

**Centre for Policy
on Ageing**



**The Financial Abuse of Older People:
A review from the literature**

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March 2007

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1 INTRODUCTION AND BACKGROUND

Help the Aged commissioned the Centre for Policy on Ageing to carry out a review of the literature on financial abuse of older people as part of the charity's extensive work on financial services and older people under their financial exclusion programme. Recent research carried out for HtA ('Financial Exclusion Among Older People', 2006) has identified both the potential for financial abuse and various indicators of abuse that are of major concern. The lack of a sense of a 'map' to provide a better understanding of financial abuse became clear from the presentations in a seminar hosted by HtA on 26 October 2006. Definitions and studies of the abuse of older people often include financial abuse but focused studies on this issue are less common and there is no agreed definition of financial abuse. The seminar itself raised many issues including the fact that financial abuse should perhaps be considered alongside other finance-related crimes such as identity theft or distraction burglary. It discussed the problems associated with financial mismanagement or inappropriate arrangements for managing the financial affairs of an older person, particularly in relation to mental capacity, and the increased need for improved financial literacy.

A major part of the Centre's work for the past 60 years has been on gathering and presenting the 'evidence' to better inform research, policy and practice. Through our recent work we had also been made aware of an increasing number of media headlines pointing to various cases of what appeared to be financial abuse and, at the same time, the management of resources in later life is becoming increasingly complex. This is against the backdrop of a national policy agenda which seeks to increase opportunities and choices for older people and encourages independent living - with dignity and well-being firmly on the social and health care agenda - which raise potential risks and benefits around the management of resources by and on behalf of all people as they age. We were therefore pleased to both attend the October 2006 seminar and also to carry out this review of the literature on financial abuse of older people to help guide decisions about further research and to inform policy and practice based on the existing literature.

The review was a team-based effort carried out over eight weeks. Within such a tight timescale, and with the breadth and diversity of material uncovered (some 1000 references in total), it would have been impossible to investigate everything in great depth. We have endeavoured to highlight and complement previous studies.

Part 1 contains an Introduction to the report. **Part 2** gives a brief overview of the methods used (the full methodology is contained in the Appendix).

Part 3 is the main body of the report - a review of the literature - and is divided into sections, each containing a summary. The conclusions and recommendations at the end of Part 3 represent the views of the Centre, after consideration of all the findings in the literature reviewed. References are provided at the end of Part 3 for each item reviewed.

Part 4 details all key websites visited and assessed. **Part 5** provides a full bibliography.

2 METHODS USED*

This review aims to examine all aspects of financial abuse. Full details are contained on pp 9-12.

A general lack of awareness of the diversity of financial abuse of people in later life has created a need for the review to be as broad and as comprehensive as possible in its coverage. In order to do this, two separate search strategies were adopted. One was to locate items on financial abuse of older people, and the other was to find items on financial management of older person's affairs and strategies to avoid abuse. In addition to peer reviewed journals and literature it was important that semi-published 'grey' literature and user testimony should be adequately covered and the resources used therefore reflect that need.

The review was never intended to be a 'systematic review' and did not seek to carry out data synthesis or meta-analysis of earlier studies other than at the most elementary level. It is, however, systematic in its approach, and therefore includes elements of a systematic review including full transparency and the avoidance of bias.

Relevant literature was located through searching of online databases, hand scanning of key journals, scanning citations in key references and search engine searches of the Internet.

Key websites were browsed and searched for relevant materials and resources; researchers involved in other recent and on-going reviews were also contacted.

In total over 1,000 items were scanned and rated for impact and usefulness for the review. The majority of these items are held in the Centre for Policy on Ageing's library on ageing and older age issues.

* Full information about **the methodology** used is contained in **Appendix A** at the end of this report.

2.1 Online searching

Searching was carried out on 25 online databases and resources that were likely to yield relevant results. Databases were chosen from the social sciences, psychology, criminology, health, social policy, the legal professions, news and current affairs as well as specialist resources on abuse and older people. (See p 137.)

2.2 Hand-scanning

The electronic database searching was supplemented by hand-scanning of key journals, the Journal of Adult Protection and the Journal of Elder Abuse and Neglect, for the past eleven years (since 1996), scanning of citations in key texts and search engine searches of the internet. (See p 137.)

2.3 Web engine search and focused examination of key websites

Over thirty websites were identified as having relevant information on financial abuse, although the UK sites focus on abuse of older people in general. Financial abuse usually forms a sub section of abuse, and is not restricted to older people. In contrast, sites in the US are more focused on financial abuse of older people.

Searches of Google and Google scholar now incorporate full boolean search facilities. Broad web searches, using Google, were supplemented by focused searching and browsing of key websites. The sites chosen can be found on pp 51 – 87.

3 A REVIEW OF THE LITERATURE

3.1 A changing environment

The subject of financial abuse is not well understood, although there is a perception that older people, especially those with cognitive impairments, are often victims of this form of abuse. Empirical evidence of financial abuse is scarce. There is a dearth of up-to-date research in the UK that focuses specifically on the financial abuse of older people, and so evidence is gleaned from other studies that come across it, or wider studies of elder abuse. Through case studies and news reports many scenarios have been identified in which vulnerable older people can find themselves at risk of financial abuse. There is, therefore, a need for better evidence to underpin policy development and practice initiatives in all sectors – health, social care, financial, legal - to protect older people from financial exploitation.

Men and women are living longer into older age. In 2003 those aged 50-59 represented 37.8%, and those aged 85 and over represented 5.5% of the 50 and over population. Projections indicate these proportions will be respectively 28.6 and 7.9% by 2031. Projections for 2031 indicate a more rapid ageing of the population over the next 30 years. People aged 85 and over will then comprise 3.8% of the entire UK population. Older women outnumber older men, as death rates are higher among men than among women, although the improvement in death rates among older men has led to a narrowing of the gap. As male life expectancy improves the ratio of males to females is expected to become more even. The greater number of women than men is most pronounced among the very old, with life expectancy at birth in the UK being 75.9 years for men and 80.5 years for women in 2002. However, women are also more likely to have more years in poor health (www.statistics.gov.uk).

The number of children under 16 is projected to fall by 4% from 11.6 million in 2004 to 11.2 million in 2014. Following 2014, it is predicted to rise slowly until the late 2020s (UK 2004 based national population projections. Government Actuary's Department, October 2005).

A very small proportion of older people in Great Britain (4%) are from non-white ethnic minority groups. In 2001, 15% of people from non-white ethnic minority groups were aged 50 and over (around 672,000 people). This compares with 33% of the overall population (www.statistics.gov.uk). Minority ethnic groups in the UK tend to have a younger age profile than the white population. Whilst numbers are currently small it is recognized that future cohorts of older people will include a greater number from ethnic minority communities.

Living arrangements are also significant. Older women are more likely than older men to live alone and the proportion increases with advancing age. Among women aged 75 and over who live in private households in the UK, 60% lived alone in 2002 compared with 29% per of men of the same age (www.statistics.gov.uk).

As people get older and retire from the labour market their sources of income and levels of income change. In 2003/04, 20% of pensioners were living on low incomes in the UK. State benefits (which include the state retirement pension) are the main source of income for pensioners; the majority of pensioners have some additional form of private income. Median net financial and physical acquired wealth for those aged 60-64 was £26,000 and fell to £8,000 for those aged 80 and over in England in 2002 (www.statistics.gov.uk).

Statistics from the Government Actuary Department show that from 2007 the population of State Pension Age (SPA) is projected to exceed the number of children and by 2031 this is projected to be close to 4 million (34%).

Although at present people over 60 are less likely to have debt, this is likely to change as those living on credit age. The Financial Services Authority (FSA) estimate that whereas 5% of those aged 60-70 have financial difficulties, a much higher percentage (13%) of those aged 50-60 have experienced difficulties, which is close to the average for all age groups. It is therefore particularly important to improve the financial capability of older people.

The heterogeneous nature of the older population relating to age, income, acquired assets, health, living arrangements, marital status, family relationships, social networks, ethnic origin gives rise to a potentially wide array of methods/types of financial abuse that can be perpetrated. Many older people have valuable assets in the form of property (which may include second homes), and complex financial resources - including benefits - that can be challenging to manage on their own. Their affairs may be additionally complicated by divorce, new partners and step-children, etc. The Social Policy Research Unit at the University of York produced a scoping study in May 2006 'Minding the Money: Carers and the Management of Financial Assets in Later Life (Arksey et al.) which examines the role of informal carers in managing older people's financial affairs: 'The provision of assistance with managing finance and assets by relatives and friends raises questions of probity and propriety. Conflicts of interest and risks of financial abuse may arise.'

The House of Commons Health Committee Inquiry into Elder Abuse (2004) raised important questions and made a series of recommendations to the government requiring action around research, training, inspection, guidance, registration of workers and increased availability of advocacy services. In particular, the Committee noted that there are no standards for adult protection contained within the National Service Framework 'In order to ensure consistent good practice, we recommend that this omission is rectified.' In addition, the Committee expressed concern about the incidence of financial abuse of older people and recommended 'that the prevention, detection and remedying of financial abuse should be included as specific areas of policy development by adult protection committees'.

Following on from recommendations by the Health Committee Inquiry on Elder Abuse, the first national prevalence study of the mistreatment and abuse of older people, including financial abuse, will present its findings in summer 2007, to provide an evidence base and impetus for government action.

The Department of Health also commissioned a systematic literature review to highlight the key research on the subject of elder abuse to aid in the development of further policy and research (Manthorpe et al., 2004), which includes a section on financial abuse. It draws attention to the lack of research on financial abuse in its own right and recommends exploring collaborative work: 'Any research should involve the financial sector as well as the Pensions Agency, the proposed Link-Age initiative and other agencies with adult protection interests.'

New legislation is coming into force. The Mental Capacity Act, The Fraud Act and the Safeguarding Vulnerable Groups Act aim to improve the protection of older people from financial and material abuse, but some limitations have been noted.

There are indications that 'No Secrets', the guidance for multi-agency working to protect vulnerable adults (2000), has not been rigorously implemented and is poorly enforced so is not providing adequate protection for vulnerable older people. One in six councils in England are failing to protect vulnerable adults according to a Commission for Social Care Inspection (CSCI) survey. In a recent BBC File on 4 Report, Kathryn Stone, Voice UK chief executive said: 'It might be argued it is not effective because there is no law to support it - we have campaigned for adult protection legislation to raise it to the same status as child protection.' Action on Elder Abuse, in their March/April 2007 Action Points, point out that, if introduced, an Adult Protection Act would give professionals powers similar to those of child protection and would also send a message to abusers 'that their behaviour is unacceptable to society and will incur legal penalties'.

Recognition of and action to prevent financial or material abuse of older people is coming not just from health and social care practitioners and organisations, but also from professional bodies in the legal and financial professions such as the organisation called Solicitors for the Elderly, the Banking Association, the Institute of Chartered Accountants and the Institute of Legacy Management.

Financial exploitation has a devastating effect on older people. Not only can a comfortable lifestyle disappear, but also older people do not have the time or opportunity to recover financially. In addition, such a profoundly disturbing experience can be a life-threatening event 'characterised by fear, lack of trust and the onset, often, of acute and chronic anxiety' (Graycar and James, 2000).

The discrimination law review is investigating whether age criteria should be permitted in areas including financial services, where age is used as a proxy for risk. At present older people are often denied access to financial products, regardless of their individual risk profile, and products targeted towards older people can be more costly than for people in other age groups.

With the heightened interest in issues of financial and material abuse, within a changing environment, it presents opportunities to influence policy outcomes to the benefit of older people.

3.1.1 Aims of the study

This review aims to examine all aspects of financial abuse but, in particular, will seek to answer the following questions:

- What research exists on financial abuse and what policy and practice recommendations have come from that research?
- What is the prevalence and nature of financial abuse among older people?
- What is the prevalence and nature of financial abuse among specific sub-populations of older people, e.g. in residential care, living alone at home?
- What are the characteristics of those carrying out the abuse?
- How can evidence of financial abuse be identified and what are the difficulties in collecting such evidence?
- What are the measures and promising approaches that help prevent financial abuse?
- What should the advice be to practitioners and to older people on preventing financial abuse?
- What policy and practice recommendations should be made?
- Is there any link between financial education and financial abuse as arising from the literature?
- Is there any evidence that making use of financial services can reduce the risk of abuse?
- A critical assessment of current policies and practices for dealing with financial abuse?

As noted earlier, a detailed methodology of the study is provided in **Appendix A**. The literature reviewed is international in scope to include English language studies covering the broad areas of older people, social care, criminology, psychology, legal cases, parliament and news and current affairs. The US literature on financial abuse is more extensive than UK literature and essentially has been included where it can illuminate key issues around financial abuse, in particular preventive strategies.

3.1.2 Summary

- Demographic change will have an impact on the prevalence of financial abuse. Both men and women are living longer, and many have valuable assets in the form of property and complex financial resources - including benefits - that can be challenging to manage on their own.
- Financial exploitation has a devastating effect on older people and financial recovery is difficult.
- New legislation is coming into force: The Mental Capacity Act, The Fraud Act and the Safeguarding Vulnerable Groups Act aim to improve the protection of older people from financial and material abuse.
- There are indications that the 'No Secrets' guidance (2000) has not been rigorously implemented and is poorly enforced so is not providing adequate protection for vulnerable older people. One in six councils are failing to protect vulnerable adults according to a survey by the CSCI.
- The first national prevalence study of the mistreatment and abuse of older people, including financial abuse, will present its findings in summer 2007, to provide an evidence base and impetus for government action.

- Recognition of, and action to, prevent financial or material abuse of older people is coming not just from health and social care practitioners and organisations, but also from professional bodies in the legal and financial professions.
- Heightened interest in issues of financial and material abuse, within a changing environment, present opportunities to influence policy outcomes to the benefit of older people.

3.2 Definitions of financial abuse

The complex and diverse nature of financial abuse of older people makes it difficult to define: 'Financial abuse can range from failure to access benefits, through inadvertent mismanagement and opportunistic exploitation to deliberate and targeted abuse, often accompanied by threats and intimidation' (Wilson and Brown, 2003). The term describes a disparate range of acts arising out of different dynamics and in different contexts (Brown, 2003). However, without a universally accepted definition there is uncertainty over recognising financial abuse, reporting it, compiling evidence and prosecuting abusers (Wilber et al., 1996; Rabiner et al., 2004).

Financial abuse can take the form of the following:

- theft;
- misappropriation of money or property;
- misuse of assets;
- exerting undue influence to give away assets or gifts;
- putting undue pressure on the older person to accept lower cost/lower quality services in order to preserve more financial resources to be passed to beneficiaries on death;
- carrying out unnecessary work and/or overcharging;
- misuse of older persons' assets by professionals;
- misuse of powers of attorney.

There may be new opportunities for financial exploitation arising from government policy for self directed support in the use of direct payments/individual budgets where people are expected to manage large sums of money (Heng, 2006; Madden, 2006). Bridget Penhale (2003), exploring the views of care managers and legal practitioners towards their work in relation to older people, finances and charging for long-term care, found the issue of financial abuse was of evident concern to practitioners. Research concerning inheritance and intergenerational financial transfer suggests that many individuals want to leave their assets, including property, to family members; relatives often expect this, leading to concern over undue influence to preserve assets rather than acting in the best interests of the older person (this might even include arranging a cheaper funeral than the old person would have wanted).

New technology provides additional avenues for identity theft and financial crime such as phishing and other Internet scams that older people may be particularly vulnerable to. Sweeney (2003) notes that the ability to identify schemes, scam, or fraud e-mail received by vulnerable adults starts with simple recognition that criminals play on people's emotions, sending emails with subject lines such as 'Urgent

assistance needed' and proceeds to the realisation that many victims are enticed by promises of monetary rewards. There continue to be postal and telephone scams of a similar kind that can catch people out, for example where they are offered 'free' holidays that the older person may want to try to win for their children or grandchildren.

There are an increasing number of financial scams, consumer frauds and distraction burglaries targeted at vulnerable older people (Anders, 1999; Tueth, 2000; Reiboldt and Vogel, 2001; Alt and Wells, 2004; Rosato and Gallardo, 2005; Cohen, 2006).

Financial abuse is acknowledged as a category within the wider context of elder abuse. As early as 1984, Mervyn Eastman identified financial abuse as '... when a relative either fraudulently exploits the elderly dependent's finances for personal gain or ... where a family member actually steals from the purse of the elderly dependent.'

Action on Elder Abuse, a UK voluntary organisation that works to protect, and prevent the abuse of, vulnerable older adults, defines financial abuse as 'stealing from, defrauding someone of, or coercing someone to part with, goods and/or property'. Its definition of elder abuse revolves around 'any relationship where there is an expectation of trust'; as such it excludes abuse perpetrated by strangers (Fitzgerald, 2004).

'No Secrets', the guidance for multi-agency working to protect vulnerable adults, states 'Abuse is a violation of an individual's human and civil rights by any other person or persons.' Within that broad definition of abuse, the guidance states that consideration should be given to various factors: 'Abuse may consist of a single act or repeated acts. It may be physical, verbal or psychological, it may be an act of neglect or an omission to act, or it may occur when a vulnerable person is persuaded to enter into a financial or sexual transaction to which he or she has not consented or cannot consent. Abuse can occur in any relationship and may result in significant harm to, or exploitation of, the person subjected to it.'

The 'No Secrets' guidance goes on to identify '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' (Department of Health, 2000). Local authorities generally are using this definition as guidance for implementing local protection policies and procedures.

The House of Commons Health Committee Report on Elder Abuse (2004) criticised the definition of vulnerable adults given in 'No Secrets' as being too restrictive, i.e. including only those requiring community care services. However, the government response (2004) states that the definition is wide and includes individuals in receipt of care services, those in receipt of other services such as health care, and those who may not be in receipt of care services: 'a person who is or may be in need of community care services ...; and who is unable to take care of him or herself, or unable to protect him or herself against significant harm or exploitation.'

The Council of Europe defines financial abuse broadly as 'any act, or failure to act, which results in a significant breach of a vulnerable person's rights, civil liberties, bodily integrity, dignity or well-being, whether intended or inadvertent, including

sexual relationships or financial transactions to which the person has not or cannot validly consent or which are deliberately exploitative' (2002).

Commission for Equality and Human Rights monitors elder abuse as a violation of individual and human rights, using the definition of 'No Secrets' guidance. To identify financial abuse, evidence will be found to demonstrate the illegal or unauthorised use of a person's property, money, pensions or other valuables.

Hilary Brown (2003) suggests new ways of looking at the phenomenon of financial abuse that includes the interaction between financial abuse and neglect in the context of adults who lack capacity. Given the complex dynamics, assessment of financial abuse has to take into account factors such as the intentions of the (potential) abuser and their relationship with the vulnerable person; the nature of the transaction(s) whereby the mechanisms were put in place to access the money; the extent to which the money is being used properly to meet the vulnerable individual's needs; the degree of harm of loss to the vulnerable person; any conflicting interest the attorney/receiver has in terms of eventual inheritance; any competing claims from other relatives/associates that are being overlooked or sidelined. Professor Brown presents a working definition of financial abuse as: 'The intentional or opportunistic appropriation of the income, capital or property of a vulnerable person through theft, fraud, deception, undue influence or exploitation; including the hoarding of a vulnerable person's resources for future gain which is also a form of exploitation and may be associated with culpable neglect.'

3.2.1 Summary

- The complex and diverse nature of financial abuse of older people makes it difficult to define. The term describes a disparate range of acts arising out of different dynamics and in different contexts.
- Financial abuse can range from failure to access benefits, through inadvertent mismanagement and opportunistic exploitation to deliberate and targeted abuse, often accompanied by threats and intimidation.
- New opportunities for financial exploitation arise from government policy such as direct payments/individual budgets where people are expected to manage large sums of money; financial assessments for long term care involving property.
- New avenues for crime arise from new technology, e.g. phishing, internet scams.
- Distraction burglary, consumer fraud, financial scams such as telephone contests and get rich quick investment schemes are targeted at vulnerable older people.
- Without a universally accepted definition, there is uncertainty over recognising financial abuse, reporting it, compiling evidence and prosecuting abusers.
- Action on Elder Abuse, 'No Secrets', Council of Europe, Commission for Equality and Human Rights have varying definitions of financial abuse within the context of elder abuse.
- A working definition of financial abuse, that includes the interaction between financial abuse and neglect in the context of adults who lack capacity, has been developed by Hilary Brown. Given the complex dynamics, assessment of financial abuse must take into account a range of factors.

3.3 Pervasiveness of financial abuse

3.3.1 How extensive is financial abuse?

Researchers are agreed that the true extent of the financial and material abuse of older people will be difficult to determine, at least in part through under-reporting (National Center for Elder Abuse, 1998; Choi and Mayer, 2000; Hafemeister, 2003). A financially abused older person may not be aware of the abuse and, if aware, may not wish to report the abuse so as not to further damage the relationship with a person, possibly a close family member, on whom they may be dependent. In addition, an older person who is the subject of a confidence trick by a stranger, may be too embarrassed to report the crime.

