



Keep Control: Empowering older people to protect themselves from financial abuse

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Project aims

- Aims

- To develop a conceptual definition of later life empowerment from the perspective of older people as well as professionals who work with or represent older people in the community (Phase One)
- To design an intervention which would empower older people to protect themselves against financial abuse (Phase Two)



Intervention design



Focus Group Discussions

- Professional advocates and representatives of older people (PAR: n=8)
- Volunteer peer-advocates and representatives of older people (VAR: n=9)
- Senior Case Workers (SCW: n=3)
- Public Health Nurses (PHN: n=3)
- Home Help Co-Ordinators (HHC: n=3)



Secondary Analysis

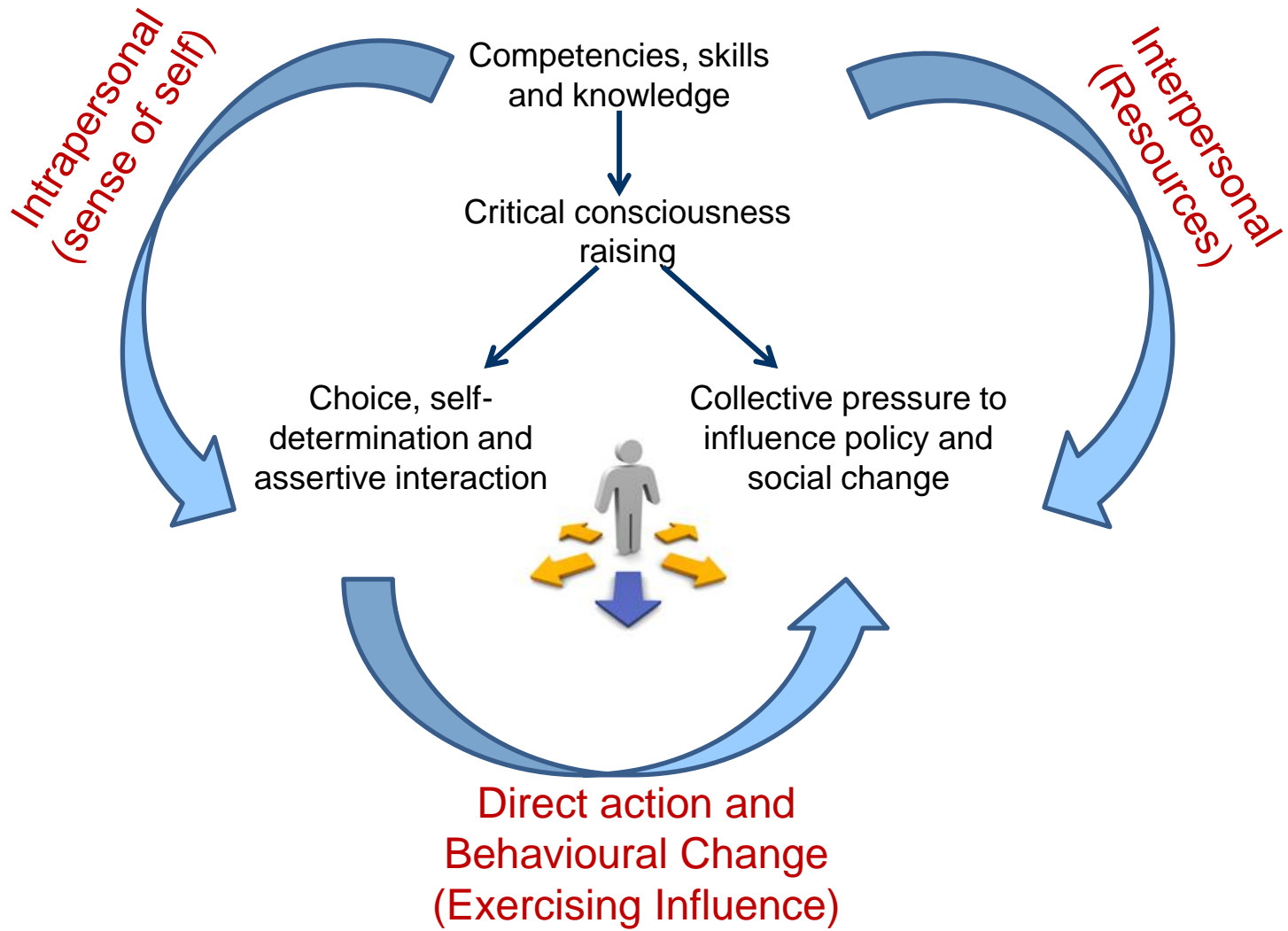
- Qualitative interview data (Lafferty et al., 2012)
- Elder abuse survivors (n=9)

Working Group (OPEN)

- NCPOP team (n=2)
- 5 volunteer peer advocates and representatives



A model of later life empowerment





Older People's Empowerment Network (OPEN)

- Guided by principles of:
 - Empowerment, with
 - Emphasis on the strengths, resources, rights and responsibilities of older people to safeguard their own well-being and happiness
- OPEN are responsible for design and development of financial abuse empowerment intervention





