



Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive

Open Your Eyes



Protect Yourself from Elder Abuse

An information booklet on how
to protect yourself from elder abuse

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This booklet has been developed primarily for older people to assist them to plan safely for their future but contains information that family members, friends, neighbours, carers and the general public may find useful.



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Introduction

It is a great cause for celebration that the majority of people in Ireland are living longer, healthier and more independent lives. Growing older brings many opportunities – as people age, there is often more time to explore new interests and adopt lifestyles that have the effect of ‘adding years to life and life to years’.

As with any stage in life, growing older also brings challenges that need consideration and planning for later years to reduce risk.

“You are young at any age if you are planning for tomorrow.” Anonymous

While the vast majority of older people live independent and active lives, a small number can be vulnerable to various forms of abuse and exploitation.

Steps can be taken to protect yourself from situations that may lead to abuse. Advance planning for the future - health, financial and care needs - as well as practical actions to keep safe and linked into your community can significantly improve your welfare and safety. An awareness and understanding of elder abuse and its various forms is important, as is knowing how to report suspected abuse.

Elder Abuse can happen to anyone. If it happens to you, remember, you are not alone and you are NOT at fault. You do not need to continue suffering abuse.

1. What is Elder Abuse?

Elder Abuse is defined as “a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person or violates their human and civil rights.”

**Protecting Our Future
Report of the Working Group on Elder Abuse, 2002.**

Types of Elder Abuse

There are several forms of abuse, which may result from deliberate intent, neglect, thoughtlessness or ignorance.

- **Psychological abuse**, including emotional abuse, threats of harm or abandonment, deprivation of contact, humiliation, blaming, controlling, intimidation, coercion, harassment, verbal abuse, isolation or withdrawal from services or supportive networks.
- **Financial abuse**, including theft; fraud; exploitation; pressure in connection with wills, property or inheritance, or financial transactions; or the misuse or misappropriation of property, possessions or benefits.
- **Physical abuse**, including slapping, pushing, hitting, kicking, misuse of medication, inappropriate restraint (including physical and chemical restraint) or sanctions.
- **Neglect and acts of omission**, including ignoring medical or physical care needs and the withholding the necessities of life, such as medication, adequate nutrition and heating.
- **Sexual abuse**, including rape and sexual assault or sexual acts to which the older adult has not consented, or could not consent, or into which he or she was compelled to consent.

Patterns of abuse vary and reflect different circumstances.

***Domestic Violence** can also be a form of elder abuse. It refers to the use of physical or emotional force, including sexual violence in close adult relationships. Domestic violence can happen to men or women at any stage of their lives.*

***Institutional Abuse**, which may include poor care standards, lack of positive responses to complex needs, rigid routines, inadequate staffing, and poor staff knowledge of patients or their needs.*

You could also be in a position to help an older person who may be at risk of abuse. Be vigilant. Look out for signs of abuse. If you suspect abuse, seek advice. The earlier you express your concerns, the sooner help can be provided and relationships supported.

Who might abuse?

Any person or organisation may be guilty of abuse. Most often, it is someone well known to the older person, for example, a family member, relative, neighbour, friend or care provider, within a relationship where there is an expectation of trust.

Where can abuse happen?

Abuse can take place anywhere; most abuse takes place in the home, whether the person is living alone or with family. It may also occur within nursing homes, day centres, in hospitals, or other places assumed to be safe.

If you, or someone you know, is being abused, talk to:

You have the right not to be threatened or intimidated.

- Someone you trust.
- A family member or close friend.
- Your health professional - family doctor, Public Health Nurse or community health worker, Social Worker, Senior Case Worker or anyone at your local health centre.
- Your local Garda Station.
- Your bank or solicitor.
- The nursing home owner or the person in charge.
- The HSE Information Line (1850 24 1850) who can give you details of HSE staff in your local area who can help you.

**HSE Information Line 1850 24 1850,
Monday to Saturday, 8am to 8pm
www.hse.ie**

Further avenues for information and support are listed at back of this booklet.

2. Ways to Protect Yourself

Make decisions early about your future well-being, care and finances. If you need financial or legal advice to make sure that you have provided for your future needs and protected yourself, seek professional advice – don't rely solely on the advice of family or friends.