There is a lack of data on a national scale to determine the prevalence of financial abuse in the United Kingdom. To rectify this, the Department of Health has commissioned a study, partly funded by Comic Relief, to be carried out by the National Centre for Social Research and King's College Institute of Gerontology. 'The UK national prevalence study of the mistreatment and abuse of older people', which began in August 2005, is due to present its findings in summer 2007. The study has three key aims: (1) to estimate the overall prevalence of abuse to cover physical; emotional; financial; sexual; and neglect; (2) to examine the characteristics of abuse - who is abusing, frequency, severity, impact and whether respondent sought help; and (3) to examine risk factors and protective factors. A national survey of prevalence examines the experience of people aged 66 and over living in private accommodation in all four countries of the UK. The study will include a nationally representative sample survey covering 1,100 adults aged 66 and over in England and 300 each in Scotland, Wales and Northern Ireland (McCreadie, 2006).

Community-based, random sample studies, such as the National Centre for Social Research / King's College-Comic Relief funded study above, can give a true picture of the prevalence of financial abuse among older people. Studies based on cases, from either professional agencies or help-lines, while able to give a picture of the balance between different types of abuse, and the nature of victims and perpetrators, are likely to overestimate the prevalence of financial abuse in the community since the subjects of cases are likely to be the most vulnerable older people.

Until the Comic Relief study reports later this year, there will have been no national community-based prevalence measure of financial abuse in the UK since Ogg and Bennett's 1992 Omnibus survey found that financial abuse had been experienced by 1.5% of respondents aged 60+.

In Canada, a 1990 telephone survey of 2,008 older people living in private homes (Podnieks, 1992) reported 2.5% had suffered material abuse. This survey also clearly showed the secondary effects of financial abuse and the depression and despair that it can cause. Ten per cent of those financially abused reported themselves as 'not happy at all' compared with only 1% for the rest of the sample and 29% of the recipients of financial abuse had 'wished their life would end' compared with only 8% for the rest of the sample.

In the USA, Pillemer and Finkelhor's 1988 random sample survey of 2,020 community dwelling older people in Boston, Massachusetts found an overall prevalence rate of 3.2% for all type of abuse but specifically excluded financial abuse from the survey (Pillemer and Finkelhor, 1988), so abuse overall is likely to be much higher than this figure.

A 'nationally representative' 1998 US study, the 'National elder abuse incidence study' which looked at Adult Protective service reports and polled 1,100 'sentinels', specially trained individuals in agencies having contact with 'the elderly', found that financial abuse was the second most frequently occurring type of abuse, accounting for 30% of reported incidents but was also the second most difficult type of abuse to substantiate (National Center for Elder Abuse, 1998).

In Australia, a study of medical records for a 12 month period from July 1990 to June 1991 (Kurrle et al., 1992) found a rate of occurrence of elder abuse of 4.6% of which 16% was material/financial abuse (0.72% overall).

In Holland, a 1993 survey of 1800 older people living alone in Amsterdam (Comijs et al., 1998) found 1.4% had suffered financial abuse or exploitation.

There have been several small-scale studies investigating financial abuse, sometimes as an element of a wider study on elder abuse, both in the UK and internationally (Arksey et al., 2006). All of these studies indicate that financial exploitation in some form is all too common. Catriona Marchant, writing in *Community Care*, reports a survey by Homer of patients in a long-stay hospital in which 23% were being financially abused and research by Rowe which found 88% of community-based confused elderly people were having their affairs illegally or inappropriately managed (Marchant, 1993).

Smaller local community-based UK studies of cases are, however, characterised by the variation in results. In evidence submitted to the 2003 House of Commons Health Select Committee on Elder Abuse, in Oxfordshire 34% of abuse cases were financial, in Nottingham 9%, while in Middlesborough they formed the majority of cases.

The Tizard Centre at the University of Kent conducted a study exploring the incidence, risk factors, nature and monitoring of adult protection alerts. All the adult protection alerts recorded on two local authority databases - Kent and the Medway - (over 6,100) were examined and analysed between the years 1998 and 2005; most were recorded from 2000 since the introduction of 'No Secrets' guidance. Almost 60% of all alerts related to older people (65+), including older people with mental health problems. Older people were more likely to experience financial abuse than other groups of vulnerable adults. For older people, financial abuse accounted for nearly a fifth (19.5%), multiple abuse for over a quarter and physical abuse for a fifth (19.7%) of cases. Older people with mental health problems were most likely to experience multiple and physical abuse, with financial abuse in 11% of alerts (Cambridge et al., 2006).

Individual local authorities are required by the 'No Secrets' guidance to collect data on adult protection referrals. Ninety-nine local authorities have produced a multi agency annual report or statement (Action on Elder Abuse, 2006). An example of

such a report, the Cambridgeshire Protection of Vulnerable Adults from Abuse Annual Report 2004-2005, notes that the majority of cases of abuse were against older people, and financial and material abuse was the commonest form of single abuse. The research by Action on Elder Abuse on adult protection data collection and reporting requirements draws attention to the inconsistencies in collecting and reporting data. 'The introduction of the proposed National Reporting requirements for collection of data on Protection of Vulnerable Adult referrals along with the formulation of a performance measure will help to lift the status of this work. It will help to ensure that it remains a priority for all agencies participating in Protection of Vulnerable Adult policies, procedures and systems' (Action on Elder Abuse, 2006).

Calls to the Action on Elder Abuse telephone helpline provide further evidence that older people are experiencing financial abuse. In its report, 'Hidden Voices' (Fitzgerald, 2004), analysis of calls made indicates that financial abuse is the second most common form reported (20%), after psychological (34%). During 2006, 471 calls to the helpline revealed that older people had been deprived in various ways of an estimated £7.8 million (Action on Elder Abuse, 2007).

These figures are confirmed by an analysis of calls to the Age Concern Scotland abuse helpline from September 2004-2005 which found 20% of abuse was financial with 36% psychological, 25% physical, 12% institutional, 2% sexual and 5% neglect. (Age Concern Scotland website <http://www.ageconcernscotland.org.uk/section/info.asp?p=197> 2007)

A similar analysis by Age Concern New Zealand of referrals to its Elder Abuse and Neglect Prevention Services between July 2002 and June 2004 found material/financial abuse to be the second most common form of abuse (42%) after psychological abuse (59%). Eighty per cent of cases involved more than a single incident. Forty-two out of the 1,288 cases examined involved misuse of Enduring Power of Attorney (Age Concern New Zealand, 2005).

The risk of financial abuse is a major concern for the Public Guardianship Office (PGO) in England and Wales and the Court of Protection. The Master of the Court of Protection, Denzil Lush, has suggested that some 10-15% of cases brought to the Court involve some element of abuse or impropriety (Brown et al., 2003). In 2004 Lush suggested that in the region of 100,000 unregistered Enduring Powers of Attorney may have been used to perpetrate financial abuse. Difficulty in identifying this abuse arises because there is no direct supervision or accountability of attorneys. A review of 51 cases identified the risks and explored the safeguards needed to prevent misappropriation of clients' funds, and suggested that, in at least 4% of those cases examined, abuse may have occurred (Burns and Bowman, 2003). If these findings are generalised into an overall incidence rate for the PGO's current client caseload of approximately 60,000, it would suggest that approximately 2,350 cases may need to be flagged up or held under a higher level of scrutiny.

The pervasiveness of the financial abuse of older people has been the subject of a number of recent studies in Australia. A study in Queensland found that financial abuse had been observed by a broad range of ageing-services personnel. The results of a mail survey completed by 159 Aged Care Assessment Team (ACAT) members, allied health professionals, and other persons working with older adults reported that 86% of ACAT respondents and 70% of other respondents indicated that they had

concerns about the misuse of an older person's assets at least once, and 80% of ACAT respondents and 57% of other respondents indicated they had such concerns more than once (Tilse et al., 2003).

A Canadian study of case files opened between April 1995 and March 1996 at the Office of the Public Trustee of Manitoba found 21.5% of cases were suspected of financial abuse (Bond et al., 1999).

Financial Abuse often occurs in combination with other forms of abuse. Undue influence, psychological abuse, including deception, intimidation, and threats, often accompany financial exploitation (McCreadie and Quigley, 1999; Tueth, 2000; Cambridge et al., 2006).

3.3.2 Settings, victims and perpetrators

Financial abuse of older people is a subtle, insidious crime that is much more likely to consist of a pattern of behaviour than a single incident (Wilber and Reynolds, 1996).

A 2005 study, by psychiatrists, of 'undue influence' as a form of elder abuse listed the following factors as predisposing an older person to financial exploitation: advanced age (75+); female; unmarried/widowed/divorced; organic brain damage; cognitive impairment; physical, mental or emotional dysfunction (especially depression); recent loss of spouse or divorce; living alone; social isolation; estranged from children; financially independent with no designated financial caretakers; middle or upper income bracket; taking multiple medications; frailty. Male perpetrators were characterised as: having a sociopathic or antisocial character disorder; developing a caregiver role; living with the victim; being economically dependent on the victim; having a history of mental illness or substance abuse; often related to the victim; and having health problems (Hall et al., 2005).

From the published analysis of calls to the Action on Elder Abuse helpline up to 2004 we can infer that 77% of financial abuse takes place in the home with 16% in care homes, 5% in sheltered housing, 2% in hospital and 1% elsewhere. As a proportion of all abuse in each setting, financial abuse is greater in sheltered housing (23%) and at home (24%) than it is in care homes (14%) or hospitals (8%). It is predominantly relatives who perpetrate abuse in the home setting, although 37% of abuse by paid workers is financial (Fitzgerald, 2004).

A more recent analysis of the calls made during 2006 to the same helpline, focusing on financial abuse, revealed that 53% of financial abuse of older people is by a grown-up son or daughter and as much as 69% overall by a family member (Action on Elder Abuse, 2007).

These figures need to be viewed in the context of figures from an Australian study (Tilse et al., 2005) that 54% of informal asset management carried out on behalf of older people is on behalf of a parent or parent-in-law and 74% is for a family member of some kind. Family members should therefore be seen as no less safe than others in handling the financial affairs of older people

The analysis of the Action on Elder Abuse helpline calls relating to financial abuse for 2006 further revealed that, while victims were often the oldest old, abusers were often middle aged. While 49% of victims were aged over 80, 81% of abusers were aged 60 or under with more than a half (52%) aged 41 to 60 (Action on Elder Abuse, 2007).

An analysis, by Age Concern New Zealand of referrals to its Elder Abuse and Neglect Prevention Services between July 2002 and June 2004, found 37% of financial abuse was by a son or daughter, 16% by a husband, wife or partner and 67% by a family member. Seventy-two per cent of financial abuse took place in the victim's own home and 14% in residential care. Ten per cent of material/financial abuse cases were institutional and 41% of cases of institutional abuse were financial. 'Rest homes' were the institutions most commonly identified as sources of institutional abuse (Age Concern New Zealand, 2005).

The Tizard Centre study (Cambridge et al., 2006) supports the finding that abuse type is related to location and abuse is more likely to be financial at home. In residential care only 7% of abuse is financial whereas at home financial abuse and exploitation make up 25% of cases. From the published figures we can infer that, in Kent and Medway, 63% of reported financial abuse occurs in the home and 26% in residential care. In addition, financial abuse is more likely to be carried out by males at home and females in residential care settings. Financial abuse at home is more likely to be by family whereas in the residential care setting it is more likely to be by paid staff. Fifty per cent of financial abuse is carried out by family/partner/carer, 36% by domiciliary or residential care staff and 5% by home managers.

In a pilot study of abuse among older adults in Beer-Sheva in Israel (Iecovich et al., 2004) data from questionnaires completed by social workers were collected over a 1-year period, during which 120 new cases of abuse and neglect were identified, an incidence rate of approximately 0.5% in a population of 24,800 older adults. This incidence rate is significantly lower than that found in other countries and is likely to be an underestimate, recording, as it does, only cases reported to social workers. While mental abuse was the most prevalent form of abuse, 38% were economically abused. The majority (81%) of economic abuse victims were women. Nearly half (49%) were aged 60-74, 40% were aged 77-84 and the remaining 11% were aged 85 or over. Less than one quarter (23%) were married but 79% lived with others. Unmarried women who were frail, had disabilities, and lived with others were at the greatest risk of financial abuse. More than three-quarters (76%) of perpetrators of economic abuse were men and just under half (47%) were married. The average age of abusers, for all types of abuse, in the study was 54 years, confirming other studies that abusers tend to be middle-aged males.

These findings are similar to other studies. In a 2002 survey of 1,017 organisations and 129 GPs in Western Australia, Boldy et al. found that 81% of known abuse cases and 21% of suspected abuse were financial. Overall, 77% of known victims of abuse were females and 28% were aged 75 or over. While only 25% of known female victims were aged 75 or over this rose to 39% for known male victims. Looking at the abuser's relationship to the victim, it was found that 43% of abusers were a son or daughter (Boldy et al., 2002; Boldy et al., 2005).

A 1999 study of 128 older adults identified as potential mistreatment cases in Quebec found financial exploitation in 41% of cases. For abuse by a spouse, only 13% of cases involved financial abuse, compared with 87% of cases which involved psychological abuse. However, for abuse by an adult child, 59% of cases included financial abuse with the same percentage including some form of psychological abuse. For all types of abuse, three-quarters of the victims were women and the majority of the perpetrators (65%) were men (Lithwick et al., 1999).

A study of 370 case files from Protective Services for Older Adults in Erie County, New York between 1992 and 1997 found financial exploitation in 38% of cases but financial mismanagement problems in 62% of cases. Financial exploitation was more common among older individuals, those who owned their own home, had financial mis-management problems and had 'cognitive deficits' (Choi and Mayer, 2000). Those exploited were, on average, in their late seventies. Sixty per cent of exploiters were relatives, mostly adult children, but 40% were not related (Choi et al., 1999).

Jackie Pritchard (2001) examined the experiences and needs of male victims of elder abuse. During a 3-year period, 258 vulnerable older adults in England were identified as being victims of elder abuse; 23% were men. Twelve older male elder abuse victims completed in-depth interviews, while other men participated in focus group interviews. It was found that the most frequent form of abuse involved financial deprivation, theft, or fraud of various kinds; gross physical neglect was also common. Male victims experienced the same types of abuse as female victims, and similarly experienced recurring patterns of abuse within their lifetimes.

Hidden Voices (Fitzgerald, 2004) also reports that men are more likely to experience financial abuse than women (23% men; 20.7% women).

The fact that more women than men are identified as suffering abuse is likely to reflect the reality that women live longer than men and are consequently more likely to be living alone. It is their circumstances that make women vulnerable to abuse, not their gender (Fitzgerald, 2004).

The risks of financial abuse in the home setting are dependent on living arrangements. Claudine McCreadie in a review of research outcomes in elder abuse reports that while older people living with others are at greater risk of physical abuse, those living alone are at greater risk of financial abuse (McCreadie, 2002). This finding contrasts with those from the Israeli study, mentioned earlier, which found that unmarried women who were frail, had disabilities, and *lived with others*, were at the greatest risk of financial abuse (Iecovich et al., 2004).

3.3.3 Financial abuse in residential care

Most financial abuse takes place in the victim's own home but up to 25% may occur in the residential care setting (Cambridge, 2006) Some studies have addressed the problem of financial abuse of older people in residential care.

In a survey of managers of residential care facilities in Wellington, New Zealand, 54% of managers had identified financial abuse in the previous 6 months and financial abuse was identified in 46% of instances of abuse. When asked to identify

the person responsible for a particular instance of abuse, a spouse, child or another relative was nominated in 63% of instances (Weatherall, 2001).

In a residential care setting, one possible form of financial abuse of vulnerable older people is thefts by staff. In a recent postal survey of 1,116 employees in 47 nursing homes in the USA, 1.53% of staff reported that they had stolen, mainly food, sweets and flowers, from residents but over 50% saw or suspected work colleagues of stealing money, credit cards and cheques. In a parallel survey of relatives, using a pickup questionnaire, over 50% of relatives said they had noticed items, mainly clothes, missing and 20% suspected that staff were responsible (Harris et al., 2006).

A 2005 study in Scotland found that when older people move into residential care they may have their adult status and autonomy eroded. This is illustrated in areas where adults usually act autonomously - the control of money and financial affairs. A high proportion of older people surrender their financial autonomy by handing their pension to the local authority or a home owner and receiving a 'personal allowance' in return. In many cases this personal allowance is so small (less than £20 per week) as to preclude previously enjoyed leisure activities. In others the personal allowance itself is held by the home owner. Residents feel unable to challenge this loss of financial control and had often been unaware, at the time of moving in, of the financial implications of moving into residential care (Bland, 2005).

In contrast, in the Langan and Means 1994 survey of residential care staff in Kirklees, care staff complained of relatives keeping back some of the personal allowance although some respondents expressed reservations about the wisdom of home owners acting as appointees. The Kirklees study addressed many of the issues around managing the financial affairs of someone with dementia and charging a patient for care. Many care staff handling the finances for a resident with dementia were afraid that they might be accused of financial abuse. There were seen to be inadequate personal safeguards, lack of guidelines and lack of knowledge (Langan and Means, 1994).

Issues around the management, in care homes, of financial assets of residents who lack capacity and the conflicting tensions between relatives and care staff arise, in part, from the fact, reported by Langan and Means, that 'there is strong research evidence that many elderly people feel a strong desire to leave their money to their children rather than to have it consumed by the costs of services received in the last few years of life. ... Some might feel more abused at the withdrawal by government of free continuous care services for people like them rather than angered at the manipulative behaviour of their children as they try to undermine the full effects of these policy changes' (Langan and Means, 1995).

3.3.4 Black and minority ethnic groups

Very little has been written about patterns of financial abuse within black and minority ethnic communities in the United Kingdom who do not, in any case, form a single homogeneous group. Writing in 1999, Patel recognised that, among some groups, where there was greater owner occupancy, in many cases households were multi-generational and it was unlikely that the elder commanded a share of the house, having already distributed it among family members. This made assessments difficult

and, when required to pay for care, family conflict sometimes ensued and in some cases led to elder abuse (Patel, 1999). In parallel studies of older people from the South Asian and majority communities in Scotland, it was noted that 60% of South Asians lived with family members other than a spouse, and only 20% lived alone compared with 54% for the majority community. The South Asians living with family maintained a full role within the family unit even if they had relinquished financial responsibility (Bowes, 2006).

A 1998 conference organised by Action on Elder Abuse looked at abuse in the Chinese, Jewish and Polish communities and heard about cases of financial abuse in the Asian community, including the attempted expropriation, by family members, of property held in the country of origin (Scott, 1998).

A number of studies have looked at patterns of abuse in individual black and minority communities in the USA. An Illinois study of 865 cases in an Elder Abuse Provider Agency between 1989 and 1999 found no significant differences between black and non-black communities in many respects. Although 52% of black victims were married compared with 61% for non-blacks and average monthly income for non-blacks was over 90% higher than for blacks, 54% of both groups had a monthly income of less than \$100. For both communities, 73-75% of victims were female. For the non-black group 57% of abusers were male but for the black group the majority (53%) were female. Fifty-one per cent of the financial abuse was experienced by black victims although they made up only 45% of cases overall. According to the author, unlike an earlier study by Griffin in 1994, this study did not show that blacks are more susceptible to financial exploitation than non-blacks. This study also challenged the assertion that perpetrators of financial abuse are more likely to have drug-related problems (Dimah, 2001).

3.3.5 Housing and financial abuse

The majority of older people living in private rented accommodation are older women living alone. Older private tenants experience financial problems around levels and changes in rent, the collection or non-collection of rent and the fear of major rent rises following minor improvements or repairs. For the most part, however, problems centre around harassment rather than abuse (Fear et al., 2004).

In 2001, 64% of people aged 65-74 and 56% of those aged 75+ owned their homes outright. Issues of financial abuse for owner-occupiers centre, firstly, around being 'asset rich, income poor' and being persuaded to buy equity release products that offer very poor value for money (Coulter, 2006a; Coulter, 2006b). Secondly, owner-occupiers may themselves have, and also experience from their children, ambivalent attitudes and pressures around inheritance of their major asset, the family home (Rowlingson, 2006).

The home information pack due to be launched in 2007 as part of the Housing Act 2004 may have implications for older home owners wishing to sell. A home inspector-prepared energy performance certificate will be required by all sellers, and there is potential for exploitation by uncertified Home Inspectors, as well as bogus traders attempting to capitalise on the Certificate and the Report as a reason for gaining access to the house, and an excuse for undertaking unnecessary work. Even

the legitimate acquisition of a certificate could be quite a burden for someone on a low income, who is only selling, and therefore does not benefit from having a certificate containing information about a new property.

