

# Detecting and Preventing Financial Abuse of Older Adults

[priscilla.harries@brunel.ac.uk](mailto:priscilla.harries@brunel.ac.uk)



# nda financial elder abuse project



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## Grant holders

Prof Mary Gilhooly  
Dr Priscilla Harries  
Prof Ken Gilhooly  
Prof Catherine Hennessy  
Dr Tony Gilbert  
Prof David Stanley  
Ms Bridget Penhale

Brunel University  
Brunel University  
Hertfordshire University  
Plymouth University  
Plymouth University  
Northumbria University  
University of Sheffield

Ms Teresa Lefort

**Brunel**  
UNIVERSITY  
WEST LONDON



# Project partners



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Action on Elder Abuse

British Association of Social Workers

Age UK

HSBC

North Tyneside Council

Relatives and Residents Association

Peninsula Care Sector Group

Peninsula Primary Care Research Network

Gary Fitzgerald

Ms Ruth Cartwright

Mary Cox

Neil Shadbolt

Alison Tombs

Dr Gillian Dalley

Ms Gill Fairhurst

Prof John Campbell



# Content



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Background

Research aim and overview

Phase I findings

Conclusions



# Background



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## Financial abuse definition

*'Financial or material abuse, including theft, fraud, exploitation, pressure in connection with wills, property or inheritance or financial transactions, or the misuse or misappropriation of property, possessions or benefits'* (DH & Home Office, 2000, Pg. 9)

## Prevalence of financial abuse

A Department of Health and Comic Relief study (et al., 2007) reported financial abuse as the second most common type of elder abuse, after neglect.

# Aim



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## What is the aim of this study?

The aim is to investigate how different professional groups make decisions when they suspect financial elder abuse is taking place.



