

SPOTTING THE SIGNS OF

ECONOMIC ABUSE

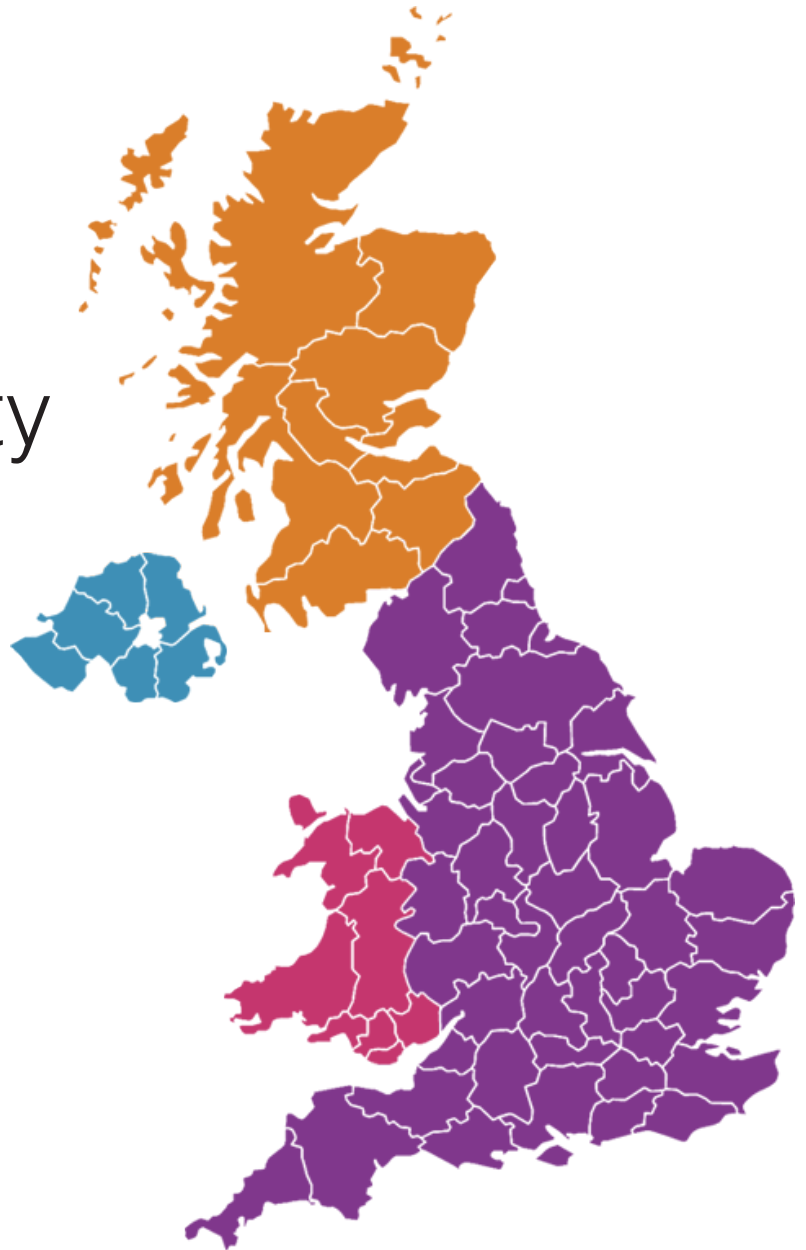
ECONOMIC ABUSE IS A CRIME.
RECOGNISE IT. REPORT IT. STOP IT.

CALL OUR FREE 24/7 HELPLINE

0808 808 8141



Hourglass
is the only
UK-wide charity
dedicated to
calling time
on the harm
and abuse of
older people.



Keeping You and Your Loved Ones Safe from Economic Abuse

Economic abuse can take many forms, it can be subtle and hard to spot. If you or an older person you know are experiencing this you are not alone, sadly this type of abuse can affect anyone, regardless of gender, ethnicity, sexual orientation, disability, or gender identity.

Hourglass is here to help. This guide provides you with information about what economic abuse is, how to identify it when it is happening, and some tips on how to protect yourself.



Hourglass is the only UK-wide charity dedicated to calling time on the harm and abuse of older people and we are here to help.