3.3.6 Financial abuse by professionals

The Protection of Vulnerable Adults (POVA) list was introduced in 2004 to ensure that people deemed unsuitable were prevented from working with vulnerable adults. Twenty five of the first 100 referrals to the list were for financial abuse (Stevens and Manthorpe, 2005). The Tizard study of adult protection alerts in Kent and Medway found that 41% of cases of financial abuse were by professional staff of some kind. The study found that 8.5% were by residential/nursing home staff, 4.7% by a manager or home owner and 15.3% by staff whose role was not known (Cambridge et al., 2006).

The 2006 study by Harris et al. mentioned earlier, looked at thefts by nursing home staff in the USA, but there has been no systematic study of financial abuse by professionals in the UK. There is no reason to suspect that financial abuse by professionals is common but occasionally high profile cases hit the headlines. Harold Shipman, the Greater Manchester GP who almost certainly murdered over 250 elderly patients, was probably only motivated by financial gain in the case of his final victim. In January 2007, Gervase O'Donovan, an accountant and former Mayor of Bath, was struck off by the Institute of Chartered Accountants for using, for his own purposes, large sums of money taken, using a Power of Attorney, from the account of an elderly client with dementia (Institute of Legacy Management, 2007).

3.3.7 Financial crime

Conventional wisdom holds that older people are more vulnerable to financial 'scams' and frauds than younger people. There is, however, conflicting evidence on this issue. The American Association of Retired Persons (AARP) conducted interviews with 745 victims of telemarketing fraud in 1995 and found that fraud victims are 'besieged by telemarketers' (AARP, 1996). Ninety-nine per cent of the fraud victims interviewed reported that they had been contacted by a telemarketer, notifying them that they had won a prize or sweepstakes, or were selected as one of a few people who were eligible for a prize.

Forty-two per cent of the victims interviewed reported that they had received 20 or more such calls during the previous six months by telemarketers who either asked for a charity contribution, tried to sell the victim something, or were notifying them about a contest or sweepstake. This research found that older people (aged 50+) were more likely to be the victims of telemarketing fraud. Fifty-six per cent of victims were aged 50+ compared with 36% for the general population.

Further surveys by AARP in 1996 and 1997 found that 14% and 12% respectively of the sample had responded by providing a credit card number or sending in money to make a purchase, investment or donation, or to enter a contest. In its 1996 survey, AARP found that victims tended to be well educated, well informed, relatively affluent and not socially isolated. In 1995, in the USA, Titus et al. carried out a telephone survey to a representative probability sample of 1,246 respondents aged

18+ which found that, while 15% of the sample had been successfully victimised by fraud in the previous year, those aged 65+ were less likely to report being fraud victims and the probability that a fraud attempt would be successful was unrelated to age or any other demographic variable. Victims are repeatedly targeted.

'One of the surest ways to become a personal fraud victim is to have been a victim' (Titus, 1999).

In the United Kingdom, 'bogus calling' or 'distraction burglary, targeting older people, is an issue causing great concern. In 2002/3 an NOP telephone survey commissioned by Help the Aged found that 3% of respondents aged 60 or over had been approached or become a victim of someone trying to gain entry to their home through a trick. This survey found no significant difference in the targeting of younger and older age groups, which contrasts with national crime statistics where 'older people are significantly over-represented in the distraction burglary figures' (Thornton and Hatton, 2003). Home Office statistics for 2005-6 show distraction burglaries per 10,000 household to be particularly high in London, the East Midlands and South Yorkshire (Home Office, 2007).

3.3.8 Summary

- In the United Kingdom between 0.5% and 2.5% of all older people, living at home, admit to experiencing some form of financial abuse or exploitation. A definitive figure is expected from the NatCen/Kings/DH/Comic Relief study reporting in summer 2007.
- Any estimates are likely to be underestimates through under-reporting.
- In the UK, studies generally show that around 20% of abuse is financial but some studies have found financial abuse in over 80% of cases.
- Indications are that 60-80% of financial abuse takes place in the home and 15-20% in residential care.
- Over 50% of financial abuse is by a grown-up son or daughter and nearly 70% by a family member but, since these groups offer comparable proportions of the financial help received, they should be viewed as no less safe than other helpers.
- Although the majority of victims tend to be older women living alone this is to some extent because the majority of older people are women in these circumstances and, proportionately, men, as they age, may be slightly more vulnerable to financial abuse than women.
- Perpetrators tend to be middle-aged males with psychological or other problems.
- Financial abuse, both at home and in residential care, is tied up with societal attitudes to inheritance.
- Older private tenants and owner-occupiers each experience particular financial problems arising from their housing circumstances.
- Very little is currently known about the financial abuse of older people in black and minority ethnic communities in the United Kingdom and further research is required

3.4 Interventions – recognising and preventing abuse

3.4.1 Indicators of financial abuse

Financial abuse is a complex area and by its nature much abuse remains hidden (Pritchard, 1995). Victims of abuse may be ashamed or fearful and therefore unwilling to report it or refuse to recognise the abuse. They may also be socially isolated with no one to share their concerns with, and therefore not able to discuss and confirm their suspicions that they are being exploited. Alternatively they may be fully aware that they are being taken advantage of but for other reasons choose not to do anything about it (Penhale, 2003). For instance the victim may depend on the abuser for social and emotional support (Wilson et al., 2003). It is difficult for professionals, relatives and informal carers to recognise that abuse is taking place. Trying to prove financial abuse is taking place is particularly difficult (Pritchard, 1995).

Practitioners, professional bodies and researchers have developed a series of indicators to recognise financial abuse that are of potential use for devising prevention programmes (see for example, Ogg, 1993; Pritchard, 1995; Comijs et al., 1998; Bond et al., 1999; Hanover Housing Association, 2000; Walsh and Bennett, 2000; Kurrle, 2001; Wilson, 2002; Rabiner et al., 2004; Daly and Jogerst, 2005; Reed, 2005; Furness, 2006).

The organisation Solicitors for the Elderly provide the following indicators of financial abuse:

- Signatures on cheques, etc that do not resemble the older person's signature or are signed when the older person is unable to write.
- Any sudden changes in bank accounts, including unexplained withdrawals of large sums of money by a person accompanying the older person.
- The sudden inclusion of additional names on an older person's bank accounts. Often these individuals will be unrelated to the older person.
- Abrupt changes to or creation of wills.
- The sudden appearance of previously uninvolved relatives claiming their rights to an older person's affairs and possessions.
- The unexplained sudden transfers of assets to a family member or someone outside the family.
- Numerous unpaid bills, overdue rent, care home bills, public utilities bills, etc when there is someone supposed to be paying bills for them.
- 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 TV, personal grooming items, appropriate clothing items, that the older person should be able to afford.
- The unexplained disappearance of funds or valuables such as art, silverware, jewellery.
- Deliberate isolation of an older person from their friends and family, resulting in the carer alone having total control.

(Solicitors for the Elderly/Anne Edis, 2005)

Rabiner et al. (2004) provide a detailed list of potential signs of financial exploitation that are broadly similar to those listed above, but include also:

- Bank statements ... no longer coming to the older person's home.
- New 'best friends'.
- Overcharges for, or non delivery, of care-giving services.
- Use of legal documents such as powers of attorney that the older person did not understand when they signed.
- Family members who live with the older person and refuse to pay rent or coerce the older adult to care for grandchildren without payment.
- Use of the power of attorney and other legal devices for purposes beyond those for which it was originally intended.

In a study on the financial abuse of mentally incompetent older Canadians (Bond et al., 1999), of eleven most frequently reported indicators of abuse, non payment of bills for expenses within the personal care home accounted for over 25% of cases where money should have been available to pay them.

While the above lists are commonly quoted in the literature as indicators of financial abuse, as noted previously an older person may experience more than one type of abuse at the same time, and the abuse may occur in more than one setting (Fitzgerald, 2004). Financial abuse could occur in conjunction with other forms of physical or psychological abuse (Choi and Mayer 2000; Boldy et al. 2005). Tueth (2000) found that psychological abuse, including deception, intimidation, and threats, often accompanies financial exploitation. It is important therefore for professionals to be aware of indicators for all types of abuse, and if one type is recognised other types may also be occurring.

Daly and Jogerst (2005) provide a detailed list of indicators of financial abuse arising from a Delphi survey of adult protection service caseworkers in the US. Financial abuse is defined as: exploitation/financial or property abuse is the illegal taking, misuse, or concealment of funds, property, or assets of an older person. The authors found types of abuse - emotional abuse, exploitation of finances and/or property, neglect, physical abuse, and sexual abuse - have some similar and some extremely different indicators.

3.4.2 Interventions to prevent abuse

Evaluating whether or not financial abuse has occurred often involves complex and subjective determinations. It is important to balance an individual's autonomy with intervention to protect from perceived abuse. Adults have the right to make choices and take risks. Tilse et al. (2003) note that 'The challenge for policy and practice is to develop a better understanding of the extent and nature of financial abuse and appropriate interventions without developing a new paternalism and ageist stereotypes in relation to older people and their capacity to make their own decisions and manage their own assets.'

In her 1996 paper 'Financial Abuse of the Elderly' published by the National Center on Elder Abuse, Lisa Nerenberg states 'Owing to the difficulties involved in

investigating and proving financial abuse, as well as the fact that abusers have often spent or dissipated assets by the time the abuse is discovered, the most effective way of protecting seniors is through preventive interventions’.

This statement establishes an important principle in interventions to deal with the financial abuse of older people, which is that *prevention is better than cure*.

Rabiner and Brown (2004) have developed a conceptual framework to assist policymakers, practitioners, law enforcement officials, and others to develop, implement, and evaluate different strategies to reduce the risk of financial exploitation among older people. They identify characteristics of older adults that suggest vulnerability, characteristics of the perpetrator, status inequality, relationship type, power and exchange dynamics, social networks of the victim and perpetrator, and the act of financial abuse.

Choi and Mayer (2000), in their study of risk factors and prevention strategies for elder abuse, neglect and exploitation, found that financial exploitation alone was more common among older individuals and those who owned their own home, had financial-mismanagement problems, and had cognitive deficits. Risk factors overall included gender, age, living arrangements, poor health, mental health, cognitive deficits, social support, and alcohol abuse.

3.4.3. Training

All professionals in the health, social care, police, legal and financial sectors require training to recognise financial abuse, and the risk factors, alongside other forms of abuse.

The Health Committee Inquiry on Elder Abuse (2004) noted: ‘The lack of training in issues relating to elder abuse (for example, identification, prevention and reporting) is encountered in all settings in which abuse occurs. We call for mandatory training in the recognition, reporting and treatment of elder abuse for those professionals working and caring for older people’.

Social services are the lead agency in adult protection teams constituted in response to the ‘No Secrets’ guidance. Social workers are the most likely to have received some training around elder abuse generally, including indicators for financial abuse. The ‘No Secrets’ guidance section 5.2 (2000) states that training for staff and volunteers should include basic induction training with respect to awareness that abuse can take place, but also ‘more detailed awareness training, including training on recognition of abuse’.

Neno and Neno (2005) argue that nurses are well placed to identify possible cases of abuse in older people when conducting a full holistic patient assessment and they should be aware of the many signs and symptoms of abuse. However, they point out that awareness of elder abuse is not a mandatory training requirement for qualified and unqualified staff, and is not required to be included in pre and post-registration nursing curricula.

While there have been several initiatives in the US to train financial personnel to identify financial abuse, in the UK there are concerns that bank staff are not alert to the dangers of financial abuse and are not trained sufficiently in this area (Walsh and Bennett, 2000).

Age Concern's response to the Banking Code Review (2007) have highlighted the need for improved access to banking services for older people, many of whom are not benefiting fully from the services on offer, due either to lack of access or because the services are not tailored to their needs. The Code should include a 'key commitment' requiring subscribers dealing with vulnerable consumers to take extra care, and should require subscribers to meet the needs of customers who lack the mental capacity to handle their own finances, and their attorneys and receivers. The charity also calls for the lending sections of the Code to be strengthened and note that lenders should have procedures in place to guide staff when financial abuse is suspected.

Nancy Everson (1996) describes a US initiative where a partnership between the Office of Aging and local bankers in Berks County, Pennsylvania, US is designed to train bank tellers, customer representatives, and managers to identify and report suspected cases of financial abuse against older customers. Because many financial abuses involve suspicious withdrawals of money, banks are in a position to identify and report such interactions. With training from professionals in the field of ageing, bank personnel can be on the alert for problems and report them to appropriate adult protection services. Changes in client's behaviour, habits, health conditions, communication styles and bringing strangers with them to the bank may be warning signals.

Kaye and Darling (2000) evaluate several programmes in Oregon's efforts to reduce the financial exploitation of older people. One was to develop a multimedia training kit to help bank tellers recognise suspicious transactions and instruct managers on how and when to call the police when financial abuse is suspected. The kit has been distributed to every bank in Oregon and to each state banking association, adult protective services administrator, and attorney general.

In their strategy document on abuse of older and vulnerable people, Solicitors for the Elderly (2005) provide legal advisers with guidance on recognising and responding to financial abuse of their clients. It notes in particular that 'Advisers are in a position, particularly in relation to financial abuse, to build in protection for the client, when advising and drafting documents'. It stresses that legal practitioners must have regard to the Professional Conduct Rules and duty of care to the client and therefore act in their best interest: 'That duty of care increases in cases where a professional is the Attorney or Receiver.'

The strategy encourages legal practitioners to take a proactive approach to abuse generally by, among other things, offering awareness training to social workers, paid carers and care homes, or get involved with the development of local vulnerable adults codes of practice. Bridget Penhale (2003) supports the view that although social services departments have the lead role for coordinating responses in cases of financial abuse it is likely that legal practitioners will become increasingly involved. This could be progressed by including legal practitioners from private practice as well

as local authorities in inter agency training sessions, and through representation on adult protection committees.

3.4.4 Social networks

Social isolation is commonly cited as a risk factor of abuse. Activities to prevent social isolation and promote inclusion in a community support network can therefore help to reduce the risk of exploitation (Rabiner et al., 2004). The JRF report 'Old people shaping policy and practice' (2004) found that many older people do not feel part of any community and are isolated from their family. Future forms of community development and community support may include increased volunteering to visit people in their homes or arrange social events where people can meet and share experiences. The authors suggest that services need to think about supporting the networks of support, i.e. families, friends, and neighbours that make up a community.

The government's interim report on social exclusion (ODPM, 2005) acknowledged that promoting social inclusion involves education, employment, leisure and active social roles not just health, housing and social care. The views expressed by respondents distil down to three key themes for how services for excluded older people should be delivered in the future: the importance of early intervention and low level services; the need for joined up and coordinated services; and the importance of promoting user involvement, choice and control.

'A Sure Start to Later Life: ending inequalities for older people', the final report on social exclusion published in 2006, details cross-government policy to address the exclusion, poverty and isolation experienced by older people. Drawing on the Sure Start model created for children and families, the aim is to locate a single, accessible gateway to wide-ranging services in the community, where potential problems can be identified quickly and prevented from becoming worse.

3.4.5 Money management

Good financial advice would help older people to manage better their limited resources and reduce the risk of financial abuse.

Maxwell, D and Sodha, S (2006) recommend that the government should establish a generic financial advice service specifically for older people, and reduce the means testing of benefits that inhibits the withdrawal of housing equity.

The FSA is responsible for the regulation of the sale of lifetime mortgages and from April 2007 this will include home reversion schemes – both are forms of equity release. The FSA in its press release of 19 July 2006 noted that advice on equity release, whilst improving, remains poor, particularly where firms do not specialise in this area, and are not advising about possible impact of equity release on means-tested benefits (FSA, 2006)

Equity release schemes, particularly reversion schemes, have been a cause for concern and often offer poor value for the older person. Vulnerable older people may be particularly at risk (Coulter, 2006a; Coulter, 2006b).

Help the Aged (2006) suggests that financial services industries are making it more difficult for older people to manage their money safely through:

- bank closures;
- enforced use of chip and pin: chip and signature can be used by people who cannot use a pin but the banking sector is not promoting this alternative and the process of obtaining these cards is not very accessible;
- equity release - reversion schemes should be regulated to protect vulnerable older people;
- basic bank accounts - informal evidence suggests not all banks are promoting basic bank accounts.

Rabiner et al. (2004) include as prevention strategies:

- Establishing methods for handling routine financial transactions such as direct deposit, electronic auto payments or bill paying services.
- Providing daily money management assistance to older people as experienced in the US with a new type of practitioner - the daily money manager.

In the US daily money management (DMM) programmes assist people who have difficulty managing their personal financial affairs. DMM includes help with simple, routine tasks such as paying bills, preparing cheques for signature, making bank deposits and dispensing cash. It may include more complex tasks such as negotiating with creditors, maintaining home payrolls records for employed care staff and calculating taxes. The service is offered by public agencies as well as private, non-profit and for profit organisations. Individuals who perform the service include accountants, home care workers, bookkeepers, social workers, volunteers, nurses and others (Nerenberg, 2003).

Many professionals view DMM as a promising approach to stopping or preventing elder abuse. An AARP survey (1996) found 74% of the respondents included financial abuse or exploitation among the primary reasons clients need money management. DMM can prevent abuse and neglect by eliminating opportunities to abuse, blocking access to assets, or removing the motive to abuse. The potential of DMM programmes to prevent elder abuse has prompted several elder abuse programmes in the US to provide the services. Nerenberg describes a range of model programmes, along with some of the problems associated with US versions of DMMs.

3.4.6 Prevention strategies in care homes

Nursing home patients, who are often old, weak and cognitively impaired, can be easy targets for financial mistreatment at the hands of those entrusted with their care, safety and well-being. Harris and Benson (2006) undertook a postal survey of 1,116 employees in 47 nursing homes - the first and only US nationwide study on the theft of patients' belongings - to help develop practical methods of controlling abuse. In the employees' survey over 50% saw or suspected work colleagues of stealing money, credit cards and cheques. Screening and vetting of employees, training, adequate staffing levels, zero tolerance, employees working together rather than alone are strategies for creating a safer environment and reducing all forms of abuse.

Care homes and local care homes organisations are being directed to the national framework 'Safeguarding Adults' (ADSS, 2005), produced by the Association of

Directors of Social Services: adult protection network in collaboration with organisations such as the Practitioner Alliance against Abuse of Vulnerable Adults (PARVA). The framework consists of 11 headline standards. 'Safeguarding Adults' includes service users in care homes, and 'Abuse' includes all care activities and practices which might compromise residents' well-being, e.g. standard 4 includes handling service users' money.

3.4.7 Multi agency approach and coordination

Brown (2003) draws attention to the different contexts of abuse and their related systems for protection in each case.

1. Predatory, targeted or hate crime - prosecute individuals and screen workforce, i.e. Police, Criminal Records Bureau (CRB).
2. Service settings and paid for relationships - regulate settings for both individuals and practices, i.e. Commission for Social Care Inspection (CSCI).
3. Impairment or challenging needs - consult and scrutinise, i.e. legal instruments, Public Guardianship Office (PGO).
4. Failure to access health care, benefits, legal remedies, housing and other resources - advocate and campaign, i.e. Prevention of Professional Abuse Network (POPAN), Citizens Advice Bureau (CAB), and voluntary organisations.

It is clear that a variety of systems and formal and informal mechanisms are brought into play in response to financial abuse, hence the need for a coordinated multi agency approach.

Malks et al. (2002) assess the Financial Abuse Specialist Team (FAST), a US initiative launched in 1999 that investigates and acts on reports of financial abuse. FAST is a multidisciplinary collaboration involving team members from adult protective services (APS), the public administrator/guardian/conservator, the district attorney's office, and the county counsel. The FAST protocol includes rapid response, the ability to freeze assets, and the collaborative ability to address all of the client's needs. Enhancements of the FAST program include continued training of law enforcement personnel, development of a financial institutions protocol and training program. The most critical lesson is that teamwork across disciplines and agencies is the key ingredient in achieving goals of FAST and ensuring the well-being of clients.

3.4.8 Summary

- There are known indicators to raise an alert that financial abuse may be occurring.
- Indicators of abuse include the victim's change in living conditions; possessions sold; inability to pay bills/unexplained shortage of money; unexplained withdrawals from a savings account; unexplained disappearance of financial documents; cut off from family/friends/social network; carer's enhanced life style; sudden changes in bank account or banking practice, the recent addition of authorised signers on an older person's signature card; unauthorised withdrawal of funds using the older adult's ATM card; abrupt changes in a will or other financial documents.
- Evaluating whether or not financial abuse has occurred often involves complex and subjective determinations.

- It is important to balance individual's autonomy with intervention to protect from perceived abuse.
- The most effective way of protecting older people from financial abuse is through preventive interventions. There are significant difficulties in investigating, proving and rectifying financial abuse once it has occurred.
- Activities to prevent social isolation and promote inclusion in a community support network should be encouraged.
- Training is required for all professionals – health, social care, police, legal and financial – to recognise financial abuse.
- Methods should be established for handling routine financial transactions such as direct debit, electronic auto payments or bill paying services.
- Daily money management managers can reduce abuse by eliminating opportunities to abuse, blocking access to assets, or removing the motive to abuse.
- Care home employees should be screened and vetted with a zero tolerance of abuse.

