

AgeAction

For all older people

## FINANCIAL ELDER ABUSE: WHAT TO WATCH OUT FOR



## INTRODUCTION

As the number of older people in Ireland increases, there is growing concern about levels of elder abuse.

While elder abuse only affects a tiny minority of older people its impact can be devastating and it is important to know the signs of abuse. One-fifth of substantiated elder abuse cases reported to the HSE relate to financial abuse.

Financial abuse is just one type of elder abuse. Other types include physical, psychological, neglect and acts of omission, sexual, discriminatory and institutional abuse.

## WHAT IS FINANCIAL ABUSE?

Financial abuse can be crimes, such as:

- ✓ Theft of money;
- ✓ The use of another person's identity in relation to credit and bank cards;
- ✓ Forging someone else's signature;
- ✓ Use of counterfeit cheques or being tricked into signing blank cheques.

It can also take the form of harmful behaviour, for example:

- ✓ Being pressured to sign documents or change your will;
- ✓ Threatening to withdraw care unless money or property is provided.

## QUESTIONS TO ASK YOURSELF

- ✓ Do you feel pressured to allow someone else access to your accounts?
- ✓ Does someone else make decisions about your money without speaking with you first?
- ✓ Do you feel you have lost control over your finances?
- ✓ Is your money being spent by someone else for things other than your bills, clothes, food etc.?
- ✓ Do you feel pressured to give money to someone else?



## TOGETHER, WE MUST STAND UP TO ELDER ABUSE

### Tips for keeping control of your finances

- » If you cannot collect your pension, only appoint a person you **trust** to act on your behalf. Make sure to check and keep receipts.
- » Where possible, set up direct debits, standing orders or use An Post's household budget service for routine bills.
- » **Never** sign blank cheques.
- » Avoid giving out your bank card or **PIN**.
- » Keep track of your money. Consider keeping a spending diary.
- » Keep **all** valuable documents and items of value in a **secure** place.
- » If you are disposing of any old bills, statements or receipts make sure to tear them up to protect your personal information.
- » Keep a **close eye** on bank statements and any card transactions.

## DON'T STAY SILENT

The number of people who report elder abuse to the HSE or to the Gardaí is much smaller than the actual number of incidents.

There are many reasons why someone may not report abuse but help is available.

If you are concerned about a suspected case of elder abuse call the HSE Information Line and they will put you in contact with a social worker in your area who can help.

### HSE National Safeguarding Office

**Call:** 1850 24 1850

Monday to Saturday 8am to 8pm

**Website:** [www.hse.ie/elderabuse](http://www.hse.ie/elderabuse)

**Email:** [info@hse.ie](mailto:info@hse.ie)

### Other services offering support include:

#### Age Action Information Service

**Call:** 01 475 6989 Monday to Friday 9am to 1pm and 2pm to 5pm

**Website:** [www.ageaction.ie/elderabuse](http://www.ageaction.ie/elderabuse) **Email:** [helpline@ageaction.ie](mailto:helpline@ageaction.ie)

**Keep Control** is a campaign developed by older people, for older people. It will help you to protect yourself from financial abuse and bullying. More information is available at: [www.keepcontrol.ie](http://www.keepcontrol.ie)



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**Disclaimer note:**

The contents of this leaflet are intended to enhance awareness of elder abuse and are provided as an information guide only. We have made every effort to ensure the material in this publication is accurate, however no responsibility is accepted by, nor liability assumed by or on behalf of, Age Action.