# Research overview

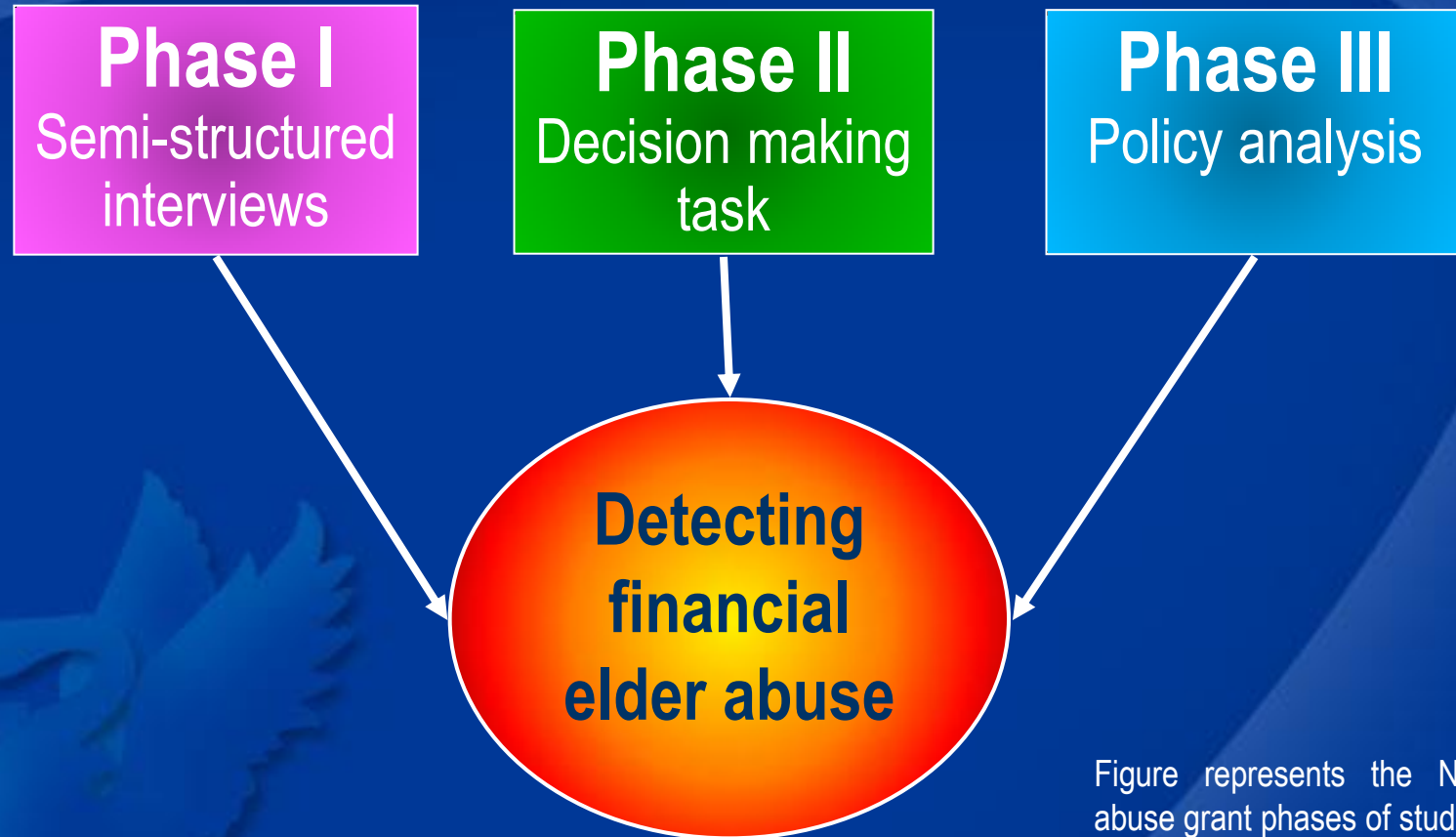


Figure represents the NDA financial abuse grant phases of study

(Gilhooly et al., 2008).

# Participants - Phase I

## Social care

N=23

Social workers,  
Team managers,  
Adult protection  
staff

## Health

N=20

District nurses

## Banking

N=20

Cashiers,  
Branch  
Managers,  
Financial advisors

- Data collection = semi-structured interviews
- Total = 116 cases of financial elder abuse



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# Phase I semi-structured interviews



# Phase I case examples



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## Anomalies between finances & living conditions

Woman without enough food to eat and no heating at home.

## Rewritten will

Woman befriended by man in his 30's, and they started a relationship. Man asked GP to witness a new will being written.

## Bogus traders

Man taken to two bank branches within 30 minutes to make large cheque withdrawals to a limited company.



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# Phase I research questions

- What are the factors (cues) that trigger suspicions of financial abuse?
- What decisions do professionals have to make when financial abuse is suspected?

What are the features that make decisions difficult?





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**What are the cues that trigger  
suspicions of financial abuse?**



# Cues of financial abuse: Social care, health and banking

Cues
Identifier of abuse
Financial problem suspected
Physical capacity
Mental capacity
<i>Who is in charge of the money?</i>

Yellow text denotes cues unique to banking professionals

# Identifier of abuse



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# Identifier of abuse



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Identifier	Category
Directly observed	You notice
Reported	Older person
	Family
	Friends
	Another professional

# Identifier: quote



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## Financial abuse reported by the older person

*"on this occasion she said that her carer had come in to her house on that morning and had taken money from her purse"*

(Occupational therapist)



# Financial problem suspected



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# Financial problem suspected: Social care and health



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## Category

Stealing from the home or person

Anomalies between finances & living conditions

Rogue traders and unknown befrienders

Financial anomalies in accounts or bills

Wills changed or gifts given under duress or deception

Misuse of power of attorney authority

Protecting inheritance by obstructing the release of capital to fund care

# Financial problem: quote

## Financial problem involving stealing from the home or person

*"...[the carer] went to the machine with the grandson who was supposed to get out £50, he got out £100; he gave the carer £50 and he went 'she'll never know'. The carer immediately reported it to me..."*

(Social worker)

# Financial problem suspected: Banking



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## Category

Change to banking routine - Unusual cash withdrawal

Well recognised scam - transferring money into an overseas bank account to claim a cash prize

Suspicious third party - visiting the bank with the older person and manipulating them

Financial anomalies in account - bank account overdrawn

Protecting inheritance by obstructing the release of capital to fund care

# Financial problem: quote

## Financial problem involving a possible scam

*"She had been sending £20 at a time in cash; but she didn't have any of his details. She had withdrawn a fairly large amount from her account with ourselves, £5000 pounds. We asked her a bit more about it, and she believed that she was entitled to three million pounds."*

(Financial crime investigator)