3.5 Advice, education and information for older people

There is evidence (Age Concern, 1998) that older people are experiencing difficulty in finding reliable sources of information on financial matters including advice on products and services. Older people have indicated they would like a simpler system for accessing relevant information, such as guidance for dealing with money matters from one source. Age Concern suggests that more effort should be made by financial advisers to be more accessible to older people.

While the Financial Services Authority (FSA) has a legal responsibility to promote financial education and literacy, the financial literacy of older people has not been included within the working groups as part of the strategy. The increasing sophistication of money management and financial services' increasing reliance on information and computer technology (ICT) have made financial literacy education particularly important for older people, who are less likely to be engaged in the ICT revolution and more likely to be living on a low income. NIACE (2002) provides a briefing sheet on financial literacy and older people that encourages education providers, community workers, and others to take specific actions to help older adults acquire the financial literacy needed in today's world.

HM Treasury (2007) published its long-term strategy for financial capability, and announced an independent feasibility study for a national 'generic advice' service. This is advice to help individuals manage their own money, supplementing advice that is available from the commercial sector.

A report by the Joseph Rowntree Foundation (2003) assessing financial products for people on the margins of financial services looked specifically at financial information and advice services. Its recommendations include:

- Devise information, advice and advocacy services centered on the needs of people, not on descriptions of the provision of services.
- Maintain information systems in a way that older people will find useful

which should include face-to-face communication, different products (i.e. books and audio tapes, internet) in different languages.

- Provide financial advice and money management, combining one-to-one advice and workshops on money management and financial advice.
- People prefer dealing with locally based organisations with products and services delivered by well-trained staff with established providers, hence preferred initiatives offered as a partnership between community organisations and either a financial service provider or government.

Although statutory and voluntary agencies provide a vast array of information and advice, Kerr et al. (2003) note ‘a major problem is the lack of knowledge that such advice and information exists’. Some organisations are open to criticism for making information only available as downloads from their websites, excluding many older people from accessing it.

Advocacy services have the potential to contribute in many ways to the resolution of abusive situations, for instance, the advocate may serve as a witness and counter the secrecy that surrounds abuse; by offering recognition of the abused person, they may disrupt negative expectations; and at a preventive stage, the advocate may contribute to empowerment by working with the abused person.

OPAAL (The Older People’s Advocacy Alliance) argues that ‘Adult protection procedures and frameworks need to permit and encourage the deployment of advocacy. Older adults at risk should have the right to draw on the support of advocacy schemes and the skills of advocates to try to resolve their problems on their own terms’ (Jackie Robinson, OPAAL, 2006).

3.5.1 Summary

- There is a need to devise information, advice and advocacy services centred on the needs of older people, not on descriptions of the provision of services.
- Information systems should be maintained in a way that older people will find useful which should include face-to-face communication and a variety of products (i.e. books and audio tapes, internet) in different languages.
- The provision of financial advice and money management should combine one-to-one advice and workshops on money management and financial advice.
- People prefer dealing with locally based organisations with products and services delivered by well-trained staff with established providers.
- Guidance for dealing with money matters should be brought together in one accessible source.
- There is a need to improve the financial literacy of older people through education.

3.6 The legal framework

There is no legal definition of elder abuse or financial abuse, and there is no specific legislation for protecting vulnerable older people as there is for children. However, formal protective strategies are more successful than any others for preventing financial abuse (Cripps, 1999). There is a premise that older people require statutory protection because of the association of age with physical and/or cognitive impairments that increase vulnerability to abuse.

In the UK relevant legislation is a 'patchwork' making it difficult to understand and/or enforce. Civil courts may be involved for claims of fraud, coercion, undue influence, lack of capacity and breach of fiduciary duties for an attorney; the police are called in for criminal offences such as unauthorised access to vulnerable adults' finances and taking assets belonging to another; DWP fraud investigation teams may be called for abuse involving benefits; banks and financial organizations have fraud investigation teams (Solicitors for the Elderly, 2005).

The Mental Capacity Act 2005, Fraud Act 2006 and Safeguarding Vulnerable Groups Act 2006 provide increased protection for vulnerable older adults.

The Mental Capacity Act 2005, which comes into force in April and October 2007, is based on the premise that every adult has a right to make his or her own decisions and must be assumed to have capacity unless proved otherwise. A Lasting Power of Attorney (LPA) which replaces the Enduring Power of Attorney, has to be registered with the Court of Protection prior to use; contain a certificate of capacity; and show there has been no undue influence or fraud. It covers health as well as financial matters.

Regulations have been agreed about the new mental capacity advocate (INCA) service, which is due to be introduced in April 2007. Where a deputy appointed by the Court of Protection to make financial decisions, an INCA should be appointed to represent and support anyone where an accommodation move or serious medical treatment is involved, if there is no one else able to do so.

Guidance on the Act will be provided in the Codes of Practice. The Mental Health Foundation (2005) notes that although professionals and paid carers must follow the guidance, this legal duty does not apply to relatives and other unpaid carers although they are expected to follow the codes. They will not receive any training on the Act or codes. 'Given that in most cases the day-to-day decisions on behalf of individuals who lack capacity will be made by their family carers it will be crucial that the general public are made aware of the Act and information is made widely available so that family carers can obtain clear and concise information on their responsibilities.'

The Fraud Act (2006) introduces new offences that will help protect vulnerable older people from financial abuse in relation to:

- Fraud by abuse of position (e.g. abusing LPA, EPA, etc)

Fraud by abuse of position

(1) A person is in breach of this section if he - (a) occupies a position in which he is expected to safeguard, or not to act against, the financial interests of another person, (b) dishonestly abuses that position, and (c) intends, by means of the abuse of that position (i) to make a gain for himself or another, or (ii) to cause loss to another or to expose another to a risk of loss. (2) A person may be regarded as having abused his position even though his conduct consisted of an omission rather than an act.

- Possession, making or supplying articles for use in frauds (e.g. phishing kits)

Making or supplying articles for use in frauds

(1) A person is guilty of an offence if he makes, adapts, supplies or offers to supply any article - (a) knowing that it is designed or adapted for use in the course of or in connection with fraud, or (b) intending it to be used to commit, or assist in the commission of, fraud.

The Safeguarding Vulnerable Groups Act provides:

- a new vetting/barring scheme to prevent unsuitable people working with children and vulnerable adults with a central vetting process built on the Criminal Records Bureau (CRB), with a new independent statutory Board which will take decisions on including someone on the barred list where evidence suggests that they present a risk of harm to children or vulnerable adults;
- for the Protection of Vulnerable Adults list to be replaced with a list whose scope extends beyond that of regulated social care settings;
- new powers and duties on the Police, Social Services, regulatory bodies and others to share information with, and receive information from, the new vetting/barring scheme.

EPAs and other semi formal access given to families are not always a safe or protective form of asset management - further investigation and monitoring is needed. Policy makers need to be more observant in providing an early intervention process for supporting and/or monitoring the appropriate use of formal and legal mechanisms within the community. Legal interventions need to be more proactive - at present intervention takes place after the financial abuse has occurred. (McCawley et al., 2006). Brown (2003) argues that this is a pervasive problem with present systems in the UK.

3.6.1 Public Guardianship Office (PGO)

The aim of the Public Guardianship Office (PGO) is to promote the financial and social well-being of persons unable to administer their own financial affairs due to mental incapacity. The risk of financial abuse is a major concern. Brown et al. (2005) analyse case files identified by the Public Guardianship Office staff as those in which abuse was a strong possibility. The cases reviewed focus primarily on older people as it is clear that old age and mental impairments, such as dementia, create heightened risk of financial abuse. Of the cases examined:

- (a) Fraud: 42% where persons' needs not met and their representative gained excessively; 23% target and groom; 4% forgery.
- (b) Hoard: 13% needs not met because beneficiaries keeping money back for themselves.

- (c) Reward: 6% of needs met but representative gained excessively; 4% ignored - no gain for representative but vulnerable adult neglected.
- (d) Unclassified: 8% family conflict or abuse unsubstantiated.
- Property transactions played a part in 27% of cases.

Adult children were most frequently implicated as abusers. Analysis of the cases suggested that a more proactive system of risk management could be developed. Three interacting risk domains were highlighted: the person's vulnerability; the character/intention of the person's representative; and the financial arrangements in place. The PGO has a major role to play in preventing financial abuse of its clients but also in stepping in to situations where abuse has already occurred in order to regularise the situation and provide mechanisms that fill the vacuum which the perpetrator has created or exploited.

Wilson et al. (2003) explore the links between the Public Guardianship Office and social services in relation to abuse and to local authority management of the finances of vulnerable people. They found victims of financial abuse were often very dependent on the person abusing them for physical, social and/or emotional support. They identified a risk that the PGO and social services work in isolation from each other in seeking to protect some very vulnerable individuals. In some cases overlapping responsibilities might provide additional protection but there is also potential for gaps to appear where roles are unclear. They recommend increased collaboration between the PGO and social services and a better system for referring cases between social services departments and the PGO would allow better sharing of information about the level of risk. Misunderstandings can easily occur when work is jointly undertaken across boundaries.

A major role of the PGO is improving public awareness and providing public information on the implementation and working of the Mental Capacity Act 2005.

3.6.2 Summary

- There is no legal definition of elder abuse or financial abuse.
- There is no specific legislation for protecting vulnerable older people as there is for children.
- The law should be based on capacity rather than age. There is however a premise that older people require statutory protection because of the association of age with physical and/or cognitive impairments that increase vulnerability to abuse.
- Previous relevant legislation has been a 'patchwork' making it difficult to understand and/or enforce, i.e. criminal law, civil law, to deal with aspects of abuse.
- The Mental Capacity Act 2005, Fraud Act 2006 and Safeguarding Vulnerable Groups Act 2006 provide increased protection but have limitations.
- Formal protective strategies are more successful than any others for preventing financial abuse.
- Legal interventions need to be more proactive, rather than intervention only taking place after the financial abuse has occurred.

3.7 The regulatory framework

As previously noted, 'No Secrets' is the government policy set out in 2000 to prevent vulnerable adults (older people and people with learning difficulties, etc) from abuse. It provides guidance on developing and implementing multi-agency policies and procedures. 'The aim is to create a framework for action within which all responsible agencies work together to ensure a coherent policy for the protection of vulnerable adults at risk of abuse and a consistent and effective response to any circumstances giving ground for concern or formal complaints or expressions of anxiety.' It offers a structure and content for the development of local inter-agency policies, procedures and joint protocols for the protection of vulnerable adults (POVA), which will draw on good practice nationally and locally. It also discusses the provision of broader guidance for staff, users, carers and members of the public.

The Commission for Social Care Inspection (CSCI) produces Quality in Social Care (QISC) Bulletins for the social care sector, which seek to improve the quality of services in a range of areas and the next Bulletin will focus on how providers can improve the support given to users of social care in accessing and using their money. The Bulletin, to be published in early summer 2007, will draw on the legislation, regulations and guidance, to minimise the risk of criminal activity or financial abuse.

The government responding to the Health Committee Inquiry into Elder Abuse (2004) noted that financial abuse falls clearly in the remit of 'No Secrets' and 'In Safe Hands'. Financial abuse is listed as one of the categories of abuse that should trigger action within local guidelines 'Its incidence and subsequent action should be included in local data collections.'

Mathew et al. (2002) report the results of a survey of local authorities between June and September 2001, which asked about progress in responding to the 'No Secrets' guidance. The findings of the survey suggest that the majority of local authorities are taking action in response to the guidance. Nearly all authorities are investing in training and monitoring systems but fewer are producing information for the public or investing in systems for monitoring service providers. All but a few authorities plan to set up a multi-agency management committee for adult protection.

In 2004, Keith Sumner in his review of social services' progress in implementing 'No Secrets' analysed their codes of practice. He noted there is good evidence of a strong commitment to engaging and working with both statutory partners and local voluntary and private providers. However, there remain too many exceptions to be complacent. The study found that the definition of abuse detailed in 'No Secrets' had been adopted by 82% of authorities. A great deal of effort has been put into ensuring detailed operational procedures and practical guidance for staff is available.

In 2007 a detailed assessment of adult protection from the Commission for Social Care Inspection (CSCI) found that a sixth of all 150 councils in England were failing. CSCI reported that councils have not got systems as tight as they should be and therefore cannot be sure they are responding adequately to adult protection referrals.

There is a suggestion that 'No Secrets' has been poorly implemented because there is no law to enforce it.

'No Secrets' requires all registered care homes to maintain up-to-date adult protection policies and for staff to have training in recognising and dealing with suspected abuse. These policies are checked by annual CSCI inspection. Furness (2006) found in a study that only five residents (26%) would raise concerns with an official inspector from CSCI and recommends that greater attention needs to be paid to seeking 'service user' feedback as part of the revised CSCI inspection methodology. The manager has the legal responsibility to deal with allegations of abuse and needs to be aware of possible indicators of abuse and have a framework for decision making. Mandatory training on adult protection could become part of the registration process. Residents' views also need to be taken seriously if they are to voice their opinions about life in a care home.

Standard 35 in The National Minimum Standards for Care Homes for Older People (Department of Health, 2003) calls for 'The registered manager to ensure that service users control their own money except where they state that they do not wish to or they lack capacity and that safeguards are in place to protect the interests of the service user.'

The Health Committee Inquiry on Elder Abuse (2004) recommended 'that the regulatory bodies of health and social care increase their surveillance of financial systems including the use of powers of attorney and, in care homes, the use of residents' personal allowances'.

3.7.1 Summary

- Financial abuse clearly comes within the remit of 'No Secrets' and the incidence of financial abuse and subsequent action should be included in local data collections by local authorities.
- Regulatory and inspection systems of health and social care need to provide older people with improved protection from financial abuse.
- Local authorities could do better. A survey by CSCI in 2007 inspecting against 'No Secrets' found that a sixth of all 150 councils in England were failing.
- 'No Secrets' has been poorly implemented in some areas. CSCI reported that council systems are not as tight as they should be and therefore cannot be guaranteed to respond adequately to adult protection referrals.
- Strengthened national minimum standards for care homes are needed to guard against financial abuse.
- Strengthened performance indicators are required in all sectors.

3.8 Conclusions and recommendations

As noted earlier, owing to the difficulties involved in investigating and proving financial abuse, the most effective way of protecting older people is through preventive interventions. A policy discussion paper, 'Placing elder abuse within the context of citizenship', produced by Better Government for Older People and Action on Elder Abuse (Eastman and Harris, 2004), draws together the implications of the emerging policy direction for approaches to elder abuse. It includes a list of outstanding issues to be addressed arising from the 'No Secrets' guidance. Of particular note for financial abuse are the comments 'The focus on intervention following abuse is not matched by sufficient focus on a framework for prevention' and there is 'little direction for local authority departments and statutory agencies, other than social services departments'.

The authors argue that by placing adult protection within social services it becomes a social problem rather than a criminal problem, and other professionals working with older people are marginalised to a certain extent. They identify as a key issue the need 'for clear protocols and guidance ... on basic interagency training for all staff who have contact with the public, and specialist training for all professionals who deal with abuse'. The Single Assessment Process, with its holistic, person-centred assessment of needs, should provide an opportunity for picking up on suspected financial abuse, along with other forms of abuse. It is hoped that the emerging Common Assessment Framework will do the same.

The most important recommendation arising from the Better Government for Older People and Action on Elder Abuse policy document is that the prevention of elder abuse, including financial abuse, should be 'incorporated into an overall strategic approach to the ageing population' based on the principle of older people as citizens not just users of care services. This approach is linked to local strategic partnership working and whole system working, including the NHS, the Pension Service and voluntary organisations.

Strong local communities, and the effective delivery of services, are crucial to the well-being and quality of life for all older people. Engagement of older people in local decision making is important and in particular for those who are at risk of social exclusion. The consequences of social exclusion, as seen within this review, can lead to an increased potential for financial abuse. Local Area Agreements are one of a number of initiatives being piloted which aim to give local authorities flexibility in the way they work to meet local needs through focussing on a number of agreed outcomes.

The UK can learn from successes of US initiatives to prevent financial abuse, such as the daily money manager programmes and training programmes for bank officials.

Clearly there is a need for wide-ranging research around all aspects of financial abuse of older people. In particular, there is little information in the UK on preventive strategies involving the financial services sector and older people - although it has been noted that the Government is designing an independent national generic financial advice service.

Arksey et al. (2006) recommend that research should be undertaken to learn more about the prevalence and patterns of informal management of resources and assets in older age, good and poor practice, and the availability of information and advice.

Manthorpe et al. (2004) note in their recommendations for research priorities that there are few studies that incorporate older people's views directly compared to those considering professional perspectives. They also suggest that mandatory reporting might be a useful subject for research to learn more about its legal, technical and resource implications.

3.8.1 Summary

- The most effective way of protecting older people from financial abuse is through preventive interventions.
- The prevention of elder abuse, including financial abuse, should be 'incorporated into an overall strategic approach to the ageing population' based on the principle of older people as citizens not just users of care services.
- The UK can learn from the successes of US initiatives to prevent financial abuse, such as the Daily Money Management programmes (DMM) and training programmes for bank officials.
- Legislation should be considered to give adult protection the same status as that for children, so it can be properly monitored and enforced.
- Advice, information and education are central to developing preventative strategies for financial abuse.
- There is a need to raise awareness of financial abuse in all professional sectors, amongst older people themselves and the public generally.
- Training should be provided for professionals who have contact with older people - including nurses, doctors, bankers and lawyers - to help them identify and respond to financial abuse.
- At the front line, high street financial institutions should have written guidelines or policies for recognising and dealing with financial abuse.
- Practitioners should be encouraged to share experiences and learning to promote good practice.
- There should be encouragement of the spread and sustainability of local practical services and solutions already in place to prevent financial abuse of older people – such as the service managed by Age Concern Coventry.
- Agencies should be encouraged to work collaboratively using existing mechanisms where appropriate, such as the Single Assessment Process – Common Assessment Framework. Successful adult protection requires multi layered strategies that operate simultaneously.
- There is a need to balance risk, choice and the autonomy of the individual.
- Older people should be empowered to have No Fear. In order to do this they may need more appropriate - not more - support than is on offer at present. This support needs to demonstrate respect for people's right to control their finances and personal property.
- Education is required to improve the financial literacy of older people and people of all ages who may be managing the assets of older people.

- There is a need for wide-ranging research around all aspects of financial abuse of older people. In particular, there is little information in the UK on preventive strategies involving the financial services sector and older people. Research and practice around financial abuse should involve the financial sector, the pensions agency, government initiatives for older people such as Link Age plus, legal organisations and other agencies with adult protection interests.

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4 KEY WEBSITES AND RESOURCES – MARCH 2007

Name: **Action on Elder Abuse**

URL: <http://www.elderabuse.org.uk/index.htm>

Description/Assessment

The website of this leading campaign organisation is focused on abuse in general with financial abuse as a subsection - physical and emotional abuse being given more prominence, until this year's press release of January 2007 and the accompanying briefing paper which gives the findings of the calls taken by the charity's helpline during 2006. This paper highlights financial abuse that occurs within families, perpetrated usually by the siblings. There is information about current work which is focused on domestic violence/abuse; vulnerability and dementia; and good practice in adult protection work. Other material is available for download aimed at students in particular. Definition of elder abuse is given on one web page and the five areas of abuse stated: Physical abuse/Psychological abuse/Financial abuse/Sexual abuse/Neglect. Three further web pages ask three separate questions: Why does it happen? What are the signs? What to do and who to contact? Definition of elder abuse stated: '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'. A separate web page describing financial abuse is given and practical advice as to what to do, with a url link to solicitors for the elderly.com (see website).

Resources

Briefing Paper: The Cost of living: 'growing up is free, growing old is expensive'
<http://www.elderabuse.org.uk/documents/general/Position%20Paper%20Financial%20Abuse.doc>

Action on Elder abuse has published a report into the nature of calls to its helpline during 2006. It shows that middle-aged sons and daughters are the people most likely to rob older people of their cash, valuables and even their homes. Briefing Paper - The Cost of living: 'growing up is free, growing old is expensive' (2006, 6 pp).

Policy discussion paper 2004: Placing elder abuse within the context of citizenship

<http://www.elderabuse.org.uk/Media%20and%20Resources/Useful%20downloads/AEABGOP%20AEA%20Report.pdf>

Placing elder abuse within the context of citizenship. A policy discussion paper (September 2004). This report forcefully argues that adult protection must be viewed from the perspective of citizenship, of contribution and obligation, and of ownership by all those engaged in the modernisation of public services.

Web page: What are the signs of financial abuse?

http://www.elderabuse.org.uk/What%20is%20abuse/what_is_abuse_signs%20financial.htm

What is financial abuse? Definition page.