Stay Connected

- Where possible, stay active within your community and get involved in local groups, organisations and associations.
- Keep in regular contact with family and friends.
- Maintain your independence.
- Familiarise yourself with the support services available and how to access these, e.g., day centres, meals on wheels, transport, home help, etc.
- Keep control of your phone, and open and post your own mail.
- Be aware of the risks of living with a person who abuses substances (alcohol / drugs) or has a history of violence. Have a plan to keep yourself safe and explore different accommodation options if you feel under threat of mistreatment.

Look After Your Health

- Take regular exercise and eat a balanced diet.
- Visit your doctor for regular check ups.
- If you are receiving care, participate fully in all decisions relating to your care.

Planning For The Future

- Make provisions for future circumstances, e.g., care and treatment options.
- Think ahead and discuss your preferences in the event that you may not have the capacity to make decisions about your care and treatment in the future, especially in relation to treatment you *may not* wish to have, e.g., artificial life sustaining treatment.
- Write down your wishes and keep them updated. Make these known to family members, your Public Health Nurse, your GP or close friends. Do not assume your family members know or understand your wishes. Family or next of kin cannot make decisions on your behalf unless your specific wishes have been clearly communicated in advance to them.
- Making your wishes known will assist your family in meeting your preferences.

Living Arrangements

Sometimes, conditions can exist that allow abuse to happen. Steps can be taken to minimise risk.

Stay active, stay involved, plan ahead.

Independent Living

If you are living at home but have a family carer that assists you:

- Encourage your carer to join a group that offers support and information.
- Understand and be aware of the signs that can indicate stress or exhaustion.
- Support and encourage your carer to look after his/her own needs and maintain his/her health and well-being.
- Find out about the supports that are available to you and your carer in the community and know how to access these.
- Develop and maintain a network of family and friends for assistance when needed.
- If you are considering employing someone to provide support and care at home, it is advisable to use a home care support provider whose employees have undergone reference checks, Garda vetting and training.

Living in a Residential Care Facility

Residential care can offer a safe environment in which your medical and care needs are met.

Get involved in your care

- Find out about all the costs that you will incur before you choose a nursing home.
- Get to know the care facility's Statement of Purpose and Function, which outlines its philosophy of care, services, activities, accommodation, etc.
- Ensure that all aspects of your care plan and any treatments are discussed and agreed with you.
- If you are unhappy with the standard of care or services that you are getting, take action. Talk to the owner, person in charge or someone you trust.
- Should you, or another resident, suffer abuse while in residential care, tell someone. Don't keep quiet.

3. Managing Your Finances

Make a Safety Plan

If you are in an abusive or violent relationship, you are advised to have what is known as a 'Safety Plan' ready. Having a safety plan ready helps you to protect yourself, especially if you have to leave the family home in a hurry. To find out more about making a safety plan, please visit www.cosc.ie

If you or someone you know is experiencing abuse, take action, tell someone.

Planning for your financial future helps you to take charge of your finances and prepare in advance for changes to your circumstances, including retirement or bereavement. More importantly, it can help to reduce the risk of financial abuse.

Financial abuse is one of the most commonly reported forms of elder abuse in Ireland. As it can be a pattern which tends to occur over a long period of time, rather than a single event, it can be difficult to identify or recognise. There are ways that you can reduce the risk of financial abuse.

Keep Track of your Finances

- If you cannot collect your pension yourself, only appoint a person you trust to act on your behalf.
- Where possible, set up direct debits, standing orders or use An Post's household budget scheme for routine household bills.
- Never sign blank cheques.
- Avoid giving out your bank card or PIN (i.e. your Personal Identification Number, the four digit number you use with your bank card). If you need to write your PIN down, keep it in a safe place and keep it separate from your bank card.
- Keep track of your money, including your cash and loose change. You might find it useful to keep a spending diary so that you know exactly how much you have spent, where you spent it, on what, and how much you should have left over.
- Store all valuable documents and items of value in a secure place.
- If you are disposing of any old bills, statements or receipts do so by tearing them up or shredding them to protect your personal information. Keep your financial records such as bank or credit card statements, etc., in a safe but easy to reach place.
- Check all bank and credit card statements for any unauthorised activity.
- Keep receipts from ATM withdrawals, credit card and debit card transactions, and check these against your bank statement.

