



Hourglass

Safer ageing · Stopping abuse

Scotland

TAKING ACTION AGAINST FINANCIAL HARM & EXPLOITATION

FINANCIAL HARM IS THEFT...
RECOGNISE IT. REPORT IT. STOP IT.



Scotland

Hourglass

www.wearehourglass.org

**An estimated half million
older people are harmed,
abused and neglected
every day in their own
homes by people they
thought they could trust.**

What is financial harm/abuse?

Financial harm (sometimes referred to as financial abuse) is another name for stealing or defrauding someone of money or possessions. Sometimes the issue is straightforward; e.g. someone stealing from an older person's purse. At other times it is more difficult to address. This is because perpetrators can often be friends, family, or because people assume that the older person is confused or is to blame.

Financial harm is always a crime, but is not always prosecuted.

This booklet provides information on:

- Protecting yourself from financial harm and exploitation.
- Spotting if someone might be experiencing it.
- What you can do if you have been affected.

Hourglass Helpline

One key way we address the abuse of older people is through our unique and confidential helpline. The helpline supports those experiencing or concerned about the abuse of older people.

OUR HELPLINE NUMBER IS

0808 808 8141

Types of financial harm and exploitation

- Stealing, fraud, forgery or embezzlement
- Someone controlling an older person's money or misusing proxy decision making powers, such as Power of Attorney
- Putting pressure on an older person to make financial decisions they wouldn't otherwise make, e.g. around money possessions, wills, Power of Attorney, etc.
- 'Doorstep crime', e.g. bogus tradesmen, or postal, phone or internet scams.

Who is at risk?

Abusers often exploit people who are isolated or have found themselves detached from their social networks. Some abusers will try to make their victim feel more lonely in order to increase their dependence on them.

The following factors can increase an older person's risk of being a victim of financial harm:

- Loneliness or isolation.
- Dementia or other factors which affect capacity, sometimes resulting in the older person being unaware of what is happening.
- Recent bereavement.
- Frailty, disability or other health conditions.
- Lack of familiarity with financial matters / online banking dependence on others to manage finances.

Who are the perpetrators?


Most financial harm and abuse is perpetrated by relatives who often try to justify their actions on the basis that they are claiming inheritance early, or protecting the older person's interests. But it can also be carried out by people who specifically target vulnerable people to exploit them.

They may:

- Claim to be in love or forge a relationship with the older person.
- Seek employment as carers or other workers to gain access to the older person.
- Be part of a scam that targets people who are alone or isolated.

There are also unscrupulous professionals or businesses, or persons posing as such, who may:

- Overcharge for services or products.
- Use deceptive or unfair business practices
- Use positions of trust or respect to gain compliance.



“They told me they'd see to my care until I died, and now they have put me in a home.”

Signs of financial harm

Look out for one or more of the following:

- Signatures on official documents that do not resemble the older person's own.
- Sudden changes in bank accounts, including unexplained withdrawals of large sums of money.
- The inclusion of additional names on bank accounts.
- Abrupt changes to, or the sudden establishment of, wills.
- The sudden appearance of previously uninvolved relatives claiming rights to an older person's affairs/possessions.
- Sudden and unexplained transfers of assets to a family member or someone outside the family.
- Numerous unpaid bills when the older person has put someone in charge of their affairs.
- Unusual concern from any person that an excessive amount of money is being spent on an older person.
- The unexplained disappearance of funds or possessions.
- The deliberate isolation of an older person from friends and family, resulting in a caregiver having total control.

“She took all my money and property, and left me with nothing.”



Keeping safe - prevention is key

Your money or possessions:

- Check your bank statements regularly.
- If other people do your shopping, keep an eye on receipts and what is spent.
- Keep important documents and valuables out of sight and make sure people you trust know where you keep them.

