they wanted was a small fee."

Signatures on cheques etc., that do not resemble the older person's signature, or signed when the older person cannot write

Sudden changes in bank accounts, including unexplained withdrawals of large sums of money by a person accompanying the older person

The inclusion of additional names on an older person's bank account

Abrupt changes to, or the sudden establishment of, wills

The sudden appearance of previously uninvolved relatives claiming their rights to an older person's affairs or possessions

The unexplained sudden transfer of assets to a family member or someone outside the family

Numerous unpaid bills, or overdue rent, when someone else is supposed to be paying the bills

Unusual concern by someone that an excessive amount of money is being expended on the care of the older person

Lack of amenities, such as a TV, personal grooming items or appropriate clothing, that the older person should be able to afford

The unexplained disappearance of funds or valuable possessions such as art, silverware, or jewellery

Deliberate isolation of an older person from friends and family, resulting in the caregiver alone having total control.

Who does it...?

Family members, including sons, daughters, grandchildren, or spouses. They may:

- Have substance abuse, gambling, or financial problems
- Stand to inherit and feel justified in taking what they believe is theirs
- Fear that the older person will get sick and use up their savings on care
- Have had a poor relationship with the older person and feel entitled to take
- Have poor relationships with siblings or other family members, and try to prevent them from acquiring or inheriting assets

There are also individuals who seek out vulnerable people in order to exploit them. They may:

- Claim to love the older person
- Seek employment as personal carers, care workers, etc. to gain access
- Be part of scams which identify people who are alone and isolated, or contact recently widowed people through newspaper death announcements
- Move from community to community to avoid being caught

There are also unscrupulous professionals or businesses, or persons posing as such. They may:

- Overcharge for services or products
- Use deceptive or unfair business practices
- Use their positions of trust or respect to gain compliance



Who is at risk...?

Many older people may not recognise the value of their property (particularly homes that are now worth a great deal)

Older people can have disabilities that make them dependent on others for help, giving strangers access to homes and property, and significant influence over the older person

They may have predictable patterns

Abusers may assume that frail victims will not survive long enough to follow through on police or court action, or that they will not make convincing witnesses

Some older people can be quite simplistic about financial matters

New technology systems have made managing finances much more complicated

The following conditions or factors can increase an older person's risk of being a victim of financial abuse, but anyone can have money or property stolen if they don't take care and plan ahead:

- Isolation
- Loneliness
- Recent loss
- Physical or mental disabilities
- Lack of familiarity with financial matters
- Have family members who have financial or other difficulties



What can you do...?

Taking some simple, practical steps can protect you from financial abuse. People will only steal from you, or defraud you, if they get the opportunity to do so. Which means a little bit of planning now can save you a great deal later.

Determine what you want and who is the best person in your life to help you get it.

- If you can't place your confidence in a family member, look elsewhere. But always try to have two people involved, they can keep an eye on each other!
- If possible, treat your children equally when you make your Will.
- Be very choosy when deciding who will act as the custodian of your affairs.
- Share your plans with everyone affected. This will make it harder for one person to manipulate you or your property. The more people watching, the less likelihood of abuse.
- Make it clear that while you are alive, your well-being comes first, even if that means there will be less left after you are gone.
- There are lots of papers and legal documents involved in your finances: wills, powers of attorney documents, health care power of attorney, insurance documents etc. Obtain good legal advice, and if you are using a solicitor, choose one who specialises in what

you want and not just a general one.

- If you decide to put your holdings in a trust, be sure to include all of your property. Everyone's needs are different, so make sure your plans are unique to you.
- Be careful when giving someone Power of Attorney, because it is an incredibly important role that can have a major impact on your life. Various limits can be placed on particular powers. Get impartial, specialist legal advice on how to proceed.
- Make arrangements if help is needed with bank accounts or paying bills. Regular bills can be paid directly from bank accounts. Other regular income should be deposited directly into your account.
- It is very risky to allow someone else to be a signatory on your bank account, so consider limits such as requiring two signatures for cheques.
- Make certain your trusted person reviews your current account and that your credit report gets checked regularly, to guard against identity theft.

What can you do...?

Financial abuse can be prevented. Taking action at an early stage can easily create a situation in which you are safe from people who might otherwise see you as an easy option for theft.

- Think carefully before allowing someone access to your credit cards and ATM card. The person you share your plastic cards with could help themselves, rather than helping you.
- If you must allow others to use your cards, arrange a low monthly limit on your credit card to guard against abuse.
- Be cautious about putting anyone else's name on your home. If you do, put legal safeguards in place to prevent it from being sold without your knowledge or agreement.
- Never sign anything you don't understand.
- If you don't understand something, get help from someone you trust.
- Don't let anyone pressure you into signing a deal today because it won't be available tomorrow. If it looks too good to be true, it usually is.
- Be careful about who handles your post. This is because your post presents too many opportunities for identity theft.
- Try to shred documents that have your name, other personal details, or bank details on them. If you do not have a shredder then drop these papers in a bowl of water for a few days until the print is blurred or sodden.
- Never rely on trust to protect your future. If a loved one wants you to sell your property to move in with them, or wants a large loan etc., then ensure you have any agreements signed and in writing. If they love you they will always agree.

**In trouble? Unsure what to do?
Just want to talk about an abuse issue?**

**Ring the AEA helpline
Monday to Friday,
9am to 5pm.**

 **0800 8808 8141**

**Talking costs you nothing.
Not talking might cost you a lot.
Ring us now.**
