



Tool 1.1 Financial abuse: behaviours and signs

Financial abuse is the illegal or improper use of an older person's assets.³ Assets can include property and finances.

Behaviours:

- Threatening, coercing or influencing a person to change their Will or sign documents relating to their assets.
- Taking control of a person's finances against their wishes and denying access to their own money.
- Abusing Powers of Attorney by taking money or property.
- Stealing goods, e.g. jewellery, credit cards, cash, food or other possessions.
- Stealing money such as pension-skimming and selling belongings without the person's permission.
- Recent addition of a signature on a bank account.

Signs:

- Unexplained disappearance of belongings.
- Unauthorised use of banking and financial documents.
- Inability to pay bills.
- Significant bank withdrawals.
- Changes to Wills.
- Inability of a person to access bank accounts or statements.
- Stockpiling of unpaid bills.
- Insufficient food in the fridge.
- Disparity between living conditions and money.
- No money to pay for essentials for the home including food, clothing or utilities.
- Cancelling or refusing community services.

Anna's story

Anna is an 82-year-old woman who has a chronic illness and poor mobility. Her son, Tom moved in to be Anna's carer after his marriage broke down.

Tom does the shopping using Anna's ATM card and never shows her the receipts when she asks.

There are unpaid bills piled on the table and Anna tells you that she cannot afford community services any more.

Behaviours – Tom never shows Anna the ATM receipts.

Signs – Unpaid bills on the table and Anna wants to cancel community services.

³ Family & Community Services, *NSW Interagency Policy*.