Press release-January 2007: £Millions Stolen

[http://www.elderabuse.org.uk/Media%20and%20Resources/Press%20Releases/119%202007%20January%20report%20\(2\).doc](http://www.elderabuse.org.uk/Media%20and%20Resources/Press%20Releases/119%202007%20January%20report%20(2).doc)

New findings: £millions stolen, defrauded or conned from older people by their own children each year, 31.1.07 (2pp). The findings, which have been launched by national charity Action on Elder Abuse (AEA), is a study of all calls to the charity's helpline during 2006, relating to financial abuse of older people in their own homes.

Name: Age Concern Cymru

URL: <http://www.accymru.org.uk>

Description/Assessment

Small website with news release as the current focus on elder abuse. For staff to deal with elder abuse project work but this work is not detailed on the website.

Resources**Web page: Financial or Material Abuse**

<http://www.accymru.org.uk/en/3100.htm>

Outlines what is financial/material abuse and gives one example.

Press release: Advocacy the key to stopping elder abuse in Wales - 13 December 2006

<http://www.accymru.org.uk/files/Elder%20abuse%20in%20Wales%20-%20News%20Release%20from%20Age%20Concern%20Cymru%20-%2013%20December%202006.doc>

'Enabling older people in Wales to access independent advocacy services is the key to reducing elder abuse', says Age Concern Cymru at the launch of their new Elder Abuse Project.

Name: Age Concern England

URL: <http://www.ageconcern.org.uk/>

Description/Assessment

The site is geared to informing the older person as a consumer of services and goods available in the UK. Well-organised site. Current issues & campaigns (March 2007) do include abuse - financial abuse is seen as part of this but users are referred to the Action on Elder Abuse for further help and a BBC Radio 2 website campaign (of June 2006). The campaign to prevent closure of local post offices should be noted, as these closures may well exacerbate the domestic realm of monetary control. Policy paper on capacity and consent.

Resources

Book: Money at Home: The home care worker's guide to handling other people's finances and belongings

<http://www.ageconcern.org.uk/bookshop/index.cfm?fuseaction=product&product=6A02AD7B-872D-4477-AEDED286B29B6ECE>

Money at Home: The home care worker's guide to handling other people's finances and belongings. Author: Pauline Thompson. ISBN: 978-0-86242-293-6. Pages: 184
Publication Date: March 2003.

Web page: Elder abuse

http://www.ageconcern.org.uk/AgeConcern/elder_abuse.asp

ACE page on elder abuse giving an outline on abuse, guidance and contact of AEA.

Campaign: Personal Expenses Allowances

http://www.ageconcern.org.uk/AgeConcern/expenses_campaign.asp

Web page on Personal Expenses Allowances campaign to increase the £19.60 per week allowance to those in residential care on state pensions. Accompanying report 'Haircuts, books and a winter coat' (Nov 2006, 24 pp). Older people in care homes who receive the Personal Expenses Allowances are unable to afford to pay for simple items such as clothing and toiletries. The campaign seeks to safeguard the dignity and financial situation of older people living in care homes by calling on the Government to increase the allowance to £40.

Policy: Mental capacity

<http://www.ageconcern.org.uk/AgeConcern/3BE87719D98B460294D9CC966E331887.asp>

Capacity and Consent Policy Position Paper: Individuals should have equal rights to choice and consultation on all issues that affect their lives. Where people have difficulty in making decisions they should be supported to help them make their own decisions, and for those who lack capacity there should be protections built in to safeguard them against abuse (also Mental Capacity Act update).

Policy: Income and finance

<http://www.ageconcern.org.uk/AgeConcern/1D48DFE4E27345A59AA2A063ABAE7319.asp>

Provides changing links to current resources related to income and finance for older people.

Policy strategy: The government's launch of a new financial capability strategy

<http://www.ageconcern.org.uk/AgeConcern/46C49A0A7D6C429DA338E957B71B7021.asp>

Financial capability: HM Treasury strategy. The government has committed itself to playing an active role in meeting the challenge of increasing consumers' financial capability. Its strategy was published at the beginning of January. An independent taskforce has been asked to design a generic financial advice service, and a cross-departmental ministerial group will co-ordinate the government's work to ensure that government programmes link effectively to the new service. Any comments on the strategy should be sent to the Treasury by 13 April 2007. Financial capability: The government's long-term approach. Tel: 020 7270 4558 (HM Treasury).

Legal arrangements for managing your finances - Factsheet 22

<http://www.ageconcern.org.uk/AgeConcern/fs22.asp>

This factsheet is aimed at people aged 60 and over and deals with arrangements for making decisions relating to management of financial matters including property if you are unable to make these decisions for yourself. It also covers the arrangements you can make whilst you have the capacity to make decisions for yourself (Nov 2006).

Parliamentary briefing: Safeguarding vulnerable groups bill (Lords)

<http://www.ageconcern.org.uk/AgeConcern/Documents/SafeguardingVulnerableGroupsBriefLords.pdf>

Safeguarding vulnerable groups bill (Lords) (139.363 KB).

Name: Age Concern Scotland

URL: <http://www.ageconcernscotland.org.uk/>

Description/Assessment

The Factsheet 102s is the document that addresses the issue of elder abuse in any depth. 'This information sheet gives an overview of current law on elder abuse, as it relates to Scotland only. It should be appreciated that when considering issues surrounding elder abuse, there is overlap between various pieces of legislation and the protection of adults with mental disorders and/or incapacity, which can make the whole subject complex. It is intended to provide informal guidance only for professional health or care workers and students. It should not be used as an alternative to legal advice.' Scottish law does not define elder abuse but the 25 pp document clarifies how it is currently dealt with in the Scottish legal system. There is a general policy statement: 'We campaign against the abuse of older people, and for more services to help people remain independent in their own homes.' Scottish legal system differs from English legal system and this may make for a difference in outcome of treatment for victims of and perpetrators of abuse.

Resources**Web page: Elder Abuse Project**

<http://www.ageconcernscotland.org.uk/section/default.asp?p=134>

Age Concern Scotland Elder Abuse Project, launched in February 2001, seeks to reduce the level of abuse of older people and to ensure victims of elder abuse have access to appropriate support and legal remedies. The Elder Abuse Project has ten key strategic objectives.

Booklet: STOP the Abuse of Senior Citizens

<http://www.ageconcernscotland.org.uk/section/info.asp?p=180>

The STOP the Abuse of Senior Citizens booklet was launched by Deputy Minister for Health and Community Care, Rhona Brankin, in April 2005 and has been warmly welcomed by older people across Scotland (not available as a download).

Factsheet 102s: Elder abuse and the law in Scotland

<http://www.ageconcernscotland.org.uk/publications/fact.asp?newsid=11>

Elder abuse and the law in Scotland. (Dec 2003, 25 pp). This information sheet gives an overview of current law on elder abuse, as it relates to Scotland only. It should be appreciated that when considering issues surrounding elder abuse, there is overlap between various pieces of legislation and the protection of adults with mental disorders and/or incapacity, which can make the whole subject complex. It is intended to provide informal guidance only for professional health or care workers and students.

Web page: Facts and figures about elder abuse in Scotland

<http://www.ageconcernscotland.org.uk/section/info.asp?p=197>

General introduction giving facts and figures about elder abuse in Scotland. Figures from Sept 2004-2005 from the Scottish Helpline for Older People.

Name: Alzheimer's Society

URL: <http://www.alzheimers.org.uk/>

Description/Assessment

Specialist website for those with dementia and their carers. Press and media sections. Research on dementia section. Alzheimer's Society campaigns strongly against all forms of abuse and mistreatment whether perpetrated in a care home, or in the community. Factsheet on financial and legal tips (April 2003) - financial abuse is not highlighted in the factsheet on financial and legal tips but is mentioned in the policy position statement given (see url). Information provided would need to give consideration of capacity and consent issues. Factsheet audience of information is separated into those with dementia or those working with dementia.

Resources**Press release: Who has the right to decide for us if we can't decide for ourselves?**

http://www.alzheimers.org.uk/News_and_campaigns/Press_Releases/m_030219Capacity.htm

Who has the right to decide for us if we can't decide for ourselves? 19 February 2003
A new NOP survey has revealed that the public does not know who would have the right to be consulted about decisions regarding their welfare, health or finances if they had an accident which leaves them unable to make decisions for themselves. The research was commissioned by the Making Decisions Alliance – a consortium of 20 voluntary organisations who want the Government to make parliamentary time for legislation which could benefit the lives of millions of people in England, Wales and N. Ireland.

Policy: Mistreatment and abuse of people with dementia

http://www.alzheimers.org.uk/News_and_campaigns/Policy_Watch/mistreatment.htm

Policy position statement on Mistreatment and abuse of people with dementia (July

2004). The Society has produced a guide for Alzheimer's Society staff and volunteers, *Mistreatment of people with dementia and their carers* (2002), which explains the nature of mistreatment that can occur in dementia care and offers guidance in prevention and action to be taken if it does take place.

Factsheet: Financial and legal tips

http://www.alzheimers.org.uk/After_diagnosis/Sorting_out_your_money/info_financial_legal.htm

Factsheet on financial and legal tips (April 2003).

Name: American Association of Retired Persons (AARP)

URL: <http://www.aarp.org/>

Description/Assessment

Leading US consumer site for older people. AARP aims to be a one stop shop for its membership with seven content channels: Issues and elections; Learning and technology; Health; Family, home and legal; Money and work; Travel; Fun and games. Website contents are open to general public for searching; membership benefits confer discounts mostly on goods and services. Diversity of older people in US acknowledged with section on AARP in Spanish (for Hispanic Americans). Powerful lobbying activity. Site map signposts membership information only; policy & research separate home page within AARP site but areas covered are the same as for membership and with links to external related information, therefore a vast resource of information. Ageline database. Consumer section on Financial Planning includes: Pensions; Retirement Saving; All Financial Planning Topics, and is mirrored with Policy & Research section as given for consumers. Large website which is mainly directed to the older person as consumer but there are sections for media and professionals in the field. AARP bulletin and magazine. AARP has an alerting service within its online Bulletin of latest scams/frauds. Updated daily? (not made explicit). AARP uses website to communicate latest information and trends on all areas of the seven channels; so for issues on money, current fraud/scams/abuses are notified to both membership and professionals in different formats, i.e. fact sheets, policy briefings to show trends. Consumer a) Frauds and Scams/Predatory Lending/Telemarketing/All Frauds and Scams/ Topics = Predatory Lending/Telemarketing/Spam/Fraud/Securities Fraud and then as example of the different formats on each of these sections, searches on, for example, Telemarketing, can be carried out on: All Documents &/or Research Reports Fact Sheets; Speeches; News Releases; Congressional Testimony; Legal Dockets . There is the ability to sort by date/title on each format. Financial abuse is not a focus for this site - but the wider term 'money' is one of the seven channels. This may reflect that the site is more focused to advise on the commercial transactions of money and its potential abuse in the public sphere. The more informal 'domestic' scenario of financial abuse, i.e. within families, does not appear to be highlighted or singled out and this may be because it is more hidden and therefore difficult to regulate; although domestic financial abuse is under discussion in some of the papers produced, the focus is on personal legal guidance. On the

whole, the site addresses the Older Person as a consumer who is able to be in control of their finances and has perhaps a fair degree of financial as well as IT literacy. The advice is practical and specific, and is aimed at the active educated consumer. Powerful organisation, strong lobby presence, well organised website, clear dynamic mission. AARP must have good access to/employ a wide variety of professionals who can advise and update on all channels, especially access to legal opinion. Website is used to communicate about latest developments of fraud/scams/abuse etc., but the aim is to inform different users - layperson and practitioner in the field; keeping the information needs of the two user groups in separate channels, i.e. consumer/research & policy makes for a clear focus and concise communication of the issue.

Resources

Press release of congressional testimony: financial exploitation of older persons

<http://www.aarp.org/research/press-center/testimony/a2003-10-31-congressional-hammond.html>

Congressional testimonial dated 31/10/2003 by AARP Board Member, W. Lee Hammond who testified before Congress on the financial exploitation of older persons.

Research report: Guardianship

http://www.aarp.org/research/legal/elderabuse/2006_14_guardianship.html

Full research report (pdf) with separate 2 page summary (in brief) on Guardianship Monitoring: A National Survey of Court Practices. Reports stored. To better understand how courts are monitoring the performance of guardians, AARP's Public Policy Institute (PPI) took the first detailed look at guardianship monitoring in over fifteen years.

Speech: Keeping the Wolves from Grandma's Door: Financial Exploitation of the Elderly

http://www.aarp.org/research/legal/elderabuse/june15_06_shurme.html

Keeping the Wolves from Grandma's Door: Financial Exploitation of the Elderly : speech given by Sally Hurme, Coordinator, Outreach & Service, AARP Financial Protection on the first International Network for the Prevention of Elder Abuse, World Elder Abuse Awareness Day, United Nations New York, New York on June 15, 2006. End of speech has several examples of financial abuse stories in the US with weblinks to the stories.

International conference paper: Perspectives on Elder Abuse

<http://www.aarp.org/research/legal/elderabuse/a2002-08-02-elderabuse.html>

'Perspectives on Elder Abuse': Paper by Sally Balch Hurme for the NGO World Forum on Ageing, April 9, 2002, Madrid, Spain.

Alabama AARP State Director news release: The Top Frauds and Scams

<http://www.aarp.org/states/al/al-news/a2004-09-02-al-sevendeadly.html>

Local news item with seven worldwide scams perpetrated on general public and older people in particular. Brochure available (2004): 'The Top Frauds and Scams,' is available at no charge by calling 1-888-OUR-AARP (1-888-687-2277), along with 'Consumer Protection: A Guide to your Rights and Choices.' Related articles and other resources' weblinks given at the end of the news release.

Congressional testimony: Predatory Lending

<http://www.aarp.org/research/frauds-scams/predatory/a2004-02-26-testimony.html>

Predatory Lending: Are Federal Agencies Protecting Older Americans from Financial Heartbreak? Statement given on February 24, 2004 by Lavada DeSalles, member of AARP's Board of Directors to the Special Committee on Aging of the US Senate.

News release - Testimony of AARP - telemarketing fraud

<http://www.aarp.org/research/frauds-scams/telemarketing/a2003-10-06-congressional-donotcall.html>

Testimony of AARP Regarding the National Do Not Call Registry on September 30, 2003 to combat telemarketing fraud.

Research report: Unsolicited Commercial Email (Spam) and Older Persons Online

<http://www.aarp.org/research/frauds-scams/spam/aresearch-import-188-DD94.html>

Unsolicited Commercial Email (Spam) and Older Persons Online by Sharon Hermanson, AARP Public Policy Institute (Nov 2003). (Pub ID: DD94) details the results of a national survey of 1,018 age 50+ users who reported using a personal e-mail account at least four times a week.

Research report: Into the Breach: Security Breaches and Identity Theft

http://www.aarp.org/research/frauds-scams/fraud/dd142_security_breach.html

Into the Breach: Security Breaches and Identity Theft, Research Report by Neal Walters, AARP Public Policy Institute, July 2006. Data digest (4 pp). Security breaches of data files can lead to identity theft. Neal Walters analyzes 244 breaches between January 1, 2005 and May 26, 2006, and finds that 40 per cent were caused by hackers or insider access targeting sensitive personal information, potentially exposing 50 million individuals' names and personal data (Publication ID: DD142).

Factsheet: Fighting Identity Theft: Lessons from the United Kingdom

http://www.aarp.org/research/frauds-scams/fraud/fs129_uk_id_theft.html

Fighting Identity Theft: Lessons from the United Kingdom (2pp) (June 2006). The chip and PIN system's effectiveness in reducing several types of card fraud, including counterfeit card fraud and account takeover fraud, in Britain and other countries using similar technology and its possible applicability to America's identification theft problems are examined in this AARP Public Policy Institute Fact Sheet by Neal Walters (Publication ID: FS129).

Research report: Defending Your Financial Privacy

http://www.aarp.org/research/frauds-scams/fraud/2006_06_privacy.html

Defending Your Financial Privacy: The Benefits and Limits of Self-Help, Research Report by Robert N. Mayer, Ph.D., University of Utah, February 2006 (54 pp) and In Brief summary (4 pp). Coping with threats to consumers' financial privacy is examined in this AARP Public Policy Institute Issue Paper by Robert N. Mayer which concludes that while individuals are taking significant actions to protect their privacy, they can't do it alone, and that businesses and government bodies must become involved in educating the public, developing new privacy protection technologies, and offering credible, well-publicized programs that lower what it costs consumers to defend their privacy (Publication ID: 2006-06).

Fact sheet: Gone Phishing: The Internet and Identity Theft

http://www.aarp.org/research/frauds-scams/fraud/fs118_phish.html

Gone Phishing: The Internet and Identity Theft, by Neal Walters, AARP Public Policy Institute, June 2005 (2 pp).

Research report: Investor Protection: A Survey of AARP Wyoming Members

http://www.aarp.org/research/frauds-scams/securities/wy_ipt_2006.html

Investor Protection: A Survey of AARP Wyoming Members, Research Report, Jennifer H. Sauer, M.A., AARP Knowledge Management. December 2006 (29 pp). Two-thirds of Wyoming's AARP members are currently investing in securities, according to this report of a recent random-sample mail survey of their members. While 16 per cent of them have experienced financial fraud or know someone who has, 66 per cent are concerned about becoming a victim of such fraud.

Web resource: Aging Everywhere - United States

<http://www.aarp.org/research/international/map/facts/a2004-03-18-globalaging-map-us.html>

This page contains links to reports, working papers and speeches on the state of the 50+ population of the United States, as well as links to relevant governmental and non-governmental organization websites.

2005 Census on US population group 65+

<http://www.census.gov/prod/2006pubs/p23-209.pdf>

Major report - 254 pp 2005 census on 65+ with 1 page on elder abuse (p49).

Name: Ann Craft Trust

URL: <http://www.anncrafttrust.org/>

Description/Assessment

The Ann Craft Trust is a UK based organisation working with staff in the statutory, independent and voluntary sectors to protect people with learning disabilities who may be at risk from abuse. They also provide advice and information to parents and carers who may have concerns about someone that they are supporting. The Ann Craft Trust draws on a team of expert trainers from a range of professional backgrounds with the experience to make the course directly relevant to your needs. The team currently includes trainers with expertise in social work and social care, policing and interviewing, sexual health and education, nursing, clinical psychology, counselling and therapy, mental health, policy, procedures and management issues. The website is small and the current body of work and research reports does not include financial abuse but its work does have relevance to the issue and past work has included work with older people who have been sexually abused. Campaigns have no focus on financial abuse but there is an active campaign of relevance. 'One of our main areas of work at present is the Safeguarding Vulnerable Groups Bill. This Bill is going through Parliament at present, and we are monitoring its course closely. We have talked to MPs and Peers about the Bill, and how we think it could be improved.'

Name: **Australian Institute of Criminology**

URL: <http://www.aic.gov.au/>

Description/Assessment

‘The objective of Research Services is to conduct research on the extent, nature and prevention of crime in Australia in order to provide timely, policy-relevant advice to the Australian Government and other key clients.’ Impressive body of past work on financial abuse of older people in Australia which spans nearly 10 years. Intended audience are other researchers, policy-makers and practitioners in the field. Emphasis of current work is on the criminality of financial abuse within the public domain where legislation exists. The more private domain of domestic financial abuse against older people is not a current focus - the emphasis of the unit has, it would appear, shifted to current work on violent crime, property crime and drugs.

Resources

Research policy bulletin: Fraud and financial abuse of older persons

<http://www.aic.gov.au/publications/tandi/ti132.pdf>

Series **Trends & Issues (0817-8542) No.132**: Fraud and financial abuse of older persons. Author: Smith, Russell G: in-house series, Oct 1999 (6 pp). Consideration is given to the threats that face older persons in terms of their vulnerability to acts of fraud and financial abuse. The development of new technologies for purchasing goods and services creates potential for fraud, as do traditional areas in health care, accommodation services and investment services. Smith lists prevention and control strategies that include legislation, law enforcement, education and information, and enhanced reporting. - 63k - [pdf] - Cached - 11 Oct 1999.

Web resource: Introductory page to older people and crime

<http://www.aic.gov.au/research/olderaust/>

Introductory page to older people and crime - gives all resources available and what is cited is just a selection. Some earlier papers cited rather than focus solely on recent research but AIC work is extensive, hence: Publications/Conferences and presentations/Research project: Interventions to prevention crime against older Australians/The risk of criminal victimisation for older people/Statistics - older people as victims of crime/Other reports and links: Elder abuse and domestic violence/Fear of crime Fraud and financial abuse/Other resources/Practical crime prevention guides.

