



# FINANCIAL ABUSE

## WARNING SIGNS

### Characteristics of potential victims

- Advanced age
- Stroke
- Dementia or other cognitive impairment
- Physical, mental or emotional distress
- Depression
- Recent bereavement or divorce
- Social isolation
- Middle- or- upper income bracket
- Taking multiple medications
- Frailty

### Typical characteristics of potential perpetrators

- In the 16-64 age range
- In paid employment
- Lives with the victim
- Victim receives care from perpetrator
- Perpetrator may have financial, relationship, alcohol or gambling problems

### Indicators of irregularities

#### Lack of Care

- Evidence of lack of care, for example lack of clothing, food or other necessities
- Unkempt home where the victim used to be houseproud
- Untreated medical problems
- Provision of unnecessary services

#### Social isolation

- Discontinued relationships with friends and family
- Increased dependence on perpetrator
- Sudden heavy traffic in and out of the home
- New acquaintances
- Caregivers or family members having excessive interest in amount of money being spent on the elderly person
- Mutual dependence on another
- Perpetrator acting as gatekeeper

#### Visits to health care providers

- Unmet physical needs
- Missed medical appointments
- Dropping out of treatment
- Declining physical and psychological health
- Defensiveness by caregiver during visits or on telephone and unwillingness by caregiver to leave victim alone during appointments

## Financial

- Missing belongings or property
- Missing paperwork
- Evasive or implausible explanations
- Unawareness or confusion by the victim of a recent transaction
- The victim being afraid or worried about talking about finances
- Unpaid bills
- Eviction notices

## Conduct of Banking transactions

- Unexplained transfers out of accounts
- Unusual or unexplained sudden activity
- Large withdrawals when elderly person is accompanied by another
- Frequent transfers or ATM withdrawals
- Change of address for statements and cheque books
- Suspicious signature
- Inclusion of other names on bank card
- Suspicious credit card activity
- ATM withdrawals by housebound person
- Online banking by person with no internet connection enabled device nor IT experience
- Person with no awareness of personal financial affairs
- Unusual number of cheques written to cash

## Legal transactions

- Execution of powers of attorney who is confused or does not understand or remember the transaction
- Forged signatures
- Changes in their property, wills or other documents where they are unexpected, sudden or in favour of new acquaintances
- Sudden appearance of previously uninvolved relatives claiming rights to the victim's affairs and possessions
- Unexpected change in legal advisors

### **IMMEDIATE ACTION TO BE TAKEN**

**If someone is in immediate danger of criminal activity or there is clear evidence of a criminal offense having taken place - call the police**

- Speak to victim
- Speak to non-involved family member
- Protect finances and property if at all possible against further misappropriation
- If the victim has lost their mental capacity and their affairs are managed by an attorney under a registered power or a deputy then speak to the attorney or deputy if the abuse is by another. If abuse is being perpetrated by an attorney or deputy contact the OPG

### **FURTHER HELP AND ADVICE**

- Call the Adult Safeguarding Team at your local authority
  - If abuse is happening in a care setting contact the Care Quality Commission on 03000 616161
  - If unsure call Action on Elder Abuse on 080 8808 8141 or Citizens Advice on 034444 111 444
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