ATM Machines

- Do not allow anyone to use your ATM card or your credit card.
- Cancel the bank card if you do not use it.
- Do not give anyone your PIN. If you have trouble remembering your PIN, change it to a number that is easy for you to remember, but not easy for someone to guess. Never use a PIN such as 1234. If you need to write your PIN down, disguise the number by including other letters or digits so that no-one could recognise it as a PIN. Keep it in a safe place and separate from your bank card.
- Be careful if using an ATM at night. Make sure the ATM is brightly lit and be aware of the people around you.
- Always cover your hand when entering your PIN so that others can't see your PIN.
- Put your cash away safely before leaving the ATM.
- If you are nervous about using ATMs, get cash-back in shops when you use your debit card.

Financial Planning

- Talk to an independent financial advisor, your bank manager and/or your solicitor about your future plans. Seek independent advice where possible.
- When getting legal or financial advice, do this independently or only with someone you trust. Do not rely solely on family or friends for advice. There is usually a charge for getting legal or financial advice, so ask what the fees are first.
- Build a relationship with your bank manager as he or she can monitor any suspicious activity on your bank account and can alert you to it.
- Make sure you are in control of all the decisions about your finances. If you feel you are under pressure, whether from family, neighbours or a third party, seek independent advice.
- Ask questions and take time to consider your options before making a financial decision. Do not allow anyone to put pressure on you to make up your mind.
- Only provide access to your financial affairs to someone that you trust and, even then, only if you need to.
- Be sure that you understand all the documents you sign and the implications involved. If you are not fully sure, take independent advice.
- Be aware of the consequences of opening a joint account. Seek advice from your bank manager on the options available.

Preparing for Changing Circumstances

- Never sign over money or property to anyone in return for care, even from a family member or friend, without having the agreement put in writing and discussed with your bank manager or solicitor. Keep a copy for your records.
- Seek independent legal and financial advice before entering into any financial dealings that you might be considering, including transferring assets or taking out a loan.
- Set up direct debits where possible, to ensure that payments continue in the event of you being physically unable to make these, or nominate someone you trust to manage these.
- **Power of Attorney** is one way of nominating a person to manage your financial affairs. This is a legal document which gives the named person authority to manage your affairs and make decisions on your behalf even if you are capable of making them yourself. Make sure that the specifics of the arrangement are detailed in writing. Before entering into a power of attorney, take independent legal advice from someone other than the person that you have nominated to act as attorney on your behalf.
- **Enduring Power of Attorney** gives a named person the authority to continue managing your affairs if you become incapable of doing so yourself. These are legal documents and you should seek independent legal advice to make sure you fully understand the implications for you.
- Power of Attorney / Enduring Power of Attorney should only be awarded to someone you completely trust to act in your best interests.

Remember, nobody has the authority to prevent the use of your assets for your own maintenance and benefit. Your assets are yours to use for your own needs.

4. Speaking Out About Abuse

Frauds and Scams

People of all ages are targeted by fraudsters and scammers. People who commit fraud may only be after a small sum of money and can target you through a variety of ways including the internet, phone calls and even calling to your door.

- Be suspicious of callers to your door presenting themselves as charity representatives, employees of a company or a person who wants to give you a prize or a free gift. Ask them for identification, and even if you are sure that they are who they say they are, never give out any personal or financial information.
- Be aware of salespeople who use high-pressure techniques to get you to buy something you don't want or agree to work being carried out that is not needed. Always give yourself plenty of time to think before committing to anything, and if they put you under pressure, close the door.
- Never let yourself be rushed into a 'deal'. Ask for the details in writing and take time to review it. If a deal seems too good to be true – it probably is!
- If you are hiring someone to do work for you, always get several estimates and check credentials and references. Never leave strangers, including workers with official identity, unsupervised in your home. Consider having a friend to stay with you for the duration of the work.
- Always use a traceable method of payment for any work carried out. Do not pay for work in advance. Avoid paying in cash, but if you need to, always ask for a printed receipt with the name and contact details of the person who provided the service.
- Be careful who you share personal information with and never provide personal details over the phone.
- If your wallet or purse is stolen or if post from your bank, credit union or credit card company goes missing, report it straight away.
- Do not respond to emails looking for bank details or other personal information.
- Do not click on pop-up windows, or respond to e-mails, or open attachments or go to website links sent by people you do not know.
- Beware of online scams that use e-mail requests to ask for personal or financial information even if the mail looks to be authentic. Always check with the institution itself and never respond to these emails.

