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Financial abuse of elderly rises 44%

MARK HILLIARD

More than 1,600 cases of financial abuse of vulnerable adults have been reported to the Health Service Executive's national safeguarding office over an 18-month period to the end of June, according to newly released figures.

However, chairwoman of the national safeguarding committee (NSC) Patricia Rickard Clarke has warned these figures represented reported cases and may be "just the tip of the iceberg".

Financial abuse can arise when, due to reduced capacity, a vulnerable adult signs over management of their finances to an appointed family member or agent – an organisation or person known to them.

"While the vast majority of people are honest, it is estimated that 20 per cent of agents abuse their role," the NSC says.

'Aggressive acts'

Ms Rickard Clarke said financial abuse can be highly calculated, or can be very subtle: "In some cases financial abuse involves aggressive acts of theft, coercion, fraud or intimidation.

"However, it can also be subtle, and even unintended, as agents or family members may not recognise their wrongdoing.

"For example, it may involve quietly spending a portion of a person's pension as a perceived 'reward' for helping with their care, or occasionally keeping change to cover personal expenses."

She stressed very large amounts of money are paid out each year to older people

“The NSC says it now wants to lift the lid on the problem

which needs to be protected. “For example, the State will pay out €7.2 billion [to] older persons this year. If 10 per cent is subject to financial abuse then the scale of the issue becomes clear.”

In total 1,645 cases of alleged financial abuse of adults have been reported since the national safeguarding office started collating data in January last year up to this June.

This includes an increase of about 44 per cent in the first half of this year compared with a similar period last year.

The NSC says it now wants to lift the lid on the problem and raise awareness of it. Safeguarding legislation must be put in place to tackle it, it says.

Today it begins a public-awareness campaign to encourage greater vigilance in relation to financial abuse among the State, financial and nursing home sectors.

Weather

Status red wind and rain warning in effect for the whole country as Hurricane Ophelia is expected to hit Ireland at dawn.

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€700m stolen from vulnerable adults each year – often by family members

Charlie Weston
Personal Finance Editor

HUNDREDS of vulnerable people are being financially abused, typically by close family members.

Many of the victims are vulnerable people living with dementia, other mental health problems and physical or mental health disabilities.

Typically, they are older people who are deceived by a calculating close relative.

The HSE National

Safeguarding Committee said figures it had gathered show there were 1,645 cases of alleged financial abuse of the vulnerable between the start of last year and this summer.

There was a 44pc rise in cases in the first half of this year compared with the same period last year.

But it warned that this was likely to be the tip of the iceberg.

More than €700m is being stolen from vulnerable people

a year, the chair of the National Safeguarding Committee, Patricia Rickard-Clarke, said.

Reported cases were a fraction of the number of cases of financial abuse.

“Very large amounts of money are involved. The State will pay out €7.2bn to older persons this year. If 10pc is subject to financial abuse, then the scale of the issue becomes clear,” she said.

A survey carried out by



Over €700m is stolen from vulnerable people each year

Red C for the HSE Safeguarding Committee found that half of adults say they have experienced the abuse of vulnerable adults.

This was either because they were abused themselves or saw somebody close to them being abused.

Ms Rickard-Clarke warned that those appointed as agents on behalf of vulnerable people must ensure that all of the person's money is managed directly for their benefit, and for that

purpose only. “Family members must have legal authority to access another person's bank account and be able account for how the money is spent. Any other use, without consent, is theft,” she said.

A campaign has been launched this week to encourage greater vigilance about the issue among State officials, those working in banks and financial institutions, and nursing home staff.

Campaign aims to combat financial abuse of elderly

Catherine Shanahan

A national campaign to help stamp out financial abuse of vulnerable adults gets under way today against a backdrop of a 44% rise in the number of alleged cases.

Chair of the National Safeguarding Committee (NSC) Patricia Rickard-Clarke said abuse could be as subtle as spending a portion of a person's pension as a perceived 'reward' for helping with their care. Or it could be highly calculated, involving acts of theft, coercion, fraud or intimidation.

The NSC's Lift the Lid campaign is in the context of 1,645 cases of alleged adult financial abuse reported to the HSE National Safeguarding Office since it started collating data in January 2016.

Figures for the first six months of 2017 are up 44% for the same period last year. Ms Rickard-Clarke described them as "tip of the iceberg" and called for adult safeguarding legislation to tackle abuse. Justin Moran, spokesperson for Age Action, said

their experience was that the overwhelming perpetrators were immediate family members. "We have people contacting us with concerns about control of property, vehicles, money. The fact that it's often a brother, son, niece, nephew makes it all the more challenging because of fear of getting family members into trouble with the gardai," he said.

Among the cases of elder abuse Age Action has encountered are elderly people being forced to leave their homes or hand over cash under threat of being put in a nursing home by family.

Ms Rickard-Clarke said there was a need for "a cross-sector and cross-agency system which can 'red flag' and bring to account inappropriate uses of people's finances. This includes State agencies tracking recipients of monies they pay out, financial institutions identifying inappropriate access to accounts and transparency from nursing homes when they are appointed as agents".

An agent is appointed on behalf of a vulnerable person to ensure their money is managed directly for their benefit.