OPEN members

- Thelma Doran
- Carmel Downes (NCPOP)
- Mary McCarthy
- Dr Deirdre O'Donnell
- Paddy Sheehan
- Dr Niall Tierney
- Niamh Walker





Overview of the intervention

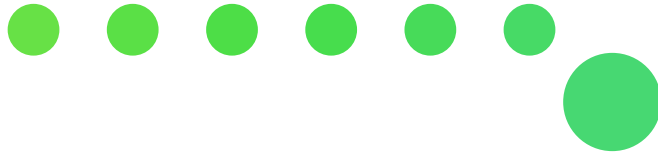


- Multi-media educational and information campaign developed by older people, for older people
- Provide information and resources to support older people to be empowered against financial abuse



Pillars of the intervention

Website



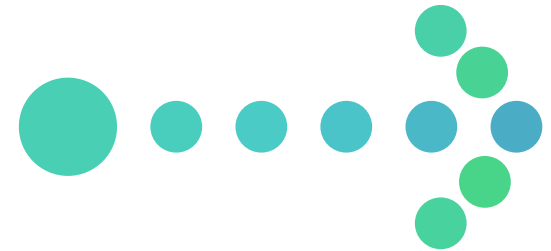
DVD



Information Pack



Keep
Control





The Website

www.keepcontrol.ie



Content areas of website

- Financial abuse
- Keep Control
 - Making a will
 - Enduring power of attorney
 - Opening a joint account
 - Decision-making at critical life events
 - Protecting myself on my doorstep
- The assisted decision-making (capacity) bill
- Resources and Tools
 - Financial planning and budgeting
 - Garda door handle
 - Garda calling card
 - Window sticker
 - DVD
 - Hardcopy booklet



Making a Will

- What is a Will?
 - Capacity to make a Will
 - What is the role of the executor(s)?
 - What is the role of the witnesses?
 - How can I change or revoke my Will?
- Why would I make a Will?
 - What happens if I don't make a Will?
- Protecting myself when making a Will
 - Obtaining legal advice
 - Keeping my Will safe
 - Protecting my signature
 - Joint bank accounts
- Guidelines for making a Will
 - What do I need to include in my Will?
 - An example of a simple Will
 - Who has a right to inherit from my estate?
- Warning signs of abuse
- 'We need to talk': Conversation tips and starters
 - Conversations with intended beneficiaries
 - Conversations with professionals
 - Conversations with executors





Enduring powers of attorney



- What is an Enduring Power of Attorney?
 - What is mental capacity?
- [Why would I make an EPA?](#)
 - What would happen if I don't have an EPA in place?
- Protecting myself when making an EPA
 - What is a notice party?
 - Protect myself
 - Protect others
- Guidelines for making an EPA
- Warnings signs of abuse
- 'We need to talk': Conversation starters and tips
 - Conversations with family and trusted friends
 - Conversations with your attorney(s)
 - Conversations with professionals

Opening a joint account

- What is a joint account?
 - Why would I open a joint account?
- What is a third party account?
 - Why would I authorise a third party on my account?
- [Protecting myself when opening a joint or third party account](#)
 - Opening a joint account
 - What is a mandate?
 - Authorising a third party on my account
- Guidelines for opening a joint or third party account
 - Opening a joint account
 - Authorising a third party on my account
 - Presumption of advancement
- Warning signs of abuse
- 'We need to talk': Conversation tips and starters
 - Conversations with intended joint account owner(s)
 - Conversations with intended third parties
 - Conversations with professionals
 - Conversations with family and trusted friends





Decision-making at critical life stages

- What are critical life events?
- Why would I make a crisis decision?
- Protecting myself during critical life events
- [Guidelines for decision-making at critical life events](#)
 - In the event of death of a spouse/partner
 - Short-term financial decisions
 - Longer-term financial decisions
 - In the event of serious or critical illness
- ‘We need to talk’: Conversation starters and tips





Protecting myself on the doorstep

- What is doorstep security?
- Why do I need doorstep security?
 - Bogus callers
 - Bogus or rogue tradespeople
- Protecting myself on the doorstep
- Guidelines for doorstep security
 - Securing my doorstep
 - Protecting myself against bogus callers
- Warning signs of abuse
 - Protecting others
- General security in my home
- ['We need to talk': Conversation and starters and tips](#)





Information Pack

- Booklet
- [Flyer](#)
- Garda Calling Card
- Garda Door Hanger
- [Window Sticker](#)
- Budget Planner
- DVD



Keep Control
Tools and Resources Pack



Safeguarding your finances in later life



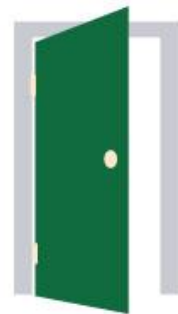
Keep Control DVD

- Feature empowered older people implementing the guidelines recommended by the Keep Control campaign
- Addressing 7 themes of accompanying website
 - What is elder financial abuse?
 - Making a will
 - Enduring power of attorney
 - Opening a joint bank account
 - Making decisions at critical life events
 - Protecting myself on my doorstep
 - What do I do if I suspect abuse?



Perspective of OPEN

- Patrick Sheehan
- Niamh Walker



OPEN

Older People's Empowerment Network

The DVD

- [Opening a joint bank account](#)





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