Conference paper: Elder abuse: eight scenarios in search of a construct

<http://www.aic.gov.au/conferences/olderpeople/mcdermot.pdf>

Elder abuse: eight scenarios in search of a construct by: McDermott, Justin (15 pp)
Summary: ... Crime and Older People, ISBN 0 642 22739 X Elder Abuse: Eight Scenarios in Search of a Construct. According to Rosalie Wolf (1988) a 1975 letter to the British Medical Journal describing ‘granny battering’ was followed by a chapter on the battered older person syndrome' in a book.

Book chapter: Elder abuse

<http://www.aic.gov.au/publications/crimprev/old/elder-t.html>

Published in: Crime prevention for older Australians by Marianne Pinkerton James; Canberra: Australian Institute of Criminology, 1993. ISBN 0 642 18631 6; ISSN

1031-5330 (Crime prevention series); pp. 45-61 This book holds key chapters that are further available as individual chapters on the website
<http://www.aic.gov.au/publications/crimprev/old/>

Conference paper: Older people and consumer fraud

<http://www.aic.gov.au/conferences/outlook4/Graycar2.pdf>

Older people and consumer fraud by Graycar, Adam. Paper presented 2001 at Canberra conference. Summary: ... practices, whether they affect older persons or others Smith 1999 Law Enforcement Law enforcement agencies have a central role to play, not only in investigating crimes of deception perpetrated against older people, ... of two of his public companies. This affected over 30,000 people, many of whom were older people relying on this money to fund their retirement. ... Smith, R. G. 1999, Fraud and Financial Abuse of Older Persons, Trends and Issue....

Research policy bulletin: Substitute decision making and older people

<http://www.aic.gov.au/publications/tandi/ti139.pdf>

Series: **Trends & Issues (0817-8542) No. 139**. Substitute decision making and older people by: Setterlund, Deborah; Tilse, Cheryl; Wilson, Jill (1999) (6 pp) Description: The potential for financial abuse of older people by those holding an Enduring Power of Attorney is examined. The paper is based on a study of older people's knowledge of the substitute decision-making process and experiences of abuse. While most respondents report that the processes involving Enduring Power of Attorneys are satisfactory, they express concern about trust, accountability, and amount of control.

Report (no.51 1326-6004): A safe and secure environment for older Australians

<http://www.aic.gov.au/publications/rpp/51/RPP51.pdf>

A safe and secure environment for older Australians by: Graycar, Adam; James, Marianne Pinkerton; Mayhew, Patricia; 2003 (102 pp). Description: This report outlines the relationship between older Australians, crime, crime prevention and fear of crime. It is based on the findings of a questionnaire of relevant agencies which aimed to catalogue programs that increase the safety and security of older Australians, as well as focus groups which aimed to elicit how older people perceive crime in their local area and the types of strategies they would like to see introduced to make them feel more secure.

Unedited paper: Advocacy, guardianship and administration in Victoria

<http://www.aic.gov.au/conferences/olderpeople/champion.pdf>

Advocacy, guardianship and administration in Victoria by: Champion, Marion. Summary: ... Office of the Public Advocate (OPA) advocates for frail older people in situations where they face exploitation, abuse or neglect. ... The experience in Victoria is that the Guardianship and Administration Board Act 1986 has provided new opportunities and greater protection against abuse and exploitation for frail older people. Chapter in book Crime and Older People, ISBN 0 642 22739 X.

Conference papers 1996 (ISSN 1326-6004 No. 5): Protecting superannuation against criminal exploitation

<http://www.aic.gov.au/publications/rpp/05/RPP05.pdf>

Protecting superannuation against criminal exploitation: seminar held on 21 June 1996, Melbourne, Australia. Author: Graycar, Adam, ed. 1996 (74 pp). Description: These papers comprise the formal presentations at a conference.

Conference paper: New crimes or new responses

<http://www.aic.gov.au/conferences/outlook4/Graycar1.pdf>

New crimes or new responses: Graycar, Adam - 2001 (13 pp – p 4 mention of older people). Summary: ... with organised crime, drug trafficking, money laundering, computer crime, crime against the environment many of which have no boundaries as our law enforcement agencies know them. ... Will this mean fewer offenders and less predatory crime? The population is ageing, and even if older people adopt more protective lifestyles because of their greater fear of crime, this will not isolate them from crime entirely ... Older people may commit offences, too.

Conference paper: Misuse of older persons' assets by professionals

http://www.aic.gov.au/conferences/other/smith_russell/2003-02-AIFS.pdf

Misuse of older persons' assets by professionals by: Smith, Russell G (AIFS) 2003 (20 pp). Description: Older persons tend to have frequent contact with professional advisers including lawyers, accountants, financial planners and health care providers. This paper examines the risks faced by older persons who have dealings with professional advisers in connection with their assets. It also reviews the various ways in which older persons can deal with financial abuse and the problems that arise when taking official action to recover stolen property.

Research policy bulletin: Abuse of older people: crime or family dynamics?

<http://www.aic.gov.au/research/olderaust/abuse.html>

Series: **Trends & Issues (0817-8542) No. 113**: Abuse of older people: crime or family dynamics? 1999 About 4.6 per cent of older people are victims of physical, sexual or financial abuse, perpetrated mostly by family members and those who are in a duty of care relationship with the victim. This paper discusses whether criminal acts such as assault, sexual assault and theft should be redefined as abuse. It examines intervention issues in domestic violence and child abuse and points out that older persons in abusive situations have virtually no choices, because the alternative (moving to an institution) is what they desire least.

Financial Crimes Against the Elderly

http://www.popcenter.org/Problems/problem-financial_crimes.htm

This guide addresses the problem of financial crimes against the elderly. It begins by describing the problem and reviewing risk factors. It then identifies a series of questions to help you analyse your local problem. Finally, it reviews responses to the problem and describes the conditions under which they are most effective.

Misuse of older persons' assets by professionals

<http://www.aic.gov.au/research/fraud/older.html>

Russell Smith, Eighth Australian Institute of Family Studies Conference, 2003. Older persons tend to have frequent contact with professional advisers including lawyers, accountants, financial planners and health care providers. This paper examines the risks faced by older persons who have dealings with professional advisers in connection with their assets. It also reviews the various ways in which older persons can deal with financial abuse and the problems that arise when taking official action to recover stolen property.

Older people and consumer fraud

<http://www.aic.gov.au/publications/tandi/tandi220.html>

Glenn Muscat, Marianne James and Adam Graycar, 2002. Older Australians are less likely than younger people to be victims of consumer fraud; however fraud is one of the most common crimes perpetrated against older people. Based on data collected for the Australian Crime Victims Survey in April 2000, this paper focuses on the prevalence, victim characteristics and types of fraud for which older people are at risk. The paper finds that older people are more at risk when they are more socially, commercially and financially active, and are more likely to be victims of investment / insurance fraud than younger people, but less likely to be victims of Internet fraud or vehicle purchase fraud.

Website: Fido - financial tips and safety checks

<http://www.fido.asic.gov.au/fido/fido.nsf>

Australian Securities and Investments Commission, consumer website.

Name: BBC News archive

URL: <http://news.bbc.co.uk/>

Description/Assessment

Current news and affairs reporting by the British Broadcasting Corporation - extensive archives. It should be noted that a high percentage of the search results (16pp) featured the work of Comic Relief and Action on Elder Abuse but otherwise the results yielded launches of reports, transcripts of related programmes but none led to original research or reports with the exception of the report by Mark Ward. This web page also has related links to similar articles and related weblinks to those organisations mentioned in the report, e.g. Websense, a provider of internet security technology. (Criminals exploit net phone calls/By Mark Ward/Technology correspondent, BBC News website.)

Resources

BBC News: Warning over theft from elderly

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/uk/6312403.stm>

Action on Elder Abuse helpline analysis report - Jan 2007.

BBC News online - UK Scotland - 'Many OAPs are being abused'

<http://news.bbc.co.uk/1/low/scotland/1179917.stm>

Age Concern Scotland has issued research which revealed thousands of elderly people are subjected to psychological, financial, physical, neglect or sexual abuse. - Feb 2001.

BBC News: 'Half a million' elderly abused

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/uk/6338091.stm>

Help the Aged report of campaign - Feb 2007. To support the campaign, Help the Aged has also produced a moving documentary in which an actor tells the story of an

abuse victim in her own words.

You and Yours - Transcript - Dementia: Enduring Attorney

http://www.bbc.co.uk/radio4/youandyours/transcript_2005_47_wed_05.shtml

You and Yours transcript of prog. on 23.11.05 - Dementia: Enduring Attorney

BBC News: Pledge to end NHS elderly abuse

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/health/4923970.stm>

Launch story of Dignity on wards pledge to stop elder abuse on wards.

BBC News: Elderly victims of abuse targeted

http://news.bbc.co.uk/go/pr/fr/-/1/hi/england/coventry_warwickshire/4554499.stm

Elderly victims of abuse are being urged to come forward in a campaign launched by Coventry City Council. Published: 2005/05/17 09:15:55 GMT.

BBC News: Criminals exploit net phone calls

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/technology/5187518.stm>

Criminals exploit net phone calls by Mark Ward, Technology correspondent. Malicious hackers are turning to net phone systems in a bid to trick people into handing over personal details. Published: 18 July 2006, 03:44 GMT

Working Lunch: Financial abuse

http://news.bbc.co.uk/1/hi/programmes/working_lunch/6336511.stm

Discusses claims that abuse of elderly relatives is often financially motivated. Report on Action on Elder Abuse survey of helpline call - claims true level of financial abuse under-reported, 6/2/07.

BBC News: Call to protect vulnerable adults

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/health/4794480.stm>

Call to protect vulnerable adults - Vulnerable adults need legislation to guard them from abuse, in line with children and domestic violence victims, says charity Action on Elder Abuse. 13 March 2006, 00:04 GMT.

Web page resource: Advice on protecting relatives

<http://news.bbc.co.uk/go/pr/fr/-/1/hi/programmes/panorama/6354637.stm>

Advice on protecting relatives. Panorama has put this web page together with the help of Action on Elder Abuse, Counsel and Care, Help the Aged and the Relatives and Residents' Association. More information and support is on their websites. Published 12 July 2007.

Name: **BBC Radio 2 Action on Elder Abuse campaign**

URL: <http://www.bbc.co.uk/radio2/life2live/elders/elderabuse.shtml>

Description/Assessment

Life2Live's campaign 'Respect Your Elders: Radio 2's campaign against elder abuse' ran from 5-11 June 2006. Linked to Age Concern England website. Does not appear to have been run in conjunction with Action on Elder Abuse but this is one of the organisations given as a link. Ten organisations given with AEA heading them up. Others were (in order cited): HtA, ACE, Comic Relief, Crossroads Caring for Carers, Carers UK, Alzheimer's Society, INPEA, BGOP and CSCI. Helpline Radio 2 helpline on 0800 022 022. (still open but information is less quick to retrieve). No results/appraisal of campaign appears to be available from the website. Includes a 'listen again' link.

Name: **British Society of Criminology**

URL: <http://www.britsoccrim.org/>

Description/Assessment

A small website for its members of an organisation based at: c/o Law School, Room DH021, University of East London, High Street, Stratford, London E15 2JB. BSC conferences are the only publicly accessible part of site - conference papers span 1998-2004. BSC appears to deal with more traditional types of crime and criminal offence in UK. There would appear to be a paucity of work on financial abuse as compared say to the Australian Institute of Criminology.

Name: **Bromley - London Borough of**

URL:

http://www.bromley.gov.uk/socialcareandhealth/olderpeople/adult_protection_guidelines.htm

Description/Assessment

Example of a local authority Adult Protection framework including protection against financial abuse. Bromley Adult Protection Committee developed guidelines in response to government's statutory guidance 'No Secrets' for the protection of vulnerable adults - includes financial abuse.

Resources

Adult Protection Bromley Interagency Guidelines

<http://www.bromley.gov.uk/NR/rdonlyres/5EC9C815-0206-43A1-A0DE-327E5C922EBB/0/AdultProtectionGuidelines.pdf>

Adult Protection Interagency Guidelines covering financial abuse - 76 pp.

Name: Carers UK

URL: <http://www.carersuk.org/Home>

Description/Assessment

Carers UK campaigns and promotes strongly the rights of carers. 'Carers UK is the voice of carers. Carers provide unpaid care by looking after an ill, frail or disabled family member, friend or partner.' The leading guide, Carers and their rights, by Luke Clements, does not appear to feature any material on financial abuse as gleaned from the guide's contents table. The section on Financial Help details all the benefits available for carers. Carers UK do not feature the issue of financial abuse which is statistically often perpetrated by carers from within the family unit.

Older Carers in the UK

<http://www.carersuk.org/Policyandpractice/PolicyResources/Research/ResearchCaringandolderpeopleNovember2005.pdf>

Older carers in the UK. Sheffield Hallam Univ. Nov 2005. 27 pp. General picture but does not include management of finances of person cared for. In the UK there are over 1.5 million people aged 60+ providing unpaid care. Over 8,000 carers are aged 90+; 4,000 of these very aged carers provide 50 or more hours care each week Older carers are often in poor health themselves; usually living with a partner, especially male carers; sometimes still in paid work; Highly concentrated in Wales, the North East, and other areas affected by socio-economic deprivation.

Resources

Research: Caring and Pensioner Poverty

<http://www.carersuk.org/Policyandpractice/PolicyResources/Research/ResearchCaringandpensionerpovertyNovember2005.pdf>

Caring and Pensioner Poverty. Report on older carers, employment and benefits, Dec 2005.

Research: Carers and their rights - the law relating to carers

<http://www.carersuk.org/Policyandpractice/PolicyResources/Research/CarersandtheirRightsLukeClementsJune2006webonly.pdf>

Carers and their rights - the law relating to carers. 101 pp. (priced publication). This guide is written by leading Community Care lawyer Luke Clements and outlines the principal rights of carers to support from the health and social services authorities.

Research: Whose rights are they anyway? : Carers and the Human Rights Act (2006)

<http://www.carersuk.org/Policyandpractice/PolicyResources/Research/ResearchHumanRightsReport.pdf>

Whose rights are they anyway?: Carers and the Human Rights Act (2006) (32 pp)
Carers are being let down because public authorities are failing to implement the Human Rights Act. This is having serious, and potentially life-threatening, consequences. The report examines the experiences of carers in the context of the main provisions of the Human Rights Act 1998.

Name: Commission for Social Care Inspection (CSCI)

URL: <http://www.csci.org.uk/>

Description/Assessment

CSCI produces Quality in Social Care (QISC) Bulletins for the social care sector which seek to improve the quality of services in a range of areas. For example, the next QISC bulletin will focus on how providers can improve the support they provide to people who use social care with accessing and using their money. People who use social care services should be able to use and manage their money as and when they choose, and that some people may need support to be able to do this. This support needs to demonstrate respect for people's right to control their finances and personal property. People should have access to this support without fear of mismanagement, financial abuse or criminal activity. The bulletin will highlight various examples of good practice and offer guidance to providers on how they can handle people's finances and valuables appropriately, in accordance with legislation, regulations and guidance whilst minimising any risk of criminal activity or financial abuse.

Resources**Abuse of older people - What you can do to stop it**

http://www.csci.org.uk/PDF/factsheet_elderabuse.pdf

Simple fact sheet on how to combat abuse

Name: Community CareURL: <http://www.communitycare.co.uk>**Description/Assessment**

Used for publicity launch of HtA Enough is Enough campaign on 7/2/07: 'Help the Aged today launches a campaign to raise public awareness of elder abuse, amid evidence that it remains low. A survey published to accompany the launch found 35 per cent had still not heard of elder abuse and 24 per cent would not be able to recognise the signs of it. The charity is calling for mandatory training for social care staff on detecting and preventing elder abuse, and for other professionals who deal with older people to be able to recognise the signs of abuse. The Enough is Enough campaign is run in conjunction with Action on Elder Abuse.' Possible outlet for further publicity about progress of campaign.

Resources**Charity urges action on financial abuse**

<http://www.communitycare.co.uk/Articles/2007/02/01/103177/charity-urges-action-on-financial-abuse.html>

The government has been criticised for failing to tighten systems to tackle the financial abuse of older people, in a report showing they are losing millions of pounds. - Article 01 February 2007

The Simon Heng Column

<http://www.communitycare.co.uk/Articles/2006/02/16/52836/the-simon-heng-column.html>

After my recent experience as a victim of financial abuse, I was talking to a number of people who are involved in the protection of vulnerable adults in my area. - 16 February 2006

Can her son be trusted?

<http://www.communitycare.co.uk/Articles/2006/02/16/52831/can-her-son-be-trusted.html>

An 81-year-old mother does not realise that she is at risk of physical and financial abuse from her son. What can staff do? - Article 16 February 2006.

More than 700 barred from working with vulnerable adults

<http://www.communitycare.co.uk/Articles/2005/07/26/50311/more-than-700-barred-from-working-with-vulnerable-adults.html>

More than 700 people have been prevented from working in regulated social care settings by the Protection of Vulnerable Adults scheme, it emerged today, writes Clare Jerrom - Article 26 July 2005

Public Guardianship Office needs to raise profile

The Public Guardianship Office should raise its profile to make it easier for people to report concerns of potential financial abuse of people who have lost their mental capacity. News item - 08 June 2005.

Name: Counsel and CareURL: <http://www.counselandcare.org.uk/>**Description/Assessment**

Website for carers and those being cared for. Awareness of abuse in general is raised through literature - see quoted publications. Abuse in care homes is the key focus with financial abuse defined as such within a home. Factsheet 20 is the key document that describes abuse with quite a full definition of financial abuse on p 5: 'Financial abuse includes illegal or improper use of a person's property, money, pension book, bank account or other valuables, as well as stealing money or property. If you are managing the finances of a person who does not have the mental capacity to do so for themselves, you should have an Enduring Power of Attorney or Receivership to ensure that your actions are not misconstrued as financial abuse. An Enduring Power of Attorney is a legal document which authorises one or more people to handle another person's financial affairs once they have lost the capacity to do so for themselves, provided that it is registered with the Public Guardianship Office. (For more information, see factsheet 9: Memory Loss, Depression, 'Confusion' and Dementia.)'

Resources**Publications**

<http://www.counselandcare.org.uk/influence/publications/past-pubs/>

Harm's Way discusses the serious issue of abuse in care homes, and the steps that must be taken to reduce it. 'Care Betrayed' is a discussion document which looks at some of the issues which may give rise to abuse in care homes.

Factsheet 20: Abuse: older people at risk

http://www.counselandcare.org.uk/supporting-us/donate/dhttp://www.counselandcare.org.uk/assets/library/documents/20_Abuse_Older_People_at_Risk.pdf

Abuse: older people at risk - this factsheet gives advice on how to recognise abuse, illustrates the most vulnerable groups and provides advice which may help prevent the abuse. April 2006 (25 pp)

Name: crimereduction.gov.uk - Distraction Burglary mini siteURL: <http://www.crimereduction.gov.uk/boguscaller/boguscaller1.htm>**Description/Assessment**

Contains information about distraction burglary including ideas on how to tackle the crime and resources to aid and research the crime. It also showcases initiatives that are being tried out across the country. Whilst older people are at low risk of burglary generally they are often the target of distraction burglars. This is also relatively rare but it is a crime where perpetrators prey on the trust and vulnerability of older people.

Resources**Distraction Burglary - Statistics**<http://www.crimereduction.gov.uk/boguscaller/boguscaller21.htm>

Statistical figures for distraction burglary from 1998/99 to the most recent findings for 2005/06. There is evidence to suggest that these figures may be lower than the real figures as some victims feel too embarrassed to admit that they were fooled in their own home.

Name: Crown Prosecution ServiceURL: <http://www.cps.gov.uk/>**Description/Assessment**

The Crown Prosecution Service is responsible for prosecuting criminal cases investigated by the police in England and Wales. Financial abuse is addressed in the documents mentioned - The Fraud Act and Thefts Act but these do not solely concern or address themselves to older people.

See document: Single Equality Scheme 2006-2010 (Equality Diversity Unit at CPS) pp105-108 which explains that the gap in the creation of an elder abuse policy has been addressed and the proposed actions to be taken. The EDU and the Policy Directorate will produce and implement an Elder Abuse public policy statement, with a timescale of completion stated as 2007-08.

Resources**Policy implementation/legislation: Theft Acts, incorporating the Charging Standard - Annex A**http://www.cps.gov.uk/legal/section8/chapter_a_annex_a.html

Theft Acts, incorporating the Charging Standard - Annex A. 1st September 2004.
Dear Chief Officer circular letter: Policing priorities for fraud cases: 'Frauds affecting particularly vulnerable victims (e.g. the elderly, people with disabilities, businesses providing key services in difficult circumstances) or in distinct communities'.

Legislation: The Fraud Act 2006

http://www.cps.gov.uk/legal/section8/chapter_d.html

The Fraud Act 2006 (see note 1) (the Act) comes into force on the 15 January 2007. It is based on the recommendations of the Law Commission report 'Fraud' (see note 2) published in 2002. The Act applies in England, Wales and Northern Ireland.