If you think someone is trying to use your assets or money for themselves, tell someone you trust or report it to An Garda Síochána.

If you think you are being abused or harmed in any way, tell someone. If the person who is mistreating you is someone you know well or trust, it can be especially hard to understand what is happening or why. You may feel worried, shocked, upset, scared or even embarrassed about the situation. This may make it hard for you to talk to someone about what is happening or to ask for help. If you have someone you can trust, talk to them. If not, there are people who can offer you help and advice. You do not have to feel alone in your situation. There are options open to you and you do have choices.

If you know someone who you think is being harmed or abused in any way, tell someone. There are people who can offer help and advice. You do not have to leave the person isolated in their situation. You can get help which provides them with options and choices.

HSE Elder Abuse Services

The HSE treats all concerns about elder abuse seriously and sensitively. Any reports of alleged abuse will be dealt with in confidence, and as much as possible, will be handled in a way that respects the wishes and privacy of the older person. The overall aim of the service is to stop the unwanted behaviour and to ensure the older person's safety and well-being, while supporting and restoring relationships.

After initial contact is made, a Senior Case Worker (a Social Worker) will talk with you about your situation, your feelings and any fears that you might have. She or he will try to find out how and why the abuse is happening. The Senior Case Worker's main concern is to respond to your needs and wishes and work with you and your family to resolve the issue.

5. Further Information and Support

Supports may be offered to stop the unwanted behaviour and to ensure your safety and welfare. This might, for example, include any of the following.

• Counselling	• Mediation or conflict resolution
• Family meetings	• Monitoring
• Home support services	• Day care or respite

These services play an important role in helping those who suffer abuse and their families. The services are designed to help older people become more independent, particularly from their abusers. They offer older people options, keeping them connected to the community. Services can also help to reduce the stress on caregivers.

There is no excuse for elder abuse.
Open your eyes. Tell someone.

Health Service Executive (HSE)
HSE Information Line 1850 24 1850, Monday to Saturday, 8am to 8pm.
Website: www.hse.ie
Email: info@hse.ie
You will be provided with the details of HSE staff in your local area that can help you or have the details of your concern referred to the relevant Senior Case Worker for the Protection of Older People.

Support Groups and Resources

Active Retirement Ireland
Tel: 01 8733836
Website: www.activeirl.ie
Email: info@activeirl.ie
The purpose of Active Retirement Ireland is to enable retired people to enjoy a full and active life and to advocate for them.

Age Action
Tel: 01 4756989
Website: www.ageaction.ie
Email: library@ageaction.ie / info@ageaction.ie
Age Action operates an information service on older people's issues and services throughout Ireland.

Age and Opportunity
Tel: 01 8057709
Website: www.ageandopportunity.ie
Email: info@ageandopportunity.ie
Age & Opportunity has a number of national programmes for older people including the Bealtaine festival, sport and activity programmes such as Go for Life, personal development workshops and anti-ageism training.

Alzheimer Society of Ireland
National Alzheimer Helpline: 1800 341 341, Monday to Friday, 10am to 5pm and Saturday, 10am to 4pm
Website: www.alzheimer.ie
Email: helpline@alzheimer.ie
Ireland's leading, national dementia-specific service provider and advocate for people with Alzheimer's disease or a related dementia and their carers and families.

Amen Support Services

Helpline: 046 9023718

Website: www.amen.ie

Email: info@amen.ie

Amen Support Services Ltd. is a confidential helpline and support service for male victims of domestic abuse. Amen Support Services Ltd. offer information on legal and other remedies, one to one meetings, support group meetings and court accompaniment service.

Caring for Carers Ireland

Tel: 065 6866515

Website: www.caringforcarers.ie

Email: support@caringforcarers.org

Caring for Carers promotes the health, wellbeing and quality of life of family carers and those for whom they care.

COSC, The National Office for the Prevention of Domestic, Sexual and Gender-based Violence

Tel: 01 4768680

Email: cosc@justice.ie

Website: www.cosc.ie

Cosc works to improve the delivery of a well co-ordinated effective response to domestic, sexual and gender-based violence in Ireland by facilitating action for the prevention of these crimes, the protection of victims and the provision of services for those affected.