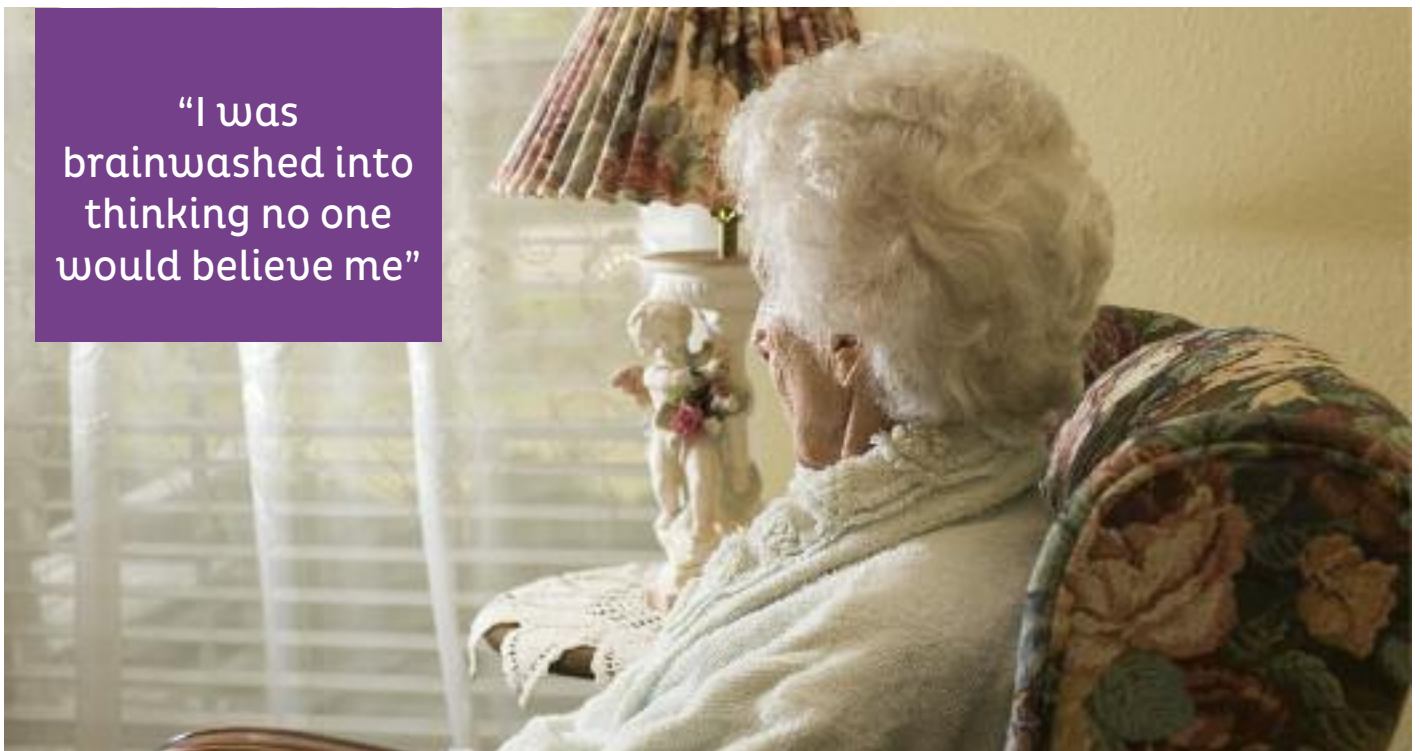
Scams and doorstep callers:

- If you need work done to your house, your local Care and Repair or Trusted Trader scheme might be able to help.
- Don't let anyone in your home unless you can confirm their identity or have made an appointment for them to visit (perhaps when someone you trust is there).
- Be aware of phone / internet scams which try to get you to disclose your bank details.

Planning ahead:

- If you are thinking of moving in with family, get advice on the financial implications of this arrangement.
- Consider who you might want to make financial decisions on your behalf if you lose capacity, and consider appointing someone you trust to be a Power of Attorney. Get impartial legal advice.
- Share your plans with everyone affected. This will make it harder for one person to manipulate you.

"I was
brainwashed into
thinking no one
would believe me"



If you're worried about financial harm

Talk to someone you can trust...

Sometimes just speaking about what is happening can help you to decide what to do about it. If you don't want to speak to someone close to you, there are helplines you can call (such as the Hourglass Helpline. See back page for details).

Report it...

You can report what is happening to your local social work department. Most councils have 'adult support and protection' teams who deal with cases of actual or suspected harm and abuse. They may decide to investigate and/or take action to support and protect you.

Call our Helpline for contact details for your local council, or advice on what this process might involve.

Get legal advice...

You may need legal advice to set up or change your will or Power of Attorney, to try to recover money or property, or to untangle a legal arrangement you have been tricked into. It may be possible to get legal aid to help with the costs.

More information

You can get more information about your options, as well as emotional support, by calling our Helpline 080 8808 8141. You can also get detailed information about keeping safe in the Hourglass Scotland booklet 'Keeping safe from harm and abuse'.

Organisations who can help

SUPPORT ORGANISATIONS

Abused men in Scotland (AMIS) helpline

A national organisation dedicated to supporting men who are experiencing, or who have experienced, domestic abuse.

Helpline: 0808 800 0024
Email: contact@amis.org.uk
Website: www.abusedmeninscotland.org

Hourglass Scotland

A specialist organisation that focuses exclusively on the abuse of older people. If you phone this number it will not appear on your telephone bill.

