Detecting and Preventing Financial Abuse of Older Adults: Research Overview

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3rd March 2010
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  - Aim, project phases and recruitment
  - Phase I research questions

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  - Social care professionals
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Background and aim

❖ What is financial elder abuse?

"...you get all different sorts of financial abuse from downright theft, cold calling, pilfering, and ... a son visits and takes half of father’s pension to go and purchase drugs, perhaps, but father doesn’t want to do anything about it because he sees his son once a week."

(Safeguarding vulnerable adults coordinator)

❖ Research aim

❖ The aim of this study is to examine decision-making by health, social care and banking professionals in relation to the detection of financial elder abuse.
The project phases

**PHASE I**
Semi-structured interviews

**PHASE II**
Modelling decision making

**PHASE III**
Comparison of policies, guidelines and practice

Detecting Financial Elder Abuse

Constructivist Grounded Theory research
Constructivist Grounded Theory research

- An associated project has grown out of data collected in Phase I. It will use Constructivist Grounded Theory to explore questions raised.
  - How do people respond to concerns of financial abuse of older people, given the absence of clear definitions and guidelines?
  - Do responses vary according to professional background?
  - Interviewing other significant players such as the police, older people themselves and lawyers.
<table>
<thead>
<tr>
<th>Professionals</th>
<th>Phase I (n)</th>
<th>Phase II (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Care</td>
<td>20</td>
<td>70</td>
</tr>
<tr>
<td>Health</td>
<td>20</td>
<td>70</td>
</tr>
<tr>
<td>Banking</td>
<td>20</td>
<td>70</td>
</tr>
</tbody>
</table>
Examples of Phase I Findings
Social Care Professionals
(social workers, adult protection officers, care workers, care managers)

1. What are the cues and patterns of suspecting financial elder abuse?

e.g. Issues around financial management
   “our fees weren’t being paid. We had her on full cost because she had property...
   ... He was appointee and was supposed to be paying her invoices but the case
   was he wasn’t paying them” (Care Manager)

e.g. Being given a direct alert
   “Our carer noted that everything she had in the home was the cheapest of the cheap, and it was minimal you know, very little in the fridge, very very little in the cupboards. He (son-in law) was in control of the finances”
   (Care Manager)
Examples of Social Care Findings continued...

2. What kind of decisions are made or have to be made?

   e.g. Gather Evidence
   “We need to gather evidence about bank statements, all that sort of thing”
   (Care Manager)

   e.g. Prepare for and take action
   “So every bit of documented evidence and everything that was repeated to me
   I wrote down and immediately reported it to the care manager”
   (Care worker)

3. What are the features that make decisions difficult?

   e.g. Family perceptions
   “I think it’s difficult if you’re working with families about the care of somebody
   ...if you’re actually saying you know ‘we think you’re abusing them’”
   (Social Worker)
1. What are the cues and patterns of suspecting financial elder abuse?

e.g. Anomalies, often financial.

“she’d given her granddaughter £2000 towards buying a new car because her granddaughter said that if she had a car she would take the lady out shopping and socialising regularly. And then the lady told us that her granddaughter... rarely sort of took her anywhere and she wasn’t happy”

(Occupational Therapist)

“Her son lived abroad...and basically he refused for her to go into care even though she was saying ‘look I just don’t feel I can cope’”

(District Nurse)
Health Professionals continued...

2. What kind of decisions are made or have to be made?

   e.g. Follow known procedure

   “"it was reported to social work that we were concerned about the fuel poverty in particular and that he hadn’t got enough, he did have enough food, but not, he could have done with more “”

   (District Nurse)

3. What are the features that make decisions difficult?

   e.g. Lack of adult protection

   “we can’t force the issue apparently by law, I find that really appalling. The children act would give more protection than it does for vulnerable adults”

   (Occupational Therapist)

   e.g. Lack of policy/awareness of policy

   "I think it would have been easier had we had a policy that would deal with these kind of issues so it would give you indicators of a.) what is financial elder abuse and b.) what would you do in that situation, who do you report it to and what are your responsibilities there"

   (District Nurse)
Banking Professionals
(cashiers, bank managers, independent financial advisors)

1. What are the cues and patterns of suspecting financial elder abuse?

e.g. Increase in amount of money withdrawn

“she (cashier) had alerted me to a customer...she was concerned that this particular customer was drawing out a large amount of cash unusually so...”

