



Financial Abuse of The Elderly

Financial abuse of the elderly is an increasingly common, although often untold, occurrence in modern society. Attention in recent years has been drawn to abuse of the elderly in terms of physical abuse or the neglect of care as well as institutional mistreatment in nursing homes and hospitals. However, the misappropriation of funds and property from vulnerable people continues to affect a significant proportion of the elderly.

Bell & Buxton have built a highly experienced team with specific expertise in dealing with difficult and complex financial abuse cases. Commonly, evidence of wrongdoing and abuse is concealed. In most cases, action is usually taken following a significant event or an obvious example of serious abuse, however it is vital to take advice at the earliest opportunity. Failure to do so may result in the weakening or destruction of evidence.

Symptoms of financial abuse are varied:

- Signatures on cheques which do not resemble the older person's signature or have been signed when the older person cannot write;
- Sudden changes in bank accounts including unexplained withdrawals of large sums of money often by third parties or the inclusion of additional names on an older person's bank account;
- Abrupt changes to or sudden establishment of wills;
- The sudden appearance of previously uninvolved persons claiming the right to act for or in relation to an older person;
- Unexplained sudden transfer of assets to a third party;
- Unpaid bills, overdue rent etc when someone is supposed to be paying the bills;
- Unusual/inappropriate concern by someone that money is being expended on the care of an older person;
- Lack of amenities, such as TV, personal grooming items, appropriate clothing etc;
- The unexplained disappearance of funds or valuable possessions such as art, silverware or jewellery; Isolation of an older person from friends and family, resulting in the caregiver alone having total control

Dealing with financial abuse is usually extremely complex. The Mental Capacity Act which came into force in October 2007 has provided new guidelines and there is a detailed body of case law. However, it remains critical to call in expert help as soon as abuse is suspected.

What should I do next?

For more information or advice contact:

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- Care Costs and Preserving Personal Capital;
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