

# Protecting Yourself



## How to get help if you start to feel unsafe or mistreated

Advice for older people

## Help the Aged produces a range of free advice leaflets for older people

### Financial leaflets

- Check Your Tax
- Claiming Disability Benefits
- Making a Will
- Questions on Pensions
- Thinking About Money

### Housing and home safety leaflets

- Care Homes
- Computers and the Internet
- Fire
- Help in Your Home
- Housing Options
- Keep Out the Cold
- Your Safety
- Your Security

### Health leaflets

- Bereavement
- Better Hearing
- Better Sight
- Bladder and Bowel Weakness
- Fitter Feet
- Healthy Bones
- Healthy Eating
- Managing Your Medicines
- Protecting Yourself
- Shingles
- Staying Active and Independent
- Staying Steady

Leaflets are free of charge and available from the Information Resources Team at the address on the back page, email [advicleaflets@helptheaged.org.uk](mailto:advicleaflets@helptheaged.org.uk) or call 020 7239 1845.

If you would like this leaflet in another format, such as large print or audio tape, please contact the Information Resources Team on **020 7278 1114**.

## Contents

Introduction	page 4
Looking after your finances	page 4
Planning for your future	page 7
Getting personal care at home	page 9
Feeling lonely	page 11
When caring can go wrong	page 12
Useful contacts	page 16

## Introduction

**As you get older, changes are inevitable. You may need help to manage at home and look to trusted family and friends to help you make decisions. While you might be glad to have help to maintain your independence, you may feel anxious about making sure your opinions are listened to when decisions are being made.**

**If you start to feel like you are not listened to or feel unsafe or mistreated, help is available to help you speak out about what is happening to you. The leaflet gives tips on how to keep yourself protected, and what help is available if you are mistreated.**

## Looking after your finances

Looking after your finances is important. You can control how much money you spend and work out how much you can save. Some people like to manage their own affairs but others find it daunting. You may feel able to manage your own finances but you may look to trusted family and friends to help you

Many relatives or friends will be willing to help you manage your money: for example, by paying bills or buying things for you. You may even have an “appointee” to collect your benefits – this is someone who is responsible for your benefits if you cannot manage them yourself. If you accept help, make sure that you keep control of how your money is being used. Always keep a record of what you ask the person to do for you. Check your bank statements to make sure that you recognise all transactions that have been carried out and that they are for the amount you expected them to be. Call the bank if an entry looks wrong.

If you would like someone to go to the bank for you, you can ask your bank to give you a second debit card for your account. The person who gets the card will be given their own PIN (Personal Identification Number – a four digit code used on ‘chip and pin’ machines). Any transactions they make will show up separately on your bank statements.

If you are struggling to pay bills, you may find that you are entitled to certain benefits such as Pension Credit. For more information about benefits call Help the Aged SeniorLine on 0808 800 6565 (if you live in Northern Ireland call 0808 808 7575) or Age Concern Information Line on 0800 00 99 66. Your local Age Concern, Citizens Advice Bureau or advice centre may be able to provide advice on how to budget your money.

### Tips for protecting your money:

- Keep a note of transactions that are automatically debited from your account.
- Keep receipts from cash machine withdrawals, credit card and debit card transactions, and check these against your bank statement.
- Ask for and keep all till receipts for things other people have bought for you.
- Keep a note of your card issuers’ emergency contact numbers and your card number in case your card gets lost or stolen.
- Shred any personal information before you throw it away: receipts from cash machines, old bank statements, expired credit cards or offers for new credit cards.
- Sign new credit or debit cards as soon as you get them.

- If your cheque book or card has been lost or stolen, or you think someone knows your PIN, call your bank straight away to stop any further transactions. They will send you a new card. To withdraw money before you get your new card, take a recent bank statement and another form of identification, such as your passport or driving licence, to your local branch.

### Tips to help prevent someone else using your money or things:

- Do not write down your PIN and keep it next to your card; if your purse or wallet is stolen, the thief will easily be able to take money from your account. If you have a disability that makes it difficult for you to remember a PIN, you can ask your bank for a “chip and signature” card. This will look exactly the same as a chip and pin card, but when you insert it into a terminal in a shop, you will be asked to sign your name on a receipt rather than enter a PIN.
- Do not keep your card and cheque book together.
- Do not sign blank cheques, even for family members. Always fill in the amount yourself, and keep a note of the amount in the cheque book.
- Do not give out debit or credit card numbers over the phone unless you make the call yourself to make a purchase. Keep a note of what you bought over the phone and how much it cost. Then compare this with your bank statements.
- Do not make donations to charities you don't know without researching them first to check they are genuine.
- Do not sign anything without reading it. Always talk to someone you trust if you are not sure what to do.

