



**Fédération Internationale des Associations de Personnes Âgées**  
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Equality and non-discrimination, violence, negligence and abuse.

### **The fight against the financial abuse of older people**

At FIAPA, the International Federation of Associations of Older People (*La Fédération Internationale des Associations des Personnes Agées*), our mission is to defend the rights of older people. This involves collaboration with numerous partners, particularly in the fight against financial abuse of the elderly.

In 2008 FIAPA members in France, Italy, Spain and Belgium undertook a study under the auspices of the European Commission DAPHNE programme, publishing a report which revealed an alarming increase in the number of financial crimes committed against older people, both at home and in care, and brought to light the existence of various “scams”.

In 2011 the French Ombudsman (in the guise at the time of *Le Médiateur de la République Française*) asked FIAPA to undertake a study of financial abuse in care and nursing homes; the findings helped shape the December 2015 law relating to the implications for society of an ageing population.

In 2013 the Council of Europe invited FIAPA to join, in the role of expert, the working group on the rights of older people set up by the Steering Committee for Human Rights (*Le Comité Directeur pour les Droits de l'Homme, CDDH*).

2014 saw the creation in France of a Commission on Financial Abuse made up of individuals, associations and public authorities interested in the prevention and reduction of abuse, and active, in particular, in research, education and publicity.

In 2016 the French government resolved to involve interested parties in the formulation of a global vision for the protection of the rights of vulnerable older people. The president of FIAPA, Alain Koskas, was invited by Pascale Boistard, the secretary of state with responsibility for older people and their autonomy, to lead research into the current status of the financial abuse of older people in France.

In 2017 the FIAPA delegation to ECOSOC at the UN called upon the international community to fight against the silent evil of the financial abuse of older people.

In the same year FIAPA organised an international symposium in Cuba which featured a cross-region seminar “the rights of older people, the fight against abuse, and regional cooperation” and culminated in the publication of a manifesto “the rights of older people in the world”.

Most likely to affect vulnerable, ageing populations, financial abuse is an affront to the autonomy and dignity of older people.

Warning signs include:

- unusual banking transactions
- excessive payments to carers which do not correspond to the level of care received
- lots of unpaid bills
- insufficient funds to pay for basic essentials
- valuables “going missing” (silver, jewellery, other precious items....)
- atypical or inappropriate purchases of goods or services.

As the population ages there will be more and more vulnerable people in need of protection and support. To meet these needs FIAPA advocates giving priority to the introduction of:

- Appropriate early warning systems. Identification of abuse often requires access to highly personal information. As this is usually not freely available, there is a danger abuse may not be spotted in a timely fashion, so early involvement seems advisable.
- Systems to enable professionals to track and log incidences of financial abuse, as well as to document responses made and keep a record of follow up actions taken.
- Suitable legislation. Measures are required to defend the legal rights of older people, to protect their possessions better, and to secure for them a wider sphere of responsibility.
- A new way of thinking about the citizenship of older people. The elderly should all have the right to play a full part in society irrespective of advancing years or frailty.
- Support for family carers, like access to respite care via appropriate partnerships and the provision of suitable facilities.
- Efficient response and a real effort from the police and prosecution service as well as legislation to protect whistle-blowers.
- A concerted public information campaign designed to help prevent abuse. There is a need to identify and make contact with older people who are in financial difficulty, who are excluded from society or who have diminished cognitive abilities. This will not be easy as such individuals tend to withdraw within themselves, but if the campaign is to be successful then it has to be done. We envisage a core campaign of communication about the types of financial abuse and their risks, supported by material tailored to the needs of each target group together with information about what to do if you are abused.