Policy/strategy: Single equality scheme 2006-2010

http://www.cps.gov.uk/publications/docs/ses_2006_2010.pdf

Single equality scheme 2006-2010 - pp 106-108 includes plans to produce and implement an Elder Abuse public policy statement during 2007/8.

Annual report 2005-06

<CPSannualreport06.pdf>

For general information. 102 pp.

Name: Department of Health/No Secrets

URL: <http://www.dh.gov>

Description/Assessment

Quotation from the website: 'The Government is determined that vulnerable adults should be afforded the greatest protection possible from harm. In addition to raising standards of care through National Service Frameworks, regulating providers of care in a more thorough and consistent way than hitherto, and introducing national minimum standards for regulated care services, the Government has taken action to specifically address the abuse of vulnerable adults.'

Resources**No secrets: guidance on developing and implementing multi-agency policies and procedures to protect vulnerable adults from abuse**

http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_4008486

This document gives guidance to local agencies who have a responsibility to investigate and take action when a vulnerable adult is believed to be suffering abuse. It offers a structure and content for the development of local inter-agency policies, procedures and joint protocols which will draw on good practice nationally and locally.

Protection of Vulnerable Adults (POVA) scheme in England and Wales for care homes and domiciliary care agencies: a practical guide

http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_4085855

A practical guide for implementing the protection of vulnerable adults, POVA, scheme, that includes changes to the requirements for criminal records bureau

disclosures.

POVA referrals - the first 100: Analysis of the first 100 referrals to the POVA list

http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_4116570

As part of the implementation of the Care Standards Act (2000), the Department of Health introduced the Protection of Vulnerable Adults (POVA) list on 26 July 2004, as a complement to the requirement for the development of local multi-agency adult protection policies and procedures. This small study aimed to identify any commonalities and the extent of differences between the first 100 referrals to the POVA list.

Name: DirectGov

URL: <http://www.direct.gov.uk>

Description/Assessment

Easy to use website with clear signposting to relevant pages.

Resources

Web page resource: Recognise and report elder abuse

http://www.direct.gov.uk/en/Over50s/Over50HealthAndWellBeing/SupportAndYourEverydayHealth/DG_10026831

Web page on elder abuse - recognise and report elder abuse. Sole source of material. Weblinks within page to other internal and external sites.

Web page resource: Nominating a helper to collect benefits or a pension for you

http://www.direct.gov.uk/en/Over50s/HomeAndCommunity/StayingInYourHome/DG_10027572

Nominating a helper to collect benefits or a pension for you. The role of 'Permanent helper' explained.

Name: Financial Services Authority

URL: <http://www.fsa.gov.uk/>

Description/Assessment

'The Financial Services Authority (FSA) is an independent non-governmental body, given statutory powers by the Financial Services and Markets Act 2000. We are a company limited by guarantee and financed by the financial services industry.'

A lot of information on the FSA website is geared to the commercial money market but there are two websites within it aimed at the consumer with relevant sections aimed at the older population group.

FSA *Financial Capability* website aims to improve the long-term financial capability of the population in the UK. (See: The Treasury published The Government's Long-Term Approach to Financial Capability in January 2007). FSA *Money made clear* website offers consumer advice and information about financial products as part of improving personal financial capability.

The *Financial Capability* website offers tools, publications, etc. geared to different population groups, i.e. young people. 'The National Strategy for Financial Capability is led by the FSA and brings together financial services industry, consumer and voluntary organisations, government and media to find ways to improve the UK's financial capability. This site is for anyone working to help UK consumers manage their money better.' The needs of the population to have Financial Capability with regard to products and management of personal finances is now recognised in the strategy documents of the FSA and The Treasury's report. This will surely have a long-term impact on consumer financial abuse.

On the *Money Made Clear* website which is addressed to the layperson as consumer, under the section Getting Older, were consumer guides for the older person. These two guides: Retiring soon; Managing in retirement; focused on pension finance management with practical but basic advice. The user was then referred to the FSA Financial Capability website via the link 'For those who help others in financial matters'. Otherwise there appears to be only a small amount of material about consumer financial abuse/scams; the commercial market being the focus for such matters.

Resources

Levels of Financial Capability in the UK: Results of a baseline survey

<http://www.fsa.gov.uk/pubs/consumer-research/crpr47.pdf>

Prepared for the Financial Services Authority by Personal Finance Research Centre University of Bristol Adele Atkinson, Stephen McKay, Elaine Kempson and Sharon Collard.

In or out? Financial exclusion: a literature and research review

<http://www.fsa.gov.uk/pubs/consumer-research/CRPR03.pdf>

Without understanding the causes and impact of financial exclusion we risk excluding some of those who are in the most need of the protection offered by the new regulatory regime. With this in mind the FSA commissioned specific research from the Personal Finance Research Centre at Bristol University to provide us with a comprehensive review of current research and action on the topic.

Money made clear website

http://www.moneymadeclear.fsa.gov.uk/news/on_the_phone.html

'Money made clear' is the FSA consumer money advice website; explains financial products. Section on Getting Older: Whether you are approaching retirement or have already retired, these guides set out useful tips to help you manage your retirement; also Scams and swindles.

FSA Financial Capability website

http://www.fsa.gov.uk/financial_capability/

Steering Group of 2004. Launch of this site 2006. The National Strategy for Financial Capability has an overall vision of achievement: 'We share a vision of better informed, educated and more confident citizens, able to take greater responsibility for their financial affairs and play a more active role in the market for financial services.'

The impact of an ageing population on the FSA

<http://www.fsa.gov.uk/pubs/consumer-research/CRPR10.pdf>

The Financial Services Authority undertook this research which explores how consumers plan for their financial futures and looks at the trends in the ownership of financial assets across different generations of consumers.

Name: Help the Aged

URL: <http://www.helptheaged.org.uk>

Description / Assessment

HtA website explores abuse in general with financial abuse as one of five types of abuse perpetrated. Abuse including financial abuse is addressed in each of the advice, campaigns and policy sections of the website

Resources**Information sheet: Buying goods or services at home**

http://www.helptheaged.org.uk/NR/rdonlyres/B5CD72E1-181B-4C52-8149-E018C9372292/0/buying_goods_or_services_at_home_is.pdf

Aug 2006 18 pp - Doorstep salespeople can provide a valuable service, bringing shopping facilities to your home. Unfortunately, not all callers are welcome or genuine. There are unscrupulous individuals, whose only aim is to separate you from your money by fair means or foul! This information sheet explains your rights when shopping from home and how to avoid falling victim to cons and scams.

Information sheet: Thinking about money.

http://www.helptheaged.org.uk/NR/rdonlyres/14BF9ED9-A7B1-4BA7-B8F9-CA989FA49633/0/thinking_about_money_adv.pdf

Jan 2006. 36 pp - This leaflet aims to give the basic principles of money management, whether you need to maximise income, deal with debts or make the most of a lump sum.

Information sheet: Elder abuse: what it is and how to stop it

http://www.helptheaged.org.uk/NR/rdonlyres/2B789046-6FEF-488C-A5DD-17A90F3FE11D/0/elder_abuse_adv.pdf

Elder abuse: what it is and how to stop it. Jan 2007. 16 pp. Advice for older people.

Campaign web page: Elder abuse

<http://www.helptheaged.org.uk/en-gb/Campaigns/ElderAbuse/>

Help the Aged believes that older people have the right to live free from fear and harm and is committed to ending elder abuse.

Policy statement: Money Matters - Financial Services and Older People

http://policy.helptheaged.org.uk/_policy/Poverty/FinancialServices/_default.htm

Money Matters - Financial Services and Older People, Help the Aged Policy Statement 2006 (5 pp). 'Older people are not getting the financial services or advice they need. There is a need for further initiatives to promote financial literacy and for the financial services industry to recognise the importance of this growing sector of the economy. Action is needed by Government and by the financial services industry to reduce the problems older people have accessing financial services.'

Hidden Voices: Older People's Experience of Abuse

http://www.helptheaged.org.uk/NR/rdonlyres/31255EE2-557E-4E7A-A953-E050865AEF66/0/hidden_voices.pdf

Executive Summary - An analysis of calls to the Action on Elder Abuse helpline. Written by Action on Elder Abuse, published by Help the Aged.

Name: Health Select Committee report on Elder Abuse 2003/4

URL:

<http://www.publications.parliament.uk/pa/cm200304/cmselect/cmhealth/111/111.pdf>

House of Commons, Health Committee, Elder Abuse, Second Report of Session 2003-04, Volume I.

Name: International Network for the Prevention of Elder Abuse

URL: <http://www.inpea.net/>

Description/Assessment

A standing committee of the International Association of Gerontology and Geriatrics (IAGG). 'INPEA is an organization, founded in 1997, which is dedicated to the global dissemination of information as part of its commitment to the world-wide prevention of the abuse of older people. Rosalie Wolf, one of the prime movers in establishing INPEA, died in 2002. An endowment fund and awards have been established in her memory.' INPEA hosted the first Annual World Elder Abuse Awareness Day 2006 and a second one is due in June 2007.

Name: King's College Institute of GerontologyURL: <http://www.kcl.ac.uk/acig/index.html>**Description/Assessment**

Kings College Institute of Gerontology are carrying out the first national prevalence study of Elder Abuse in the UK since Ogg and Bennett's 1992 Omnibus survey. The research project is due to report in Summer 2007 but the research methodology is outlined in the 'First Steps' document below.

Resources**Research: Elder Abuse: Update on Research - chapter 6 - Financial Abuse**

<http://www.kcl.ac.uk/acig/pdf/elderabus/abuse6.doc>

Elder abuse: Update on research, Claudine McCreadie, 1996. (2pp) refers to Chapter 6, as the entire work is out of print. This version is the same as the 1996 original with a few minor typographical amendments and should be read with the 1996 date in mind. In respect of policy in Britain, there have been considerable changes since then. The bibliography has been added to since 1996, but on a rather ad-hoc basis. Suggestions for additions or amendments would be gratefully received. Elder abuse: research update was published in 1996 by the Age Concern Institute of Gerontology, King's College London, ISBN 1 872 34281 7.

Publications by Claudine McCreadie on Elder Abuse

http://www.kcl.ac.uk/acig/staff/cmc_abus.doc

Bibliography by Claudine McCreadie of her work from 1991-2006.

First Steps: the UK national prevalence study of the mistreatment and abuse of older people

http://www.scwru.kcl.ac.uk/redist/pdf/Journal_of_Adult_Protection.pdf

Claudine McCreadie, Madeleine O'Keeffe, Jill Manthorpe, Anthea Tinker, Melanie Doyle, Amy Hills, Bob Erens and Simon Biggs - The article outlines the background to the recently commissioned UK national study of the prevalence of elder abuse and explains the methodology adopted in Stages 1 and 2 of the research. This is being funded by Comic Relief with some financial support from the Department of Health and carried out by a team of researchers at King's College London and the National Centre for Social Research. Stage 1, the development work, was completed in autumn 2005. Stage 2, which began in March 2006, is a national survey of the private residential population of the United Kingdom.

Name: Knowsley Metropolitan Borough Council

URL:

http://www.knowsley.gov.uk/health/social_services/general_support_care/adult_abuse.html**Description/Assessment**

An example of a local authority website with plenty of resources to download. Adult protection web page 'Adult abuse - protection of vulnerable adults' with five attachments: Adult protection policy (PDF 273 KB), Adult protection procedures (PDF 310 KB), Adult protection practice guidelines (PDF 210 KB), Adult protection membership and contacts (PDF 119 KB), CSCI factsheet - elder abuse (PDF 48 KB).

Resources**Adult protection policy**http://www.knowsley.gov.uk/resources/154149/adult_protection_policy.pdf

'All agencies that are signatory to the Policy document believe that: Vulnerable people within our society deserve good care and support; Some people may have difficulty expressing their needs and require careful consideration of their individual circumstances; They have a right to live in safe and secure surroundings without fear of harassment, injury or other forms of abuse; They have a right to live as independently as they are able; They have a right to make choices about their lifestyle which can involve risk' (9 pp, n.d c.2001)

Name: The Law SocietyURL: <http://www.lawsociety.org.uk/home.law>**Description/Assessment**

The Law Society is the professional body for solicitors in England and Wales. This is a comprehensive site with information on mental capacity, proposed changes in the law for vulnerable adults as well as guidance on the role of the Office for the Supervision of Solicitors(OSS) - formerly the Solicitors Complaints Bureau. The resources on this website were not as directly relevant as those on the SFE website.

Resources**Domestic abuse: Family law protocol**<http://www.lawsociety.org.uk/documents/downloads/dynamic/flppart6.pdf>

Does not include financial abuse but of associated interest. Family law protocol part 6.

Consumer guide: Financial matters for the elderly<http://www.lawsociety.org.uk/secure/file/162877/e:/teamsite->

[deployed/documents//templatedata/Publications/Publications/Documents/cgfinancialeldeng.pdf](#)

Financial matters for the elderly - Customer Guide - English. Monday 17 March 2003.

Name: National Center on Elder Abuse (US)

URL: <http://www.elderabusecenter.org/>

Description/Assessment

‘The National Center on Elder Abuse is dedicated to educating the public about elder abuse, neglect, and exploitation and its tragic consequences. NCEA is an internationally recognized resource for policy leaders, practitioners, prevention specialists, researchers, advocates, families, and concerned citizens.’ CANE is a partner of the National Center on Elder Abuse (NCEA). NCEA is funded by the U.S. Administration on Aging, Department of Health and Human Services.

Resources

CANE Database (5000 holdings)

<http://db.rdns.udel.edu:8080/CANE/index.jsp>

The Clearinghouse on Abuse and Neglect of the Elderly, located at the University of Delaware, is the nation's largest archive of published research, training resources, government documents, and other sources on elder abuse. The CANE collection is fully computerized. With more than 5,000 holdings, you can search CANE's database to obtain references pertaining to the many facets of elder mistreatment.

CANE Bibliography series: Financial Exploitation of the Elderly

http://www.elderabusecenter.org/default.cfm?p=CANE_FinancialExploitation.cfm

This is a bibliography of some 77 items on financial abuse (US based) - other bibliographies under this series available.

Web page resource: Who are the abusers?

<http://www.elderabusecenter.org/default.cfm?p=whoaretheabusers.cfm>

It has been estimated that roughly two-thirds of all elder abuse perpetrators are family members, most often the victim's adult child or spouse. Research has shown that the abusers in many instances are financially dependent on the elder's resources and have problems related to alcohol and drugs.

The National Elder Abuse Incidence Study

http://www.aoa.gov/eldfam/Elder_Rights/Elder_Abuse/ABuseReport_Full.pdf

What is the incidence of domestic elder abuse and neglect in the United States today? In public health and social research, the term 'incidence' means the number of new cases occurring over a specific time period. The NEAIS used a rigorous methodology to collect national incidence data on what has been a largely undocumented phenomenon, and it provides the basis to estimate the incidence of domestic elder

abuse and neglect among those aged 60 and above in 1996.

Daily Money Management Programs: A Protection Against Elder Abuse

<http://www.elderabusecenter.org/pdf/publication/DailyMoneyManagement.pdf>

‘Professionals who work with elders have long recognized that individuals who are unable to manage their finances are at risk for impoverishment, homelessness, institutionalization and guardianship. More recently, professionals have come to recognize that these individuals are also susceptible to exploitation by unscrupulous family members, acquaintances and predators. Daily money management (DMM) is increasingly being viewed as a promising way to protect seniors from those who seek to exploit them.’

Financial Abuse of the Elderly

http://www.popcenter.org/problems/Supplemental_Material/Financial%20Crimes/Nerenberg_1996.pdf

‘This manual is an effort to demystify the complex problem of financial abuse. It provides an overview of the problem, describes the challenges it poses, and profiles promising intervention strategies’ (30 pp).

Name: National Committee for the Prevention of Elder Abuse (NCPEA)

URL: <http://www.preventelderabuse.org/>

Description/Assessment

‘The National Committee for the Prevention of Elder Abuse (NCPEA) is an association of researchers, practitioners, educators, and advocates dedicated to protecting the safety, security, and dignity of America's most vulnerable citizens. It was established in 1988 to achieve a clearer understanding of abuse and provide direction and leadership to prevent it. The Committee is one of six partners that make up the National Center on Elder Abuse, which is funded by Congress to serve as the nation's clearinghouse on information and materials on abuse and neglect.’ The *Journal of Elder Abuse & Neglect* is the official publication of the National Committee for the Prevention of Elder Abuse (NCPEA).

Resources

Web page resource: Financial Abuse

http://www.preventelderabuse.org/elderabuse/fin_abuse.html

updated March 2003. Definition of financial abuse and other information, e.g. perpetrators. Links to AARP Volume 12 Number 2 (2000) of the *Journal of Elder Abuse & Neglect* which is devoted to elder financial abuse.

Forgotten victims of elder financial crime and abuse

<http://www.elderabusecenter.org/pdf/publication/fvefca.pdf>

Nerenberg, L. (1999). *Forgotten victims of elder financial crime and abuse: A report*

and recommendations. Produced by the Goldman Institute on Aging for the National Center on Aging (NCEA), this report summarized four roundtable discussions sponsored by NCEA, which focused on four components of the legal system: the state and criminal justice system, federal investigative and regulatory agencies, the civil legal system, and the victim witness assistance network. Professionals from each system described challenges they face in handling financial abuse cases and made recommendations for improving each system's response.

Ageing Parents and Children Together

<http://www.ftc.gov/bcp/online/pubs/services/apact/index.pdf>

A/PACT: Aging Parents and Children Together. Produced by the American Association of Retired Persons (AARP) and the Federal Trade Commission (FTC), this consumer education series includes ten 1-3 page articles focusing on consumer fraud, daily money management, alternatives to guardianship, etc.

Manual: Financial Abuse of the Elderly

http://www.popcenter.org/problems/Supplemental_Material/Financial%20Crimes/Neurenberg_1996.pdf

Financial Abuse of the Elderly (1996, 30 pp). Of all forms of elder abuse, financial exploitation may be the most difficult to grasp because the problem itself is poorly defined. Evaluating whether or not financial abuse has occurred often involves complex and subjective determinations. This manual provides an overview of the problem, describes the challenges it poses, and profiles promising intervention strategies.

Selected bibliography 1989-2000

<http://www.preventelderabuse.org/additional/bibliography.html>

Nothing on financial abuse specifically but included in general studies.

Training resource: Financial Exploitation of the Elderly

http://digitalcommons.law.umaryland.edu/cgi/viewcontent.cgi?article=1169&context=fac_pubs

Financial Exploitation of the Elderly. Produced by the Geriatric and Gerontology Education and Research Program, University of Maryland at Baltimore, School of Law (1992). This educational package was developed by Diane Hoffman, J.D. University of Maryland School of Law, and Patricia Powers, Ph.D., University of Maryland School of Social Work. It includes a 26 minute video which provides a dramatized case example and interviews with individuals who have been victims of financial exploitation, a background paper, and a comprehensive listing of written resource materials. For more information, contact: The University of Maryland at Baltimore G-Gear Program 511 W. Lombard Street, 6th Floor Baltimore, Maryland 21201 Phone: (502) 564-7043.

Name: National Institute for Adult Continuing Education (NIACE)URL: <http://www.niace.org.uk>**Description/Assessment**

Emphasis on promoting adult learning, including financial literacy. 'It doesn't add up - A pilot study in Havering' conducted for NIACE among people over the age of 50 discovered that almost 30% experienced some or extreme difficulty understanding their finances; 31% with some or extreme difficulty with banking; 38% have problems with credits cards. Other difficulties include shopping (26%) and gas bills (29%).

Resources**Financial Literacy and Older People - Moving On (FLOP)**

http://www.niace.org.uk/information/Briefing_sheets/Financial_literacy_older_people.htm

In December 2000, The Adult Financial Literacy Group (AdFlag) produced a report on ways to improve the financial literacy of adults. The report highlighted the need for work to be done to set out what financial literacy means for all adults, especially those at risk of financial exclusion, and recommended that initial research be undertaken into the financial literacy needs of older people.

Adult Financial Literacy Group (AdFlag) Report to the Secretary of State for Education and Employment

[Http://www.dfes.gov.uk/adflag](http://www.dfes.gov.uk/adflag)

AdFLAG - Adult Financial Literacy Advisory Group announcement of publication of report of the advisory group on financial literacy (AdFLAG) 'Today - on National Number Day' - the Secretary of State for Education and Employment David Blunkett welcomed the publication of a report on ways to improve adults' financial literacy. The report comes from a Group he set up earlier this year chaired by Derek Wanless, President of the Chartered Institute of Bankers. The Group was set up following concerns that many people do not have the skills, knowledge and confidence to make informed judgements and effective decisions about finance. The report is wide-ranging, and makes over 50 recommendations which are directed to a wide range of organisations. The recommendations call for work to be done to set out what financial literacy means for adults, especially those at risk of financial exclusion.

