Office on Violence Against Women
Abuse in Later Life Program

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As a Result of This Training, Participants Will Be Better Able to:

- Define and identify indicators of economic abuse in the context of intimate partner violence
- Define and identify indicators of financial exploitation by family members, trusted others, or strangers
- Identify resources to assist older victims who have experienced economic abuse or financial exploitation

Economic Abuse and Financial Exploitation

- **Economic abuse**: “when one intimate partner has control over the other partner's access to economic resources, which diminishes the victim's capacity to support him/herself and forces him/her to depend on the perpetrator financially”
- **Financial exploitation**: Illegal or improper use of an older adult's funds, property or assets.
Economic Abuse by Intimate Partner

Common Indicators of Economic Abuse #1

- Not allowing access to family funds or including in financial decisions
- Taking victim’s money or making victim ask for money
- Destroying credit
Common Indicators of Economic Abuse #2

- Not allowing victim to get necessary health care or other services “due to the cost”
- Forcing the victim to sign papers (e.g., IRS documents, immigration papers, court papers)
- Misuse of powers of attorney or guardianships

Impact on Older Victims

- Employment challenges
- Limited Social Security or other benefits
- Poor credit
- Lack of basic financial expertise
- Lack of information about or access to family financial resources
Financial Exploitation

National Clearinghouse on Abuse in Later Life

Family Members and Financial Exploitation

National Clearinghouse on Abuse in Later Life

Bobbie Sackman
Advocate of Elder Rights, LiveOn NY, New York, NY
Financial Exploitation

- Most commonly stolen items are cash, checks, and debit cards
- Many older victims have a physical disability (1/3) or cognitive impairment (1/2), such as dementia
- Many older victims do not fully understand that their money or valuables were stolen

Anne

New York State, 2016 study
Impact on Anne and Other Victims

- Betrayal by family member
- Shame and embarrassment
- Loss of financial resources that they may not be able to ever recover
- Can lose life savings, home

Common Tools Used to Gain Access

- Guilt, manipulation, and undue influence
- Threats and intimidation
- Powers of Attorney
- Guardianships
- Transfer of home and other property to offender
Stranger Scams

- Identity theft
- Investment fraud
- Mortgage and lending fraud
- Mass marketing (calls, emails, letters)

Connecting with Resources

- Financial advisors or benefits specialist
- Elder law attorneys
- Local law enforcement or adult protective services
- Federal Trade Commission, Bureau of Consumer Protection
- Consumer Financial Protection Bureau
### Summary

- Economic abuse is a common tactic used by intimate partners.
- Financial exploitation is a form of elder abuse, often committed by family members.

### Summary

- Look for indicators of economic abuse and financial exploitation.
- Ask victims questions.
- Identity local resources to provide information and support for victims.
Video Presenters

- Bobbie Sackman
  Advocate of Elder Rights, Live On, NY
- Diane Slezak
  CEO, Age Options, IL

Special Appreciation

To Anne, for the courage to tell your story so others may benefit.
Thank You

- Special thanks to Terra Nova Films for the ongoing working partnership with NCALL and the beautiful video production
- www.terranova.org

Staying Connected to NCALL and Other Advocates

- Sign up for our enewsletter: http://oi.vresp.com/?fid=03fcc93262
- Join our listserv for advocates serving older survivors: ncall@ncall.us
- Join us on Facebook: www.facebook.com/ncall.us
- Join us on Twitter: www.twitter.com/ncall_us
National Clearinghouse on Abuse in Later Life (NCALL)

National Clearinghouse on Abuse in Later Life, a project of End Domestic Abuse Wisconsin: (Wisconsin Coalition Against Domestic Violence)

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