



# Detecting and preventing elder financial abuse

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# Content

1. What is elder financial abuse?
2. Project background – New Dynamics of Ageing Programme grant
3. Current research project – Economic and Social Research Council follow on grant



# What is elder 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

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

*(O'Keefe et al., 2007)*



# Project background – NDA grant

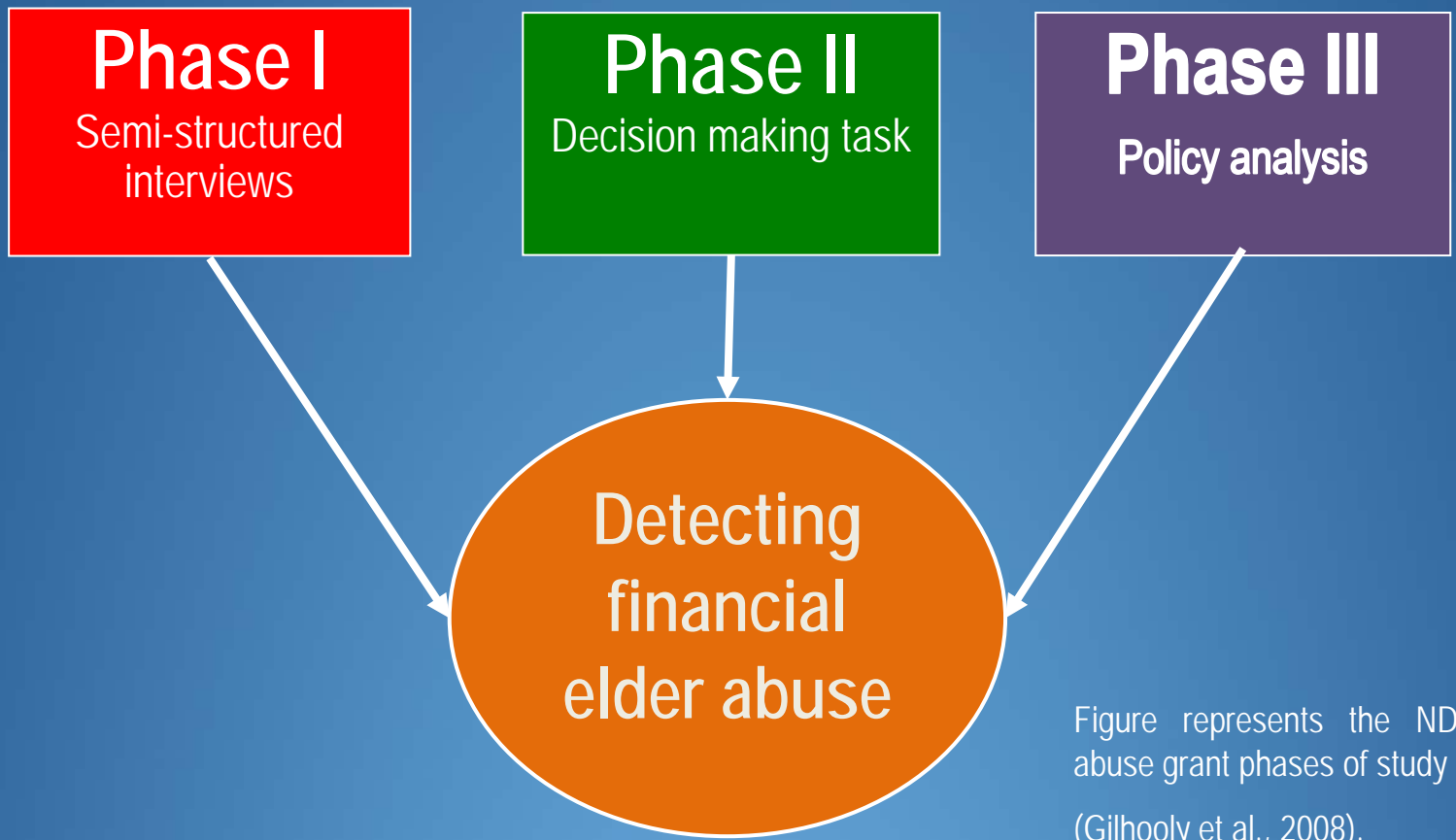


Figure represents the NDA financial abuse grant phases of study (Gilhooly et al., 2008).



# Phase I methodology

Participants	n	Job Roles
Social care professionals	23	Social workers, Team managers, Adult protection staff
Health professionals	20	GP's, OT's, District nurses
Banking professionals	20	Cashiers, Branch managers, Financial advisers

- Data collection
  - Semi-structured interviews applying the Critical Incident Technique (Flanagan, 1954) to learn about cases of financial elder abuse.



