Detecting and preventing elder financial abuse

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Content

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

• Definition

‘Financial or material abuse, including theft, fraud, exploitation, pressure in connection with wills, property or inheritance or financial transactions, or the misuse or misappropriation of property, possessions or benefits’

(DH & Home Office, 2000, Pg. 9)

• Prevalence

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

(O’Keefe et al., 2007)
Project background – NDA grant

Phase I
Semi-structured interviews

Phase II
Decision making task

Phase III
Policy analysis

Detecting financial elder abuse

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

<table>
<thead>
<tr>
<th>Participants</th>
<th>n</th>
<th>Job Roles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social care professionals</td>
<td>23</td>
<td>Social workers, Team managers, Adult protection staff</td>
</tr>
<tr>
<td>Health professionals</td>
<td>20</td>
<td>GP’s, OT’s, District nurses</td>
</tr>
<tr>
<td>Banking professionals</td>
<td>20</td>
<td>Cashiers, Branch managers, Financial advisers</td>
</tr>
</tbody>
</table>

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

Research Question:

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

<table>
<thead>
<tr>
<th>Social care and Health cues</th>
<th>Banking cues</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identifier of abuse</td>
<td>1. Identifier of abuse</td>
</tr>
<tr>
<td>3. Physical capacity</td>
<td>3. Who is in charge of the money?</td>
</tr>
<tr>
<td>4. Mental capacity</td>
<td></td>
</tr>
</tbody>
</table>

- Results for social care professionals reported in full in Davies et al., 2011.
## Cues that trigger suspicions of financial abuse – Example from social care

<table>
<thead>
<tr>
<th>Cue 2 – Financial problem suspected</th>
<th>Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rogue traders</td>
<td>e.g. Stealing &quot;...[the carer] went to the machine with the grandson who was supposed to get out £50, he got out £100; he gave the carer £50 and he went ‘she’ll never know’. The carer immediately reported it to me...” (Social Worker)</td>
</tr>
<tr>
<td>Anomalies between finances and living conditions</td>
<td></td>
</tr>
<tr>
<td>Anomalies in accounts or bills</td>
<td></td>
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<tr>
<td>Inheritance concerns</td>
<td></td>
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<tr>
<td>Recent change to a person’s Will</td>
<td></td>
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<tr>
<td>Misuse of Power of Attorney authority</td>
<td></td>
</tr>
<tr>
<td>Stealing</td>
<td></td>
</tr>
</tbody>
</table>
Phase II – Decision making task
Financial Elder Abuse Project

Scenario Assessment: (62 cases left to assess)

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

Move the sliders on the scales to indicate your judgement on this case.

- Certain abuse is not occurring
- Likely to take action
- Certain abuse is occurring
- Likely to take action

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

- Monitor Situation
- Gather further information
- Consult internally with colleagues/managers
- Call strategy/team meeting
- Consult with outside organisations
- Implement Safeguarding procedures

Confirm
Phase II – Decision making task

Case scenario example

“This scenario is about a 66 year old male. Another professional tells you that recently a change to this older person’s Will has been made, leaving all possessions to the cleaner. This older person has major physical health problems. He is extremely confused and forgetful and lives in his own home with a care package.”
Phase II – Decision Making task

1. What are the factors that have a significant influence on social care and health professionals’ certainty of abuse?
Phase II – Decision Making task

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

![Bar chart showing significant factors affecting the certainty of abuse.]

- Financial problem suspected: Higher certainty of abuse
- Mental capacity: Lower certainty of abuse
- Who is in charge of the money?: Weighting
Current research project

- On line decision aids
  1. Social care and health professionals
  2. Banking professionals

- Educational materials
  1. Podcasts
  2. Sample set of case scenarios
  3. Seminar instruction packs
  4. Website
Thank you

- Any questions?