- Do not keep large amounts of cash at home, for example, in a glass jar or a tea pot. Cash is easy for a dishonest friend, family member or care worker to steal.
- Do not tell anyone else your PIN, including your close relatives or friends or police. Your bank will never ask for your PIN. **An honest person will never ask for your PIN.**

## Planning for your future

Planning for your future will make sure that you are looked after and that your finances are properly managed. You can safeguard yourself if you become unable to make important decisions in the future.

### Power of Attorney

If you live in England or Wales, you can plan for your future by setting up a Lasting Power of Attorney (LPA). This is a legally binding document which allows the person of your choice the power to make decisions on your behalf about property and financial affairs or your personal welfare. This power can only be used when you are unable to make decisions for yourself. The person you ask to take on this role should be someone that you know and trust, a person you believe will make decisions in your best interest. You can get more details about making a LPA from the Office of the Public Guardian on 0845 330 2900, or by contacting a solicitor. See the Age Concern factsheet *Arranging for others to make decisions about your finances or welfare* for more information.

If your LPA includes instructions about your finances and assets, make sure your bank, building society or other places that hold your money and assets know about it. Make sure they have a copy of the LPA. Preparing an LPA does not immediately give control to other people, it will only come in to action if you can no longer make decisions for yourself.

Lasting Powers of Attorney replaced the old system of Enduring Powers of Attorney (EPA). If you have already made an EPA it will still be valid as long as it was created before 1 October 2007. There are different schemes in Scotland and Northern Ireland. Contact your national Age Concern for more information – contact details are on page 17.

If you think that someone has misused a Lasting Power of Attorney or Enduring Power of Attorney, call the Office of the Public Guardian on 020 7664 7734 (this is a dedicated line for people who want to report concerns).

## Making a Will

Planning how you want your finances spent will enable you to control where your money and other items of value go after you have died. This may sound quite off-putting, but once you have made the decision you may feel more in control and reassured that you know where and how your assets will be used. Working out where and who you want your money to go to is called making a will. A will is also a legally binding document.

You may find that your family are supportive of your decisions, but you may also find that some members of your family do not like what you want to do. If this does happen, you may want to get some help from an advocacy service or a solicitor. Try contacting your local Age Concern office to find out what services are available in your area – remember it is your wishes that matter.

Some families use emotional blackmail to try and influence their older relative's decisions, perhaps over money or heirlooms.

## Joseph's story

My son was struggling to pay his bills and said he would not bring the grandchildren to see me unless I changed my will to leave everything to him. He drew up a will and tried to force me to sign it. I went to Age Concern and they explained if someone is putting pressure on you to put certain things in your will, this would make it invalid. They told me that my money is mine to do what I want with – my son shouldn't assume it will all go to him. Now, three months on, my son is starting to bring the grandchildren to see me again and has apologised for trying to take advantage of me. He is getting guidance on handling debts. My relationship with my son went through a rough patch, but things are improving now.

If you die without leaving a will there is no guarantee that your money and assets will be used as you want. Making a will should remove any doubt about whom you want to leave your money and property to. Advice leaflets about making a will can be obtained from Age Concern and Help the Aged.

## Getting Personal Care at Home

As you get older you may find that everyday tasks are a little more difficult. You might struggle with your personal care: for example, bathing. You might want some help around the home: for example, help with cleaning. If this happens to you there are many choices to make. Getting help could enable you to keep your independence and continue to enjoy living at home.

Your local council (or in Northern Ireland, your health and social care trust) can be a really useful source of assistance. They will ask how you look after yourself and about what support you would like to receive. Tell them how you manage on the worst possible day – not through rose tinted glasses. It is worth finding

out what is available so that you can remain in control by making an informed choice. See Help the Aged's free advice leaflet *Help in Your Home* for more information on how to get care at home. You may also like to call Help the Aged's SeniorLine on 0808 800 6565 (if you live in Northern Ireland call 0808 808 7575).

