PREVENTING FINANCIAL ABUSE OF PEOPLE WITH DEMENTIA

Alzheimer’s Disease International Conference
Friday 17th April 2015
Perth, Western Australia

Kylie Miskovski
Senior Research and Policy Officer
Alzheimer’s Australia NSW
PROJECT AIMS

• Understand how financial abuse of people with dementia occurs
• Identify gaps in law/policy that enable it to occur
• Identify how to reduce the likelihood of it occurring
• Educate people about how to prevent financial abuse
• Raise public awareness of the issue
• Advocate for changes in policy and practice to prevent financial abuse of people with dementia
RESEARCH METHODOLOGY

- Survey
- Interviews
- Focus groups
- Key stakeholders
- Expert advisory committee
- Review of previous research

- Research grant from
WHAT IS FINANCIAL ABUSE?

- “The illegal or improper use of a person’s property or finances including the withholding of finances through deceit or theft, the misappropriation or misuse of funds or property, forced sale of home possessions, forced change of will, or abuse of trusteeship or power of attorney”

- Often occurs alongside other forms of abuse e.g. physical abuse and neglect, psychological or emotional abuse
EXTENT OF THE PROBLEM

• Difficult to capture
  – Lack of data collection by key agencies
  – Often not reported; kept within families

• Previous Australian research: 5% of older people victims of financial abuse (Monash University, 2009)

• Any statistic likely to be an underestimate
  – People with dementia may not be aware abuse has occurred
  – Victims are often in relationship of dependency with perpetrator of abuse and may fear repercussions if they report
KEY RESEARCH FINDINGS

• Perpetrators are often family members
• “Inheritance impatience”
• Misuse of Power of Attorney

• Many cases not reported

• Confusion about how to report abuse and to whom

• Investigation is difficult as people with dementia are often viewed as unreliable witnesses
• Civil cases are time consuming, expensive and stressful with limited success
**RECOMMENDATIONS**

- **NSW Government:**
  - Introduce a Public Advocate
  - Law Reform commission investigate the adequacy of the Powers of Attorney Act 2003 and examine the potential for a register of Enduring Powers of Attorney
  - Establish Vulnerable Communities Officer positions in each NSW Police Local Area Command

- Banking and financial services provide training to staff on dementia and on identifying financial abuse

- Banking and financial services provide information to customers about protecting themselves from financial abuse

- Australian Government: require banking and financial services to develop systems to prevent financial abuse and report suspected financial abuse

- Law Society: provide ongoing training about dementia and financial abuse
IMPLICATIONS
CHANGING POLICY, CULTURE & PRACTICE

For consumers:
• Developed Alzheimer’s Australia Q&A sheet

For staff:
• Updated Alzheimer’s Australia NSW policy on recognising and responding to suspected abuse
• Provision of staff training

Interagency collaboration and cooperation:
• Established the Financial Abuse of Older People Working Group
• Undertaking awareness raising and advocacy activities e.g. World Elder Abuse Awareness Day – June 15
THANK YOU

Discussion paper available at:

Q&A available at:

kylie.miskovski@alzheimers.org.au
(02) 8875 4641