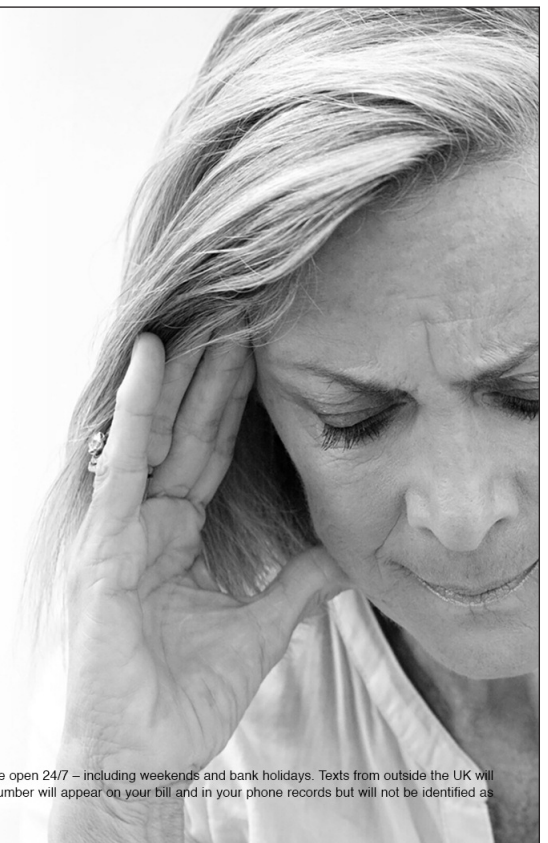
If you're concerned about the abuse of an older person call our

24/7 Helpline: 0808 808 8141

SCAN TO DONATE £20



Our Helpline is entirely confidential and free to call from a landline or mobile. The number will not appear on your phone bill. Our lines are open 24/7 – including weekends and bank holidays. 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.



What is Economic Abuse?

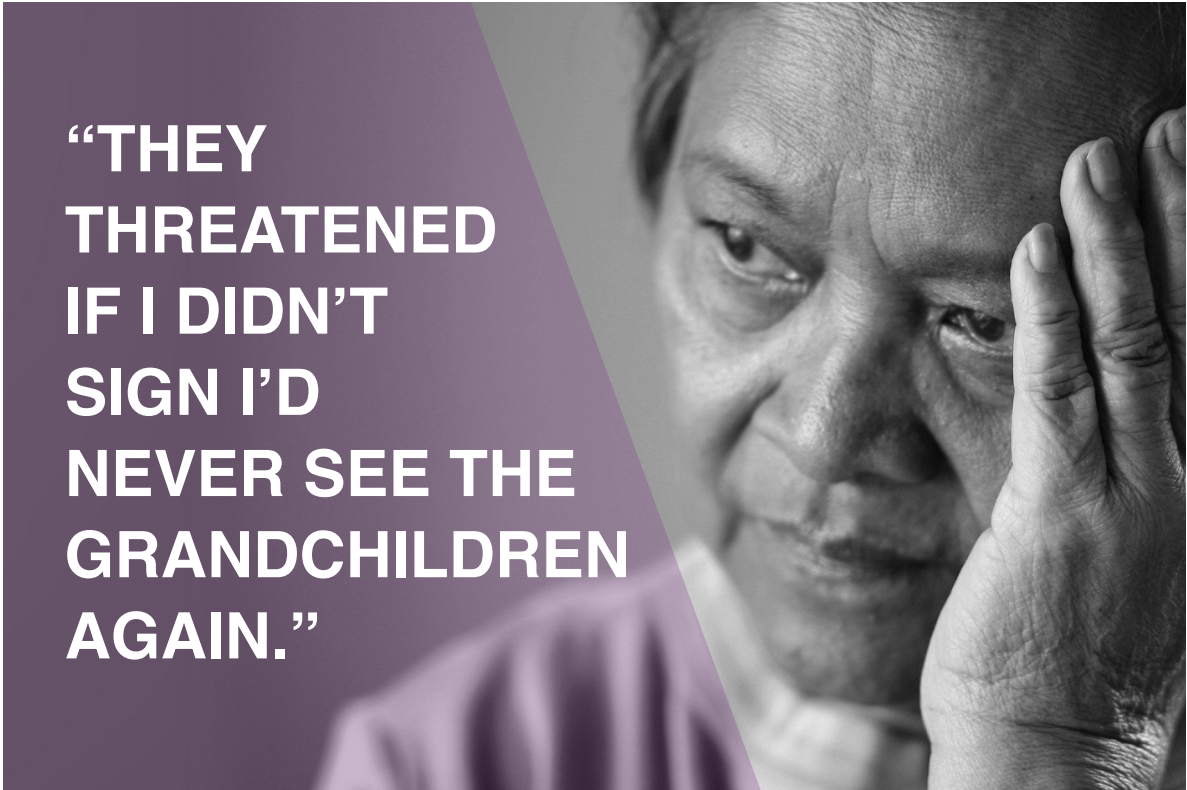
Economic abuse is a complex yet very common form of exploitation which can include the direct theft of money from bank accounts, misuse of Powers of Attorney, false representation, scams, changing Wills, and coercion of housing deeds.