Name: Practitioner Alliance Against the Abuse of Vulnerable Adults (PAVA)URL: <http://www.pavauk.org.uk>**Description/Assessment**

The aims of the PAVA Project are to examine progress in England on key aspects of practice identified in the 'No Secrets' guidance (DoH, 2000), and to disseminate information nationally, regarding good/innovative practice identified at local level. These aims recognise the importance of translating guidance, policies and procedures, into effective services and practice. They also acknowledge that as emerging initiatives, the protection of vulnerable adults within recognised multi-agency frameworks, are very much in a developmental stage, their position being made more difficult by the need to compete for scarce resources. The three year project (which began in January 2002), is funded by a Department of Health Section 64 Grant, and consists of a full-time Project Worker who reports to the PAVA Executive Board. Membership website with no specific mention of financial abuse nor publications available.

Resources**Pava Project -Directory**

http://www.pavauk.org.uk/docs/57103_PAVA_Directory.pdf

The PAVA Project (which is funded by the Department of Health) began in early 2002 and is designed to promote the development of effective services and practice in relation to the 'No Secrets' guidance. One of the important outcomes of the project is this Practice Directory.

Name: Public Guardianship OfficeURL: <http://www.guardianship.gov.uk/>**Description/Assessment**

The PGO is responsible for ensuring that receivers or attorneys are appointed to look after the financial affairs of clients, or donors, who are not mentally capable of doing so themselves. The role of the Public Guardianship Office makes it central to the consideration of financial abuse against older people.

Resources**Information leaflet: Are you aware of financial abuse?**

http://www.guardianship.gov.uk/downloads/Financial_Abuse.web.pdf

Customer Information - Are you aware of financial abuse? 14 September 2004 leaflet.

When a person loses mental capacity due to illness or injury they often become unable to manage their financial affairs. People with mental incapacity are often highly vulnerable. Without the right protection, they can be at risk of financial abuse and could face losing their home or their savings.

Information leaflet: Who would look after your finances if you couldn't?

<http://www.guardianship.gov.uk/downloads/WWLAYF.GE0104.pdf>

Who would look after your finances if you couldn't? 01 December 2004 information leaflet about making an Enduring Power of Attorney.

Research study 2003 - summary report

<http://www.guardianship.gov.uk/downloads/FinancialAbuseResearchreportssummary.pdf>

Summary report: The role of the Public Guardianship Office in safeguarding vulnerable adults against financial abuse.

Research study 2003 - background briefing

<http://www.guardianship.gov.uk/downloads/Backgroundtoresearch.2003.pdf>

Background briefing: The role of the Public Guardianship Office in safeguarding vulnerable adults against financial abuse. The research was designed to explore the circumstances of people with mental incapacity and the procedures and transactions of the PGO in order to better protect people from financial abuse.

Web resource: Mental Capacity Act 2005 for England and Wales

<http://www.guardianship.gov.uk/partnership/mca.htm>

The Mental Capacity Act 2005 for England and Wales received Royal Assent on 7 April 2005 and is due to come into effect during 2007. The Act affects everyone aged over 16 and provides a statutory framework to empower and protect people who may not be able to make some decisions for themselves, for example, people with dementia, learning disabilities, mental health problems, stroke or head injuries. It makes it clear who can take decisions in which situations and how they should go about this. It enables people to plan ahead for a time when they may lose capacity.

Banking Factsheets

http://www.guardianship.gov.uk/downloads/Banking_Factsheet_for_Attorneys.pdf

These factsheets are designed to summarise the level and range of services you can expect from banks, the legal requirements that banks are obliged to meet, and advice on what to do if you encounter difficulties.

Mental Capacity Act: A Donor's Quick Guide to the Differences Between an Enduring Powers of Attorney (EPA) and a Lasting Powers of Attorney (LPA)

http://www.guardianship.gov.uk/downloads/Quick_Guide_to_EPAs_and_LPAs.Mar07.pdf

A Donor's Quick Guide to the Differences Between an Enduring Powers of Attorney (EPA) and a Lasting Powers of Attorney (LPA)

Name: Relatives and Residents AssociationURL: <http://www.relres.org/>**Description/Assessment**

The Relatives & Residents Association exists for older people needing, or living in, residential care and the families and friends left behind. As an organisation there is no active involvement with financial abuse as it affects older people but their work must impact upon the issue.

Resources**web resource: Mental Capacity Act**

<http://www.relres.org/mentalcapacity.html>

R&RA has been awarded a grant by the Department of Health to support the implementation of the Act. The MCA web page will keep you posted on developments and happenings around the country. Topics to be covered will include: what are IMCAs (independent mental capacity advocates)?; how are IMCA services being developed and provided?; How will the Act affect me or my family?; What are the 'Bournewood' safeguards?

Name: Social Care Institute for ExcellenceURL: <http://www.scie.org.uk/>**Description/Assessment**

'SCIE's aim is to improve the experience of people who use social care by developing and promoting knowledge about good practice in the sector. Using knowledge gathered from diverse sources and a broad range of people and organisations, we develop resources which we share freely, supporting those working in social care and empowering service users.' SCIE's work provides good background information to areas of health and social care that impinge on the financial abuse of older people.

Resources**Position paper 4: Developing social care: the past, the present and the future.**

<http://www.scie.org.uk/publications/positionpapers/pp04.asp>

Developing social care: the past, the present and the future. Published July 2005. This position paper draws on three major studies: one that consulted extensively with service users, one that reviewed the principles and values of social care and another which reviewed the current position of social care for different user groups. The paper also draws on responses from a consultation SCIE conducted on behalf of the Department of Health.

Research briefing 20: Choice, control and individual budgets: emerging themes.

<http://www.scie.org.uk/publications/briefings/briefing20/index.asp>

Choice, control and individual budgets: emerging themes. Published January 2007. The development of individual budgets (IBs) in England would increase service options in ways which have been found to be very popular with many service users. They do not replace care management or direct payments (DPs), but add choice and extend autonomy.

Practice guide 9: Dignity in care.

<http://www.scie.org.uk/publications/practiceguides/practiceguide09/index.asp>

Dignity in care. Published November 2006. At the request of the Department of Health, we have produced this practice guide to support their wider Dignity in Care initiative.

Report 15: Using digital media to access information and good practice for paid carers of older people: A feasibility study

<http://www.scie.org.uk/publications/reports/rep15.asp>

Using digital media to access information and good practice for paid carers of older people: A feasibility study By the Interactive Technologies Research Group. Published: September 2006. This report describes a study commissioned by SCIE and jointly funded with the National Knowledge Service. It was carried out by the University of Brighton to explore the feasibility and the appropriateness of digital technologies to support the work of paid carers in residential care homes for older people.

Practice guide 7: Making referrals to the POVA list.

<http://www.scie.org.uk/publications/practiceguides/practiceguide07/index.asp>

Making referrals to the POVA list. Published May 2006 The Protection of Vulnerable Adults (POVA) scheme was introduced in July 2004 to protect vulnerable adults aged 18 years and over in care settings in both England and Wales.

Resource guide 5: Direct payments: answering frequently asked questions.

<http://www.scie.org.uk/publications/resourceguides/rg05/index.asp>

Direct payments: answering frequently asked questions. Published November 2005. This guide has been written with support from the National Centre for Independent Living. It aims to offer creative and innovative examples of how the legislation on direct payments can successfully be applied to achieve positive outcomes for those who use them.

Name: **Solicitors for the Elderly**

URL: <http://www.solicitorsfortheelderly.com/public/index.php>

Description/Assessment

‘Solicitors for the Elderly (SFE) is a national organisation of lawyers, such as solicitors, barristers, and legal executives who are committed to providing and promoting robust, comprehensive and independent legal advice for older people, their

family and carers.' Code of practice for members to follow. Regional branches with some liaison work with their local Age Concern evident, as talks/events are briefly detailed. Web page reference to Panorama programme on NHS homes in March 2006. Easy to use website and search with larger font on offer.

Resources

A strategy for recognising, preventing and dealing with the abuse of older and vulnerable people

http://www.solicitorsfortheelderly.com/uploads/anelderabusestrategybyaeandcpb4_final_jluy05.doc

SFE Abuse Strategy - preventing, identifying and dealing with abuse. (28 pp) (n.d. but c. 2005). Includes indicators of financial abuse.

Name: WITNESS (formerly POPAN)

URL: <http://www.popan.org.uk/>

Description/Assessment

WITNESS is a charity concerned with abuse by professionals working in health or social care services. WITNESS (formerly POPAN) runs a helpline, a support and advocacy service, provides training and develops new policy approaches to the prevention of abuse. Site has useful links (given below). Membership website. Witness is a member of a new Alliance on Elder Abuse formed to lobby for changes and improvements to protection measures. The House of Commons Health Select Committee held an inquiry in 2003/04 into Elder Abuse. Links to the committee's report and other materials are available on the website's page on Elder Abuse.

Resources

House of Commons Health Select Committee held an inquiry in 2003/04 into Elder Abuse

URL:

<http://www.publications.parliament.uk/pa/cm200304/cmselect/cmhealth/111/111.pdf>

The following documents from the House of Commons Health Select Committee 2003/4 enquiry into Elder Abuse are available for download from the WITNESS website. Health Select Committee Inquiry on Elder Abuse 2003/2004, Witness's submission, Transcript of oral evidence of 11th Dec 03, Select Committee Report Volume 1, Select Committee Report - Recommendations and Conclusions, Government Response to select committee.

A Systematic Literature Review in Response to Key Themes Identified in the Report of the House of Commons Select Committee on Elder Abuse (2004)

<http://www.prap.group.shef.ac.uk/hoc.pdf>

Department of Health Scoping Review-draft11 25Nov - not for publication. A

Systematic Literature Review in Response to Key Themes Identified in the Report of the House of Commons Select Committee on Elder Abuse (2004). Jill Manthorpe, King's College London Bridget Penhale, University of Sheffield, Lisa Pinkney, Neil Perkins, University of Sheffield, Paul Kingston, University of Wolverhampton. November 2004 (68 pp).

Web page resource: FAQs - Professional abuse.

http://www.popan.org.uk/about/about_faq.htm

FAQs which include some definitions.

Web page resource: Elder Abuse

http://www.popan.org.uk/policy/policy_elder_abuse.htm

Resource on elder abuse - gives some links to external reports, etc. The extent of abuse of older people by health or social care workers is not known. The most recent study is now over ten years old. There have been numerous instances of protracted institutional abuse, including Beech House, North Lakelands and Rowan Ward.

5 FINANCIAL ABUSE – A SELECTED BIBLIOGRAPHY

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http://www.elderabuse.org.uk/What%20is%20abuse/what_is_abuse_signs%20financial.htm

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Action on Elder Abuse (AEA) and Family Policy Studies Centre (1997) *Hearing the despair: the reality of elder abuse - a summary of the evaluation of the Elder Abuse Response Line project*, London: Action on Elder Abuse

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APPENDIX A METHODOLOGY: SEARCH STRATEGY AND RESULTS

As noted in section 2 – methods used – the review was not intended to be a ‘systematic review’ although it was systematic in its approach. Searching was carried out on 25 online databases and resources that were likely to yield relevant results. Databases were chosen from the social care, psychology, criminology, health, social policy, the legal professions, news and current affairs as well as specialist resources on abuse and older people.

The strategy adopted was to sacrifice a certain amount of precision in order to achieve as broad a search as possible, achieving maximum recall, and removing ‘false drops’ and other unwanted items by hand. All text fields (title, abstract and keywords) were searched.

Wherever possible the standard search strategy was used. Some databases, however, have very restricted search facilities and only allow very simple phrase searching.

Online searching

Searches were carried out on 25 online databases and resources - Ageinfo, Ageline, Applied Social Sciences Index and Abstracts (ASSIA), BBC News archives, Clearinghouse on Abuse and Neglect of the Elderly (CANE), Combined Academic and National Research Library Catalogue (COPAC), Court Service Judgments Database, Cumulative Index to Nursing and Allied Health (CINAHL), Dissertation Abstracts, ERIC, Hansard, International Bibliography of the Social Sciences (IBSS), ISI Web of Knowledge, JustCite, Lexis Nexis, Medline, National Database of Ageing Research, Psychology and Behavioural Sciences Collection, PsycINFO, National Criminal Justice Reference Service Abstracts, System for Information on Grey Literature in Europe (SIGLE), Social Care Online, Social Policy and Practice, Westlaw and Zetoc.

After each online database had been searched, using the appropriate search strategy, results were examined and, in some cases initially filtered by hand before being downloaded to a corresponding Reference Manager file using the appropriate online database conversion filter where available. The Reference Manager files were further checked and those items chosen were exported in standard Research Information Systems (RIS) format and passed through another conversion filter before being transferred to a single Cardbox database to be rated and assessed.

Hand-scanning

The electronic database searching was supplemented by hand-scanning of key journals, the Journal of Adult Protection and the Journal of Elder Abuse and Neglect,

for the past ten years, scanning of citations in key texts and search engine searches of the internet.

Hand-scanned items and documents located from web searches were entered directly on the Cardbox database.

Over 1,300 items were stored in the Cardbox database. Two hundred and sixty were identified as duplicates leaving over 1,000 distinct documents. These 1,000+ items were scanned and rated 1-10 for their likely impact and usefulness for the study. This rating allowed us to prioritise items for review.

Most of the prioritised items are held by the library and information service of the Centre for Policy on Ageing, others were downloaded from the Internet and a few were obtained from the British Library.

Of the 1,000+ items, 700 have been included in the bibliography in Section 5: A selected bibliography.

Wherever possible the standard search strategy below was used. Some databases, however, have very restricted search facilities and will only allow very simple phrase searching.

Two separate search strategies were adopted. One was to locate items on the financial abuse of older people, and the other was to find items on financial management of an older person's affairs and strategies to avoid abuse.

Search strategies

Abuse Search

Facets: Older People AND Finance AND Abuse

Finance Terms

financ* or money or payment* or asset* or holdings or property or income or pension* or benefit* or stocks or shares

Abuse Terms

abuse or exploit* or harass* or offen* or crim* or fraud* or defraud* or scam or phish*

Older People Terms

older people or older person* or older men or older women or elder* or ageing or aging

Avoidance of Abuse Search (1)

Facets: Advice AND Finance AND Older People

Advice Terms

advic* or advis* or attorney or guardian* or receiver*

Finance Terms

financ* or money or payment* or asset* or holdings or property or income or pension* or benefit* or stocks or shares

Older People Terms

older people or older person* or older men or older women or elder* or ageing or aging

Avoidance of Abuse Search (2)

Facets: Older People AND Management AND Person Managing AND Finance

Finance Terms

financ* or money or payment* or asset* or holdings or property or income or pension* or benefit* or stocks or shares

Management Terms

manag*

Person Managing Terms

friend* or family or carer*

Older People Terms

older people or older person* or older men or older women or elder* or ageing or aging

Some keyword terms such as ‘elder abuse’ or ‘financial abuse’ combine two of the above facets in one keyword term.

Comments

The older people facet was not used in databases such as Ageline and Ageinfo that are exclusively about older people.

Terms in the ‘abuse facet’ and terms in the ‘finance facet’ seem to work well.

For the older people facet it was originally thought that ‘older’ on its own would be sufficient to cover older men, older women and older people but picked up too many false drops – ‘older children’ ‘older than’ etc

Including manage* and service* terms in a single facet of financial /asset management in the avoidance search, as originally envisaged, produced results that were too broad and produced too many items and too many false drops. The search was therefore subdivided and, where available, proximity searching, with manag* within 2 terms of asset* or financ*, was used.

Searching process

After each online database had been searched, using the appropriate search strategy, results were examined and, in some cases initially filtered before being downloaded to a corresponding Reference Manager file. The Reference Manager files were further filtered and those items chosen were transferred to a single Cardbox database to be rated and assessed.

Over 1,000 items were stored in the Cardbox database and 700 of these have been included in the bibliography in this report.

Websites chosen

The sites chosen were: Action on Elder Abuse, Age Concern England, Age Concern Scotland, Age Concern Cymru, Alzheimer's Society, American Association of Retired Persons (AARP), Ann Craft Trust, Australian Institute of Criminology, BBC News Archive, British Society of Criminology, London Borough of Bromley, Carers UK, Commission for Social Care Inspection (CSCI), Community Care, Counsel and Care, Crown Prosecution Service, Department of Health/No Secrets, DirectGov, Financial Services Authority, Help the Aged, International Network for the Prevention of Elder Abuse (INPEA), King's College Institute of Gerontology, Knowsley Metropolitan Borough Council, The Law Society, National Center on Elder Abuse (US), National Committee for the Prevention of Elder Abuse (NCPEA), National Institute for Adult Continuing Education (NIACE), Practitioner Alliance Against the Abuse of Vulnerable Adults (PAVA), Public Guardianship Office, Relatives and Residents Association, Social Care Institute for Excellence, Solicitors for the Elderly and WITNESS.

A description of these sites and a listing of key resources to be found there is in the Section 4: Key websites and resources – March 2007. These are fully hyperlinked in the pdf version of the document.

Database searching – Search results

Database	Location	Srch	Results and Notes			
			+ Check	Search	Filtered	RefMan
Ageinfo,	Desktop – own Db	Ab	211	135	135	135
		Av	359	224	224	224
Ageline,	Desktop - EBSCO	Ab	365	260	260	260
		Av	99	61	61	61
Applied Social Sciences Index and Abstracts (ASSIA)	BL	Ab	74	24	24	24
		Av	86	16	16	16
BBC News archives	Desktop - direct	Ab	(See web results)			
Clearinghouse on Abuse and Neglect of the Elderly (CANE)	Desktop - direct	Ab	174			71
		Ex	139			86
Combined Academic and National Research Library Catalogue (COPAC)	Desktop - direct	Ab	38	5	5	5
		Av	15	5	5	5
Court Service Judgments Database	Desktop - direct	Ab	Nothing found			-
		Av	Nothing found			-
Cumulative Index to Nursing and Allied Health (CINAHL)	Desktop - EBSCO	Ab	52	32	32	32

		Av	15	15	15	15
Dissertation Abstracts	BL	Ab	174 emailed to text file	25	25	25
		Av	177	13	13	13
ERIC	Desktop - direct	Ab	43	12	12	12
		Av	107	10	10	10
Hansard	Desktop - direct	Ab	132 debates and publications.			
International Bibliography of the Social Sciences (IBSS)	Desktop - OVID (via BIDS - Athens authentication)	Ab	39	39 (text file)	39	39
		Av	18	4 (text file)	4	4
ISI Web of Knowledge (Web of Science)	BL	Ab	332	73 (emailed to text file)	73	73
		Av	-	-	-	4
ISI Web of Knowledge (Current Contents Connect)	BL	Ab	57	57 (emailed to text file)	43	43
		Av	-	-	-	-
JustCite	BL	Ab	Nothing found			-
		Av	Nothing found			-
Lexis Nexis Butterworths	BL	Ab	Too many false drops			-

		Av				-
Lexis Nexis Professional	BL	Ab				-
		Av				-
Medline/ PubMed	Desktop - direct	Ab	743 – too many false drops Tight search – 40	34	34	34
		Av	Nothing relevant	-	-	-
National Database of Ageing Research	Desktop – own Db	Ab	1			1
		Av	-	-	-	-
Psychology and Behavioural Sciences Collection	Desktop - EBSCO	Ab	92	15	15	15
		Av		8	8	8
PsycINFO	Desktop - EBSCO	Ab	61	40	40	40
		Av	15	8	8	8
National Criminal Justice Reference Service Abstracts	Desktop – direct http://www.ncjrs.gov/abstractdb/	Ab		13 in text file converted to RIS by hand	13	13
		Av		18 in text file	18	18
Social Care Online	Desktop - direct	Ab	14	4	4	4

		Av	2	1	-	1
Social Policy and Practice	Desktop - OVID	Ab	137 in text file	83	83	83
		Av	392 in text file	114	114	114
SocINDEX	Desktop - EBSCO	Ab	73	39	39	39
		Av	8	8	8	8
Westlaw (Legal Journals Index)	BL	Ab	10	9 emailed to text file	9	9
		Av	-	-	-	-
Westlaw (UK section- 9 databases inc UKNews)	BL	Ab	40 news items 2 case reports			
Zetoc	BL	Ab	45	41	-	41
		Av	7	2	-	2

Contacts made

Work on 'Carers and the management of financial assets in later life' has recently (2006) been undertaken by Hilary Arksey, Anne Corden, Caroline Glendinning and Michael Hirst from SPRU at the University of York on behalf of the Actuarial Profession. Contact was made with these researchers at a seminar at the Institute of Actuaries in February 2007. The SPRU references were included in the hand-scanning process. The National Prevalence study of Elder Abuse, funded by Comic Relief, is currently being carried out at King's College Institute of Gerontology and is due to report in Summer 2007. Telephone conversations were held with Bridget Penhale, Claudine McCreadie and Jill Manthorpe. Action on Elder Abuse and the Social Care Commission for Inspection were also contacted.