Ms Rickard-Clarke said a new Adult Safeguarding Bill 2017, put forward by Independent Senator Colette Kelleher, contains measures to tackle financial abuse. He said the legislation "needs to include responsibility for all parties to report suspicious cases to the gardai, who then can prosecute wrongdoers, be they organisations or individuals". Part of the current problem with detecting financial abuse was the lack of exchange of information between agencies, she said.

"For example banks may not know when a person lacks capacity and somebody may be withdrawing money that is not the person with the account. If information was shared appropriately where people are in vulnerable situations, it would raise a flag," Ms Rickard-Clarke said.

■ HSE National Safeguarding Office 061 461358.

'Elderly are fraud targets'

Rise in vulnerable victims

MORE and more vulnerable people are falling victim to fraud perpetrated by family members and others who should be caring for them, campaigners say.

A total of 1,645 cases of alleged fraud against the vulnerable, including the elderly, have been reported to the HSE's National Safeguarding Committee since records began in January 2016.

In the first six months of this year, there has been a 44% rise in such frauds compared to the same period last year. Research suggests as many as one in ten older adults may suffer financial abuse.

The NSC's Patricia Rickard-Clarke said the reported cases are the 'tip of the iceberg' due to reluctance in reporting the such frauds.

She said: 'Very large amounts of money are involved. The State will pay out €7.2billion in older persons pensions this year. If 10% is subject to financial abuse then the scale of the issue becomes clear.'

'The lid must be lifted to root out financial abuse of vulnerable adults in Ireland and safeguarding legislation put in place to tackle it.'

'Those appointed as agents on behalf of vulnerable people must ensure that all of the person's money is managed directly for their benefit, and for that purpose only.'

'Family members must have legal authority to access another person's bank account, and be able account for how the money is spent. Any other use, without consent, is theft,' she added.

Now an NSC campaign is to include details of the subtle nature of financial abuse and the urgent

By **Paul Neilan**

need for the State, financial institutions, post offices, nursing homes, families and carers to recognise and tackle financial abuse.

The NSC estimates that as much as 20% of 'agents' – those who have been signed over as being responsible for the finances of a vulnerable person – abuse their role.

Ms Rickard-Clarke said financial abuse can be highly calculated, and sometimes very subtle.

She said: 'In some cases financial abuse involves aggressive acts of theft, coercion, fraud or intimidation. However, it can also be subtle, and even unintended, as agents or family members don't not recognise their wrongdoing.'

'For example, it may involve qui-

'Theft, coercion and intimidation'

etly spending a portion of a person's pension as a perceived "reward" for helping with their care, or occasionally keeping change to cover personal expenses.

'The legislation needs to include responsibility on all agencies and institutions to report identified cases to the gardai, who then can prosecute wrongdoers, be they organisations or individuals.'

Vulnerable adults include those with dementia, mental health problems or physical disability.

There have been high-profile cases of nursing home staff and care assistants being convicted of theft from the elderly of sums in the tens of thousands of euro.

news@dailymail.ie

€700m a year 'taken from OAPs by families'

Charlie Weston

THOUSANDS of vulnerable people are being financially abused by close family members, the HSE watchdog has said.

Most of the victims are elderly, many of whom have physical or mental health disabilities, including dementia.

The HSE National Safeguarding Committee said there were 1,645 cases of alleged financial abuse of vulnerable people between the start of last year and this summer.

There was a 44pc rise in cases in the first half of this year compared with the same period last year.

However, the committee warned that this was likely to be "only the tip of the iceberg" and reported incidents were a fraction of all financial abuse cases.

More than €700m is being stolen from vulnerable people a year, said Patricia Rickard Clarke, the committee's chairperson.

"Very large amounts of money are involved," she said. "The State will pay out €7.2bn to older persons this year.

"If 10pc is subject to financial abuse, then the scale of the issue becomes clear."

The HSE survey found that half of all adults have experienced the abuse of vulnerable adults. This was because they were abused themselves or saw somebody close to them being abused.

Two in five people think vulnerable adults are badly treated, and a third of people believe vulnerable adult abuse is widespread.

Ms Rickard Clarke warned that agents appointed on behalf of vulnerable people must ensure their money is managed directly for their benefit and for that purpose only.

"Family members must have legal authority to access another person's bank account, and be able account for how the money is spent. Any other use, without consent, is theft," she said.

A campaign has been launched to encourage greater vigilance of the issue by state officials, those working in banks and financial institutions and nursing home staff.

MANAGEMENT

Financial abuse can arise when a person with reduced capacity signs over management of their finances to an appointed family member or organisation to act as their agent.

The abuse can also happen when family members assume control of a vulnerable person's finances.

This happens when they become joint account holder or have the personal identification number (PIN) of the vulnerable person and use their bank card.

Once access to the person's finances are signed to an agent, there is often no tracking of how that money is spent or who benefits from it.

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1 in 10 elderly hit by scams

Irish Mirror

UP to a tenth of OAPs may experience financial abuse, new research has revealed.

Ireland's National Safeguarding Committee has launched a campaign to raise awareness of scams.

They called for new laws to tackle the escalating problem, which has seen 1,645 cases reported to the HSE from January 2016 to June 2017.

Chairperson Patricia Rickard-Clarke said: "Very large amounts of money are involved."