(Bank Manager)

e.g. Increase in frequency of withdrawals

“I think this guy was power of attorney...when you look back you can see this pattern of money coming out...this thing was building up from a small amount and I think it was about fifty thousand pound in the end”

(Cashier)
2. What kind of decisions are made or have to be made?

*e.g. Gather Evidence*

“I took her to one side because the cashier had flagged it up to find out more”

*(Bank Manager)*

3. What are the features that make decisions difficult?

*e.g. No single policy guidance*

“They originally thought that the money laundering reporting officer might be the most appropriate person to visit but as it turns out they only deal with instances of crime where it's deemed there’s been or there’s highly likely to have been some money laundering...then I also had been put in contact with somebody who worked in our fraud department, but again it's not ideal because they are tending to focus on how to identify the fraud...”

*(Financial adviser)*
Phase II

- Identifying cues and triggers
- Developing case scenarios of financial elder abuse
- Develop decision trees for each professional group
<table>
<thead>
<tr>
<th>Cue 1</th>
<th>Cue 2</th>
<th>Cue 3</th>
<th>Cue 4</th>
<th>Cue 5</th>
<th>Cue 6</th>
<th>Cue 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age (years)</td>
<td>Gender</td>
<td>Identifier</td>
<td>Possible method of abuse</td>
<td>Physical Capacity</td>
<td>Mental Capacity</td>
<td>Living Circumstances</td>
</tr>
<tr>
<td>66</td>
<td></td>
<td>You notice</td>
<td>Stealing observed: 'that no change had been given after the shopping was done.'</td>
<td></td>
<td></td>
<td>in their own home</td>
</tr>
<tr>
<td>76</td>
<td>male</td>
<td>They tell you themselves</td>
<td>Anomalies between finances and living conditions: 'that there is very little money available for day-to-day necessities and the basics in the cupboards are the cheapest of the cheap.'</td>
<td>no physical health problems</td>
<td>fully mentally aware</td>
<td>with family</td>
</tr>
<tr>
<td>86</td>
<td>female</td>
<td>A family member tells you</td>
<td>Unknown befriender/Rogue traders: 'building work was recently paid for and hasn’t been carried out.'</td>
<td>minor physical health problems</td>
<td>at times slightly confused</td>
<td>in their own home with care package</td>
</tr>
<tr>
<td>96</td>
<td></td>
<td>Their friend tells you</td>
<td>Financial anomalies in accounts/bills: 'there has been a letter from the bank which shows an overdrawn account and others showing bills hadn’t been paid.'</td>
<td></td>
<td></td>
<td>in sheltered accommodation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Another professional tells you</td>
<td>Wills/Gifting: 'that recently a change to the Will has been made.'</td>
<td></td>
<td></td>
<td>in residential care</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Blank</td>
<td>Power of Attorney: 'the Lasting Power of Attorney is now managing finances.'</td>
<td></td>
<td></td>
<td>in a nursing home</td>
</tr>
</tbody>
</table>
Phase II - case scenario example

This scenario is about a 76 year old female. A family member tells you that they have had a letter from the bank showing they had gone overdrawn and others showing bills hadn’t been paid. This older person has minor physical health problems. They are at times slightly confused and currently live in their own home with a care package.

Please indicate on a visual analogue scale how suspicious you are that financial abuse may have taken place

Low suspicion  High Suspicion
Looking ahead to Phase II

- The development of a web based tool

- In Phase II, 70 professionals from each group will be presented with financial abuse case scenarios to consider their decision making.

- Constructivist Grounded Theory.
- Detailed interviews with a range of professionals

- Challenges in Phase II?
  - Recruitment
  - Areas of research approval
Any questions?

Project website:
www.brunel.ac.uk/about/acad/health/healthres/researchareas/bbias/fea
nda Financial Elder Abuse Project

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Grant Holders

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Project Partners

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