# Mental capacity: quote



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Older person who is extremely confused and forgetful

*"...a gentleman who had Dementia told me that he had amended his will."*

(Occupational therapist)





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**have to make when financial  
abuse is suspected?**



# Overall summary of decisions: Health professionals



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## Health professionals

Talk to the patient

Assess the mental capacity of older person

Take advice

Report situation internally / externally

Document all actions taken

# Health decision: quote



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## Report the situation externally:

*"it was reported to social work that we were concerned about the fuel poverty in particular and that he hadn't got enough, he did have enough food, but he could have done with more and so that's what happened in that situation"* (District nurse)

# Social professional decisions



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## Social care professionals

Talk to older person

Ensure safety of older person

Inform superior

Assess the mental capacity of older person

Determine whether Safeguarding is required

Gather evidence

Determine whether financial abuse has in fact taken place

Take action

# Social decision: quote

Inform superior / Gather evidence / Determine whether safeguarding is required:

*"I speak with my line manager, bring all the information that we have together to our line manager then we discuss it and then depending on the severity of the case we'll maybe have a safeguarding meeting and discuss the strategies from there, where we're going to progress from there."* (Social worker)

# Banking professional decisions



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## Banking professionals

Speak with older customer

Inform superior

Monitor the situation

If possible gather evidence

at risk

Take action

(e.g. protect customers finances    freeze account /  
refuse request to withdraw money / stop card / contact  
outside organisations)

# Banking decision: quote



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## Speak with older customer:

*“I took her to one side because the cashier had flagged it up to find out more, why do you want the cash? We’d be really concerned with you carrying that sort of money around...”* (Branch manager)





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**What are the features that  
make decisions difficult?**



# Features that make decisions difficult: Social care professionals

- **Consequences of raising alarm**

*"A lot of homes say we have to be very careful like if one member of staff witnesses something against another often there could be bullying afterwards, often staff have to be separated out on different shifts..."*

(Adult protection coordinator)

- **Working with other agencies**

*"It's always difficult, they (banks) won't discuss anything with us because of data protection you know, you've got to have the client up there or the client's permission."*

(Senior support worker)

# Features that make decisions difficult: Banking professionals

- **No single policy guidance**

*“I don’t think there is anything that deals with that particular issue”* (Cashier)

- **Policies restricting**

*“well the problem we have is data protection. Now we are very concerned you know, if we breach that...it’s all very well and good if it turns out to be a genuine case but if we’ve misread the signs then we’re in breach of data protection. So, you know, we’re a bit unsure of what exact procedures we can take”* (Branch manager)



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# Summary of Phase I findings



# Cues of financial elder abuse



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For health professionals, financial problems involving Wills and inheritance were most frequently mentioned.

were more common.

Social care professionals had the widest breadth of case experience.

# Features that made decisions difficult



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Health professionals discussed difficulties such as physical identification of financial abuse (meaning it never gets to the stage of decision making), as well as the impacts of any action on the older person.

Social care professionals also talked about the consequences of taking action, as well as the challenges of working with other agencies.

Banking professionals had no formal guidelines relating to financial elder abuse.

# Potential value of this research



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A collection of 116 case examples of financial elder abuse.

Using Phase I findings to inform Phase II  
*Which cues have the most significant impact on decision-making?*

Use to inform policy and practice



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# Phase II task

**Phase II task = 65 financial abuse scenarios**

Includes: 50 unique & 15 repeat scenarios

One set for health and social care professionals, and separate set for banking

**Target sample size = 210**

n = 70 Health, 70 Social care, 70 Banking

**Participants asked to make a judgements about each scenario**

Certainty of abuse, and likelihood of taking action.

# Preview of Phase II task



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This scenario is about a 66 year old male. **Another professional tells you that recently a change to his Will has been made, leaving all possessions to the cleaner.** This older person has **major physical health problems.** **He is extremely confused and forgetful** and is currently living with family.

Having read the above scenario please move the sliders on the scales to indicate your judgement on this case:

Certain abuse is not occurring  Certain abuse is occurring

Unlikely to take action  Likely to take action

Monitor situation

Gather further information

Consult internally with colleagues/managers

Call strategy meeting/team meeting

Consult with outside organisations

Implement safeguarding procedures

If you were likely to take action, please tick those which you would choose. You can tick as many as you wish.

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