It can also include stealing money or possessions, defrauding someone by threatening or pressuring them to hand over money, or sign financial documents. Hourglass defines economic abuse of an older person as someone in a position of trust interfering in an older person's ability to acquire, use, or maintain their finances.

Additionally it can involve coercive control, such as preventing the older person from being in employment, limiting the working hours, or dictating what older person can buy.

Economic abuse may be obvious or you may feel that something is not right, for example, a family member or care worker taking money from your purse or wallet without your permission, or pressuring you to give them money.

At other times it may be more difficult to notice, for example, small amounts of money being taken from your account. When this abuse is perpetrated by someone you know it can be hard to address. However economic abuse is a crime and you can get help and support.



**“THEY
THREATENED
IF I DIDN’T
SIGN I’D
NEVER SEE THE
GRANDCHILDREN
AGAIN.”**

Economic Abuse includes:

- Theft or robbery of money or property.
- Someone not allowing you control over your own money.
- Someone building up debt in your name.
- Being forced to pay for other people's goods.
- Someone accessing your financial accounts without your permission.
- Someone manipulating or pressuring you into signing over property.
- Being pressurised or manipulated into changing your Will or Power of Attorney.



TAKE THE OATH:
CREATE A SAFER AGEING SOCIETY BY 2050
FREE FROM ABUSE, HARM, EXPLOITATION AND NEGLECT.

#TAKETHEOATH

Hourglass is the trading name of Hourglass (Safer Ageing), a charity registered in England and Wales (reg. no. 1140564), and also in Scotland (reg. no. SC046276). Hourglass (Safer Ageing) is registered as a company in England and Wales under number 07200002.



Possible indicators of Economic Abuse:

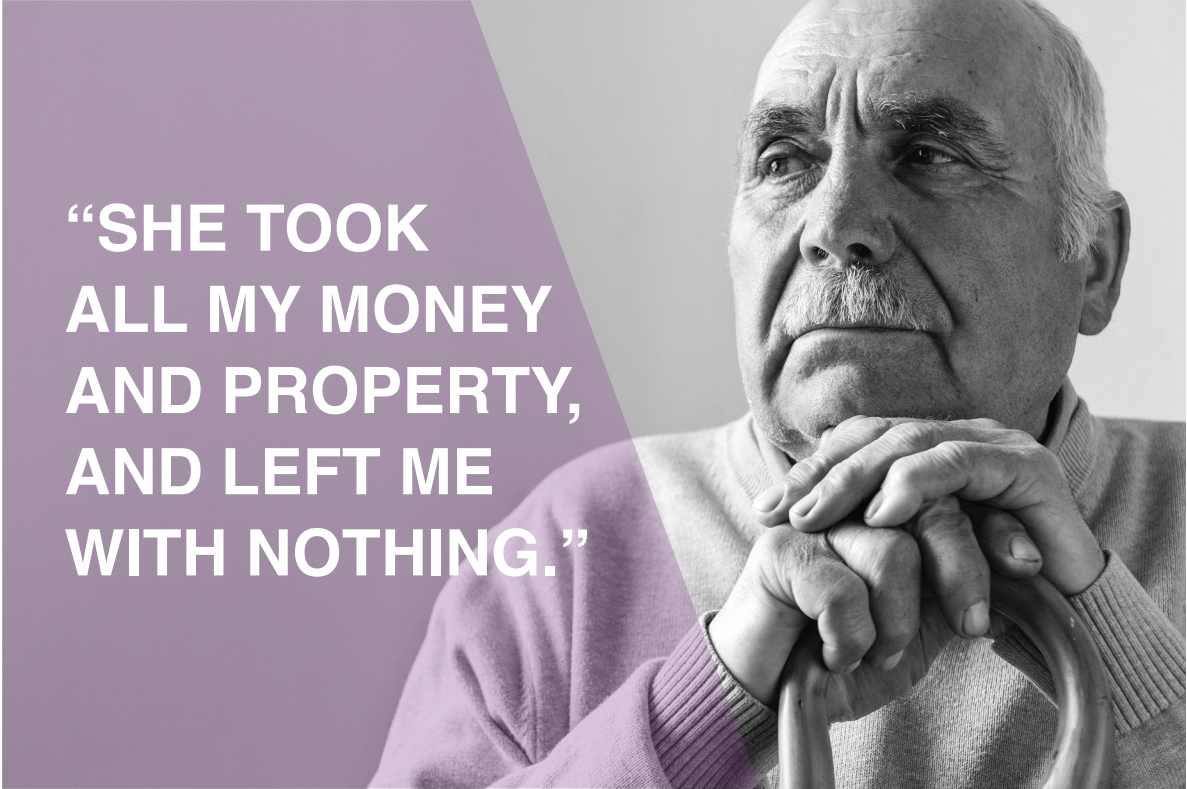
- Signatures on official documents that do not resemble the older person's own.
- Sudden changes in bank accounts, including unexplained withdrawals of large sums of money.
- The unexplained inclusion of additional names on an older person's bank account.
- Sudden and unexplained transfers of assets to a family member or someone outside the family.
- Numerous unpaid bills.
- Unusual concern from any individual that an excessive amount of money is being expended by an older person.
- The abrupt changes to, or the sudden establishment of Wills.
- The sudden appearance of previously uninvolved relatives claiming rights to an older person's affairs or possessions.