# Phase I - Semi-structured interviews

Research Question:

1. What are the cues that trigger suspicions of financial abuse?

Social care and Health cues	Banking cues
1. Identifier of abuse	1. Identifier of abuse
2. Financial problem suspected	2. Financial problem suspected
3. Physical capacity	3. Who is in charge of the money?
4. Mental capacity	

- Results for social care professionals reported in full in Davies et al., 2011.

# Cues that trigger suspicions of financial abuse – Example from social care

Cue 2 – Financial problem suspected	Quote
<ul style="list-style-type: none"> <li>• Rogue traders</li> <li>• Anomalies between finances and living conditions</li> <li>• Anomalies in accounts or bills</li> <li>• Inheritance concerns</li> <li>• Recent change to a person’s Will</li> <li>• Misuse of Power of Attorney authority</li> <li>• Stealing</li> </ul>	<p>e.g. Stealing</p> <p><i>"...[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..."</i></p> <p><i>(Social Worker)</i></p>



# Phase II – Decision making task



# Financial Elder Abuse Project

## Scenario Assessment : (62 cases left to assess)

This scenario is about a 66 year old male. A family member tells you there has been a letter from the bank which shows an overdrawn account and others showing bills haven't been paid. This older person has major physical health problems. He is at times slightly confused and currently lives in his own home.

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

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

Monitor Situation

Gather further information

Consult internally with colleagues/managers

Call strategy/team meeting

Consult with outside organisations

Implement Safeguarding procedures

Confirm



# Phase II – Decision making task

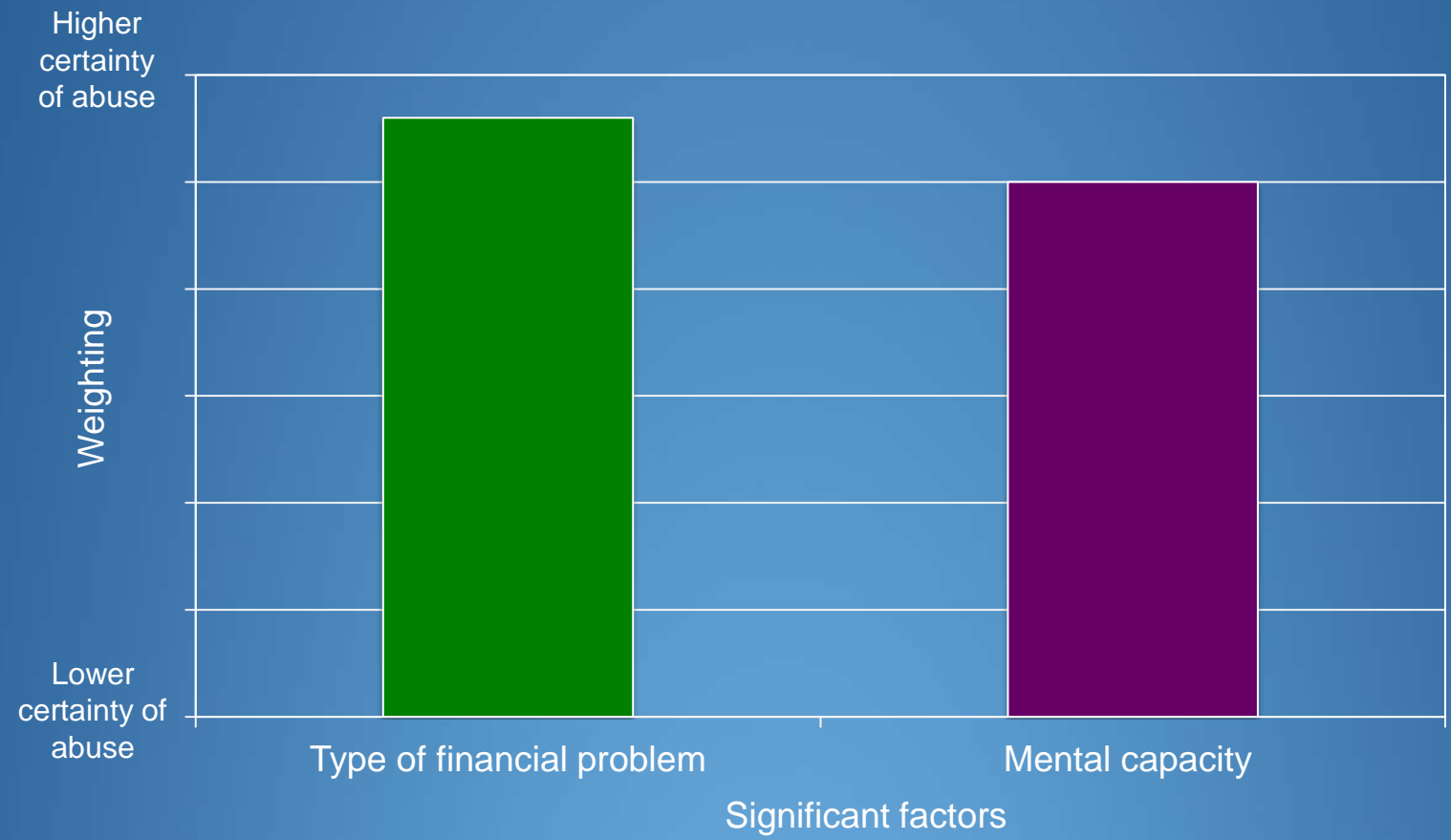
## Case scenario example

“This scenario is about a 66 year old male. Another professional tells you that recently a change to this older person’s 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 lives in his own home with a care package.”