Helpline: 080 8808 8141
Email: scotland@wearehourglass.org
Website: www.wearehourglass.scot

Alzheimer Scotland 24 hour Dementia helpline

A service for people with dementia, carers, relatives, professionals, and anyone concerned about dementia.

Helpline: 0808 808 3000
Email: info@alzscot.org
Website: www.alzscot.org

Carers Scotland Advice Line

A helpline to support people who care for an elderly, sick or disabled family member or friend.

Helpline: 0808 808 7777
Email: adviceline@carersuk.org
Website: www.carersuk.org/scotland

Citizens Advice Bureau

Call Citizens Advice Direct or visit the Citizens Advice Scotland website to find your local bureau.

Helpline: 0808 800 9060
Website: www.cas.org.uk/bureaux

Money Advice Service

A free and impartial service to help people manage their finances directly, and make the most of their money.

Helpline: 0800 138 7777
Website: www.moneyadvice.service.org.uk

Scottish Domestic Abuse Helpline

Telephone information and support to anyone affected by domestic abuse or forced marriage. It is open 24 hours a day 365 days a year.

Helpline: 0800 027 1234

Silver Line Scotland helpline

A confidential, freephone helpline for older people, available every day of the year. It provides information, friendship & advice to older people and those seeking advice on how best to support older friends and family.

Helpline: 0800 4 70 80 90
Website: www.thesilverline.org.uk

Trust Housing Association (THA)

THA's Equality, Diversity and Inclusion Programme offer a range of support and information for older people from black and minority ethnic backgrounds.

Tel: 0131 444 1200
Website: www.equalityscotland.com

Victim Support Scotland

Provides support and information services to victims and witnesses of crime.

Helpline: 0800 160 1985
Website: www.victimsupportsco.org.uk

Women's Aid helpline

A national charity working to end domestic violence against women and children.

Helpline: 0808 2000 247
Email: helpline@womensaid.org.uk
Website: www.womensaid.org.uk

STATUTORY SERVICES

Council Social work departments

Look in the phone book/internet or call Hourglass Scotland or Silver Line Scotland who can find the number for you.

Police Scotland

Emergency calls: 999
Non-emergency calls: 101

Regulatory bodies

The Care Inspectorate

Regulates and inspects care services in Scotland to make sure that they meet the right standards.

Tel: 0345 600 9527
Email: enquiries@careinspectorate.com
Website: www.careinspectorate.com

The Mental Welfare Commission

Protects and promote the human rights of people with mental health problems, learning disabilities, dementia and related conditions.

Advice line: 0800 389 6809
Email: enquiries@mwscot.org.uk
Website: www.mwscot.org.uk

Scottish Social Services Council (SSSC)

Registers and regulates key groups of social service workers, promote and regulate education and training.

Tel: 0345 60 30 891
Website: www.sssc.uk.com

Office of the Public Guardian (Scotland)

Supervises those individuals who have been appointed to manage the financial or property affairs of adults who lack the capacity to do so for themselves.

Tel: 01324 678300
Email: opg@scotcourts.gov.uk
Website: www.publicguardian-scotland.gov.uk



How Hourglass can support you

Hourglass is the only UK-wide charity dedicated to stopping the harm, abuse and exploitation of older people and promote safer ageing.

The Hourglass confidential helpline provides information and support to anyone concerned about harm, abuse or exploitation of an older person. This might include physical, financial, psychological, sexual or neglect.

The helpline is available in England, Wales, Scotland and Northern Ireland to provide a tailored service to callers from across the UK. Our trained Information Officers can provide information, advice and support and put you in touch with appropriate local agencies.

Our Helpline is available from 9am to 5pm every Monday to Friday, offering:

- support for older people who have experienced, or are at risk of, any kind of harm, abuse or exploitation.
- support for anyone concerned about an older person, e.g family, friends, neighbours, carers or health professionals, etc.
- information and advice relating to safer ageing and prevention.

The Hourglass helpline is entirely confidential, free to call from a landline or mobile, and the number won't appear on the phone bill.

0808 808 8141

“I only found out he'd taken my car when the police came around after the accident.”





Hourglass

Safer ageing · Stopping abuse

You can contact us in many ways:

24/7 Helpline: 0808 808 8141

Our helpline is entirely confidential and free to call from a landline or mobile, and the number will not appear on your phone bill.

Text message: 07860 052906

Texts from outside the UK will be charged at their standard international rate which will differ depending on location and service charges of your phone provider. The number will appear on your bill and in your phone records but will not be identified as Hourglass.

INSTANT MESSAGING service: www.wearehourglass.org

Get information from our CHATBOT - www.wearehourglass.org

Get information from our KNOWLEDGE BANK - knowledgebank.wearehourglass.org

Email: helpline@wearehourglass.org

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