Irish Senior Citizen's Parliament

Tel: 01 8561243

Website: www.seniors.ie

Email: seniors@iol.ie

A national organisation of older people that gives a voice to older people on the issues that affect the quality of their lives.

National Rape Crisis Helpline (operated by Dublin Rape Crisis Centre)

Helpline: 1800 778888 (24 hours a day, 365 days a year)

Website: www.drcc.ie

Email: rcc@indigo.ie

Dublin Rape Crisis Centre provides a free confidential, listening and support service for women and men who have been raped, sexually assaulted, sexually harassed or sexually abused at any time in their lives.

Rape Crisis Network Group

Tel: 091 563676

Website: www.rcni.ie

Email: info@rcni.ie

The representative body for Rape Crisis Centres in Ireland. Specialist information and resource centre on rape and all forms of sexual violence. Supports Rape Crisis Centres to reach best practice standards and uses its expertise to influence national policy and social change.

Senior Help Line

LoCall: 1850 440 444, daily, from 10am to 10pm.

Website: www.thirdageireland.ie

Email: info@thirdageireland.ie

A national confidential telephone helpline for older people, provided by trained older volunteers.

The Carers Association

National Careline Freefone: 1800 240 724, Monday to Thursday, 9am to 5.30pm and Friday, 9am to 5pm.

Website: www.carersireland.com

Email: info@carersireland.com

Ireland's national voluntary organisation for and of family carers in the home.

Third Age Advocacy Programme

Tel: 046 955 7766

Website: www.thirdageireland.ie

Email: info@thirdageireland.ie

An advocacy Programme for Older People in Residential Care which has as its motto 'An ear to listen, a voice to speak'. Volunteer advocates meet regularly with residents and develop a mutually trusting relationship. The volunteer listens to and represents the resident's views, providing one to one support and helping the older person express their wishes, access their entitlements, and assert their rights. The service is also accessible by the family of an older person, friends, carers or a relevant professional.

Women's Aid

National Freephone Helpline: 1800 341900. Daily, from 10am to 10pm.

Website: www.womensaid.ie

Email: helpline@womensaid.ie

Women's Aid provides free and confidential support and information to women experiencing emotional, physical, sexual, and financial abuse. The National Freephone Helpline can refer to local refuges and local support services.

Legal and Financial Advice

Financial Services Ombudsman

Lo-call: 1890 88 20 90, Monday to Friday, 10am to 1pm and 2pm to 5pm.

Website: www.financialombudsman.ie

Email: enquiries@financialombudsman.ie

Deals independently with unresolved complaints from consumers about their individual dealings with all financial service providers; it is a free service.

Money Advice and Budgeting Service (MABS)

Helpline: 0761 07 2000, Monday to Friday, 9am to 8pm.

Website: www.mabs.ie

Email: helpline@mabs.ie

MABS is the only free, national, confidential and independent service for people in debt or in danger of getting into debt.

The Law Society

Tel: 01 6724800, Monday to Friday, 9am to 5pm.

Website: www.lawsociety.ie

Email: general@lawsociety.ie

Your local solicitor can assist you with legal advice and help you to organise your affairs. The Society is responsible for the education, admission, enrolment, discipline and regulation of the solicitors' profession.

The National Consumer Agency

Consumer Helpline Lo-call: 1890 432 432 or

01 4025555, Monday to Friday, 9am to 6pm.

Website: www.consumerhelp.ie

The National Consumer Agency (NCA) is the state body with responsibility for the enforcement of consumer law. It offers an information and education service across all areas of consumer products and services, including financial services and informs and educates consumers about their rights. It promotes and protects the interests and welfare of consumers through impartial research and advocacy.

Emergency Contacts

An Garda Síochána

For emergencies call 999 or 112

Contact your local Garda Station

Website: www.garda.ie

Disclaimer Note: The contents of this booklet are provided as an information guide only and are intended to enhance awareness regarding elder abuse. While every effort has been made to ensure the accuracy of the material in this publication, no responsibility is accepted by, nor liability assumed by or on behalf of the participating organisations.

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www.hse.ie/go/elderabuse



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For information please ring the
HSE Information Line on **1850 24 1850**, Monday to Saturday 8am - 8pm