# Phase II – Decision Making task

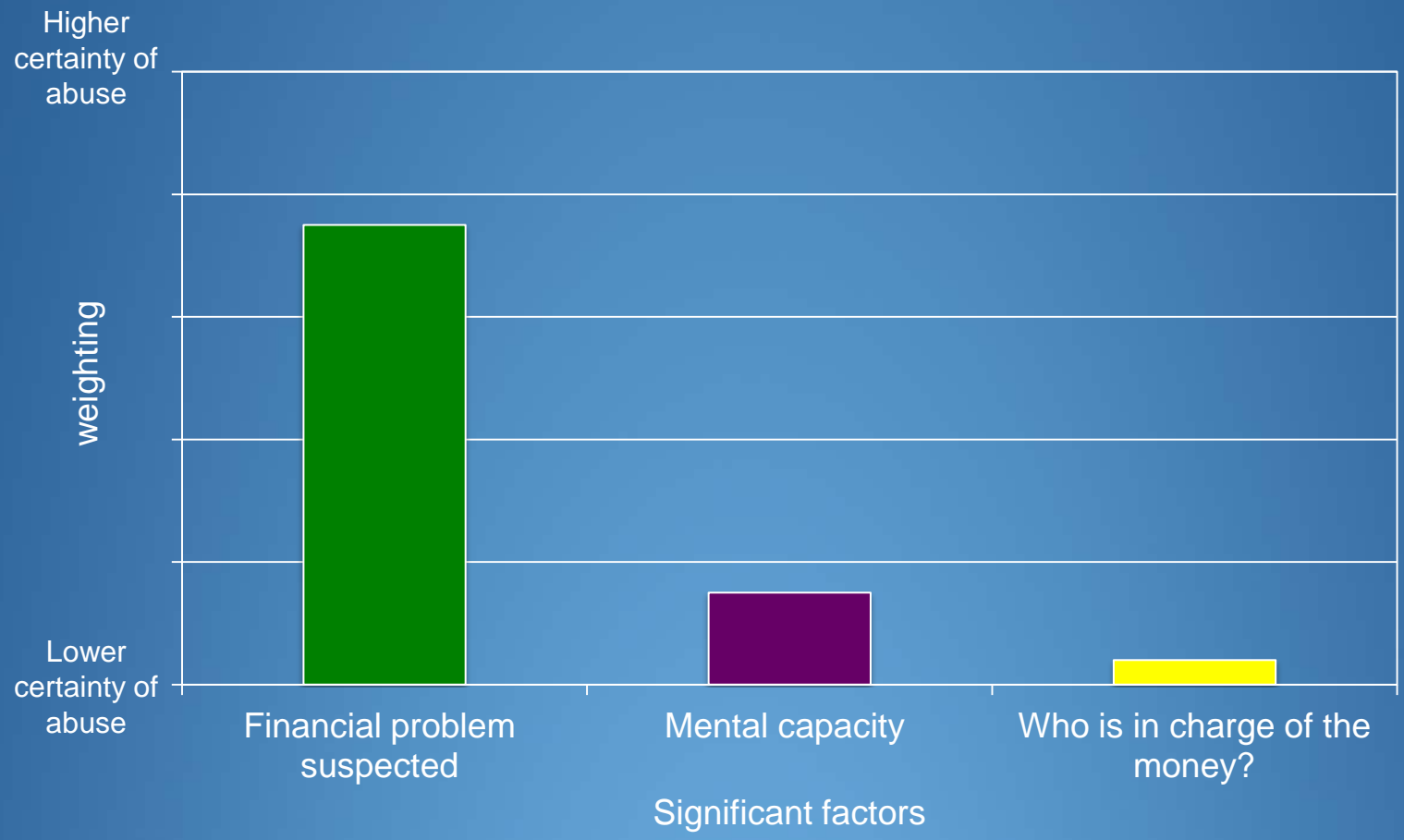
1. What are the factors that have a significant influence on social care and health professionals' certainty of abuse?





# Phase II – Decision Making task

1. What are the factors that have a significant influence on banking professionals' certainty of abuse?





# Current research project

- ❖ On line decision aids
  1. Social care and health professionals
  2. Banking professionals
  
- ❖ Educational materials
  1. Podcasts
  2. Sample set of case scenarios
  3. Seminar instruction packs
  4. Website



# Thank you

❖ Any questions?