**“THEY TOLD
ME THEY’D
SEE TO MY
CARE UNTIL I
DIED, AND NOW
THEY’VE PUT ME
IN A HOME.”**

Seek Help - You may need to take Steps to protect yourself when your partner or family member:

- Takes control of your finances, shopping and medical appointments.
- Pressurises you to change your Will.
- Touches you without your consent.
- Shows any physical violence.
- Withholds medication or overmedicating.
- Misuses Power of Attorney to purchase items for themselves or pay off their own debt.
- Attends personal appointments with you without your consent.



**“SHE TOOK
ALL MY MONEY
AND PROPERTY,
AND LEFT ME
WITH NOTHING.”**

You May be Feeling:

- Ashamed, embarrassed, isolated or trapped.
- That you do not want to upset or get family members in 'trouble'.
- You may prefer to live with the abuser than alone.
- Fearful of losing relationships with other family members or friends.
- Unsure how to get help or who to talk to.
- Afraid to get help or worried about being believed.
- Worried that you don't want the person hurting you to get into trouble, you just want the abuse to stop.
- Hopeless, if you have experienced a negative response from agencies before when reporting the abuse.



Tips and advice for you:

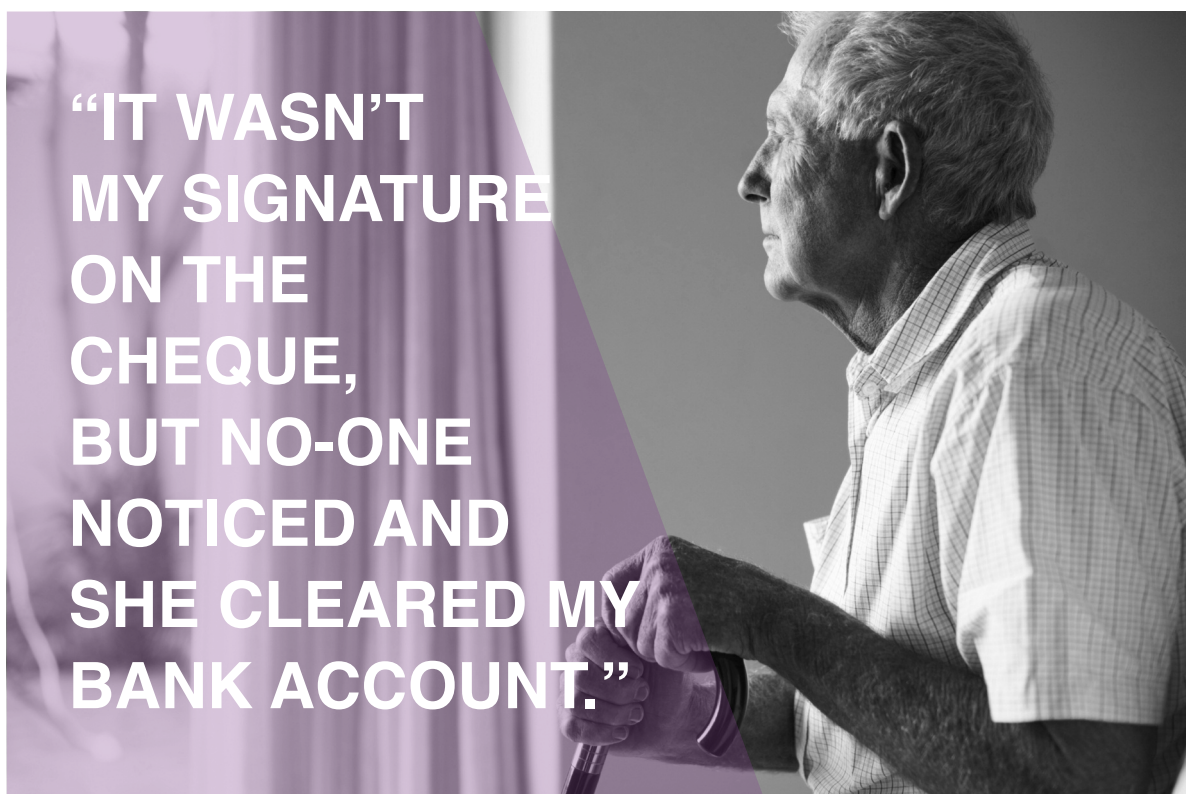
- If other people do your shopping, keep an eye on receipts and what is spent.
- Only let people you trust have access to your accounts, money or any benefits or pensions.
- Be aware of phone and internet scams - do not send money or information before confirming identities.
- If people you do not trust are coming to the door remember you do not have to answer. Consider getting an intercom or peephole installed for safety.
- Always do your research when employing people for household jobs or repairs. Make sure you obtain a few quotes and use reputable companies. If someone is pressuring you this may be a cause for concern. You are entitled to say 'no' and close the door. If you are worried call 101, if they become aggressive or inappropriate call 999.
- Check your bank statements regularly.
- Ensure you choose secure passwords for online banking that only you know and if you need to write them down keep them in a safe place and do not share them.
- Keep important documents and valuables safe and out of sight.
- Think about who you might want to make decisions on your behalf if you lose capacity to do so, and consider giving someone you trust Power of Attorney.
- Always seek professional advice when considering Power of Attorney.

**“I THOUGHT
I'D WON, AND
ALL THEY
WANTED WAS
A SMALL FEE.”**



Tips and advice if you are concerned about someone else:

- Stay calm if an older person tells you they are being abused or harmed in any way.
- Be sensitive to the emotional impact of disclosing abuse.
- Contact Hourglass for further advice and support.
- Provide Hourglass' contact details to the person you are worried about, if it is safe to do so.



How we can support you:

Hourglass Advice and Support:

- Talk directly to a trained individual to provide emotional support, compassion. Our staff have experience with addressing complex, distressing situations.
- Free, confidential, non-judgemental advice and guidance to older victims/survivors of abuse and anyone concerned about an older person's safety and wellbeing.
- Over the phone, text, and Instant Messenger services.
- Signposting to the caller's local safeguarding and/or police, older people's services, pro-bono legal or financial support etc. for expert help as appropriate.

Hourglass Casework Domestic Abuse Support:

- Low to medium risk casework support for older people, or those supporting an older person, utilising our specialist expertise in supporting older victims of abuse.
- Community-based support, including pop-up advice and support clinics, seminars and events, and training.

Hourglass Casework (IDVA/ISVA support):

- Specialist self and group advocacy, taking account of the unique nature and dynamics of domestic abuse and sexual violence in older age.
- One-to-one and group-based peer support, to support victims of domestic/sexual abuse to recover from their experience, regain independence and build resilience.
- Community-based support, including pop-up advice and support clinics, seminars, events and training.



All our contact details can be found on the back of this brochure.



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

Hourglass England

Office 8, Unit 5,
Stour Valley Business Centre,
Brundon Lane, Sudbury,
Suffolk, CO10 7GB.

T: +44 (0) 20 8835 9280
E: enquiries@wearehourglass.org
W: www.wearehourglass.org

 [@wearehourglass_](https://twitter.com/wearehourglass_)
 facebook.com/wearehourglass

Hourglass Cymru

C/o - Office 8, Unit 5,
Stour Valley Business Centre,
Brundon Lane, Sudbury,
Suffolk, CO10 7GB.

T: +44 (0) 20 8835 9280
E: cymru@wearehourglass.org
W: www.wearehourglass.cymru

 facebook.com/hourglasscymru

Hourglass Scotland

PO Box 29244,
Dunfermline, KY12 2EG.

T: +44 (0) 20 8835 9280
E: scotland@wearehourglass.org
W: www.wearehourglass.scot

 facebook.com/HourglassScotland

Hourglass Northern Ireland

PO Box 216,
Newry, BT35 5DH.

T: +44 (0) 20 8835 9280
E: nireland@wearehourglass.org
W: www.wearehourglass.org/ni

 facebook.com/hourglassNI