If you do get help then it has to suit you. Your life should not be taken over by others. Nobody should tell you what to do or get involved in your affairs unless you want them to.

In many areas of the country, the council will give you the option of a Personal Budget. This is money given to you to pay for your own care services. Personal Budgets can enable you to remain independent, and provide you with maximum choice and control of the care you receive. However, you do not have to accept one; you can receive a service directly from the local authority if you wish, or choose the level of support that is right for you to pay for and organise your care.

Your local council can help you to find paid carers who are properly qualified and police checked. You might worry about bringing a stranger into your home but there are safeguards available through the Criminal Records Bureau (CRB). The council can help you with making CRB checks. They must also monitor any risks in any care arrangements that they assist with. It is very important that you take precautions to make sure that someone you pay to help you does not take advantage of you. This might be by not doing what they are supposed to do, neglecting your needs or intimidating you. While this is rare, it is better to be prepared, just in case. If it does happen to you then tell someone you trust or contact the local council.

The system for getting care at home can be complicated, especially if you are feeling unwell or vulnerable. You may wish to contact your local advocacy service, which can help you understand what your rights are or, if necessary, make a complaint.

## Eileen's story

I have a school friend who I have known for 75 years. We take it in turns to call each other on Sunday afternoons. She knows me well and I told her how frightened I had got looking after and living by myself. My friend told me how she is staying in her own home with the help of care workers that had been found by her local council. After that I decided to ask my council to find some care workers for me. My family never visit me but I now feel safe living alone because I am sure to be visited everyday by a care worker. If anything goes wrong I know that I can tell my council and ask for more help.

## Feeling Lonely

One of the disadvantages of living by yourself is that you can get lonely and isolated. If you decide to try to meet new people, take care; although most people are genuine and will offer real friendship, sadly this is not true of everyone. Some people actively seek out lonely older people to gain their trust before showing their real intentions, for example they may steal something from you or mistreat you. There have also been times when close family members have caused mistreatment.

You can help to reduce feelings of loneliness by staying in touch with people. If longstanding friends and those you trust are not able to come to see you anymore then try to keep in touch by phone or letter. Going to a local community group for a cup of tea or a chat with others can be enjoyable and you may help others, as well as yourself. Stopping yourself from becoming isolated at home can protect you from being seen as vulnerable, because others will be looking out for you and making sure you're safe and well.

You could contact your local Age Concern to see if they provide activities such as social groups or befriending schemes. You could make new friends who will be pleased to help you or share your interests. You may even want to use your skills and put something back into the community by volunteering for a local organisation. If you are not able to get out and about then you could try a telephone befriending scheme.

### Alex's story

A young man knocked on my front door one day last August. He said that he was unemployed and had the time to help me with my garden. I was really grateful for this and gave him forty pounds for his trouble. Then he offered to do other odd jobs for me. All went well at first, but after a while he brought a couple of friends along and their visits became more frequent. In the end they came hammering on my door daily demanding more and more money. I told him I could not afford to keep paying out money and did not want anything else done. I started to get frightened and hid in my house with the curtains closed. My neighbour noticed what was happening and rang the police. The police took action and I am now back in control of my life.

## When caring for you can go wrong

Most people who help to look after you, such as a family member, friend or paid care worker, will want to keep you safe and well. Sadly, though, the person looking after you may not care for you as they should. This can happen in a number of ways including not giving you the food, clothing or personal care that you need; leaving you in a cold room or bath; or not giving you the right medication or enough time to eat a meal. Failing to carry out any of these basic essentials is called **neglect**, and it is one example of abuse.

Mistreatment can also be **sexual**. This could mean being touched inappropriately while you are being helped to dress or bathe. It can also include sexual remarks or jokes that make you feel uncomfortable. If you are experiencing sexual abuse, contact the police or your local Adult Protection Services or Adult Safeguarding team.

Some carers mistreat the person they are looking after by pushing or rough handling. Older people have been punched, pinched, kicked and burnt by carers who often deny doing it, saying that the person they were supposed to be looking after fell, tripped or deliberately hurt themselves. This form of mistreatment is **physical abuse** which is a **crime**. If you are being physically abused, contact the police or your local Adult Protection Services or Adult Safeguarding team.

Emotional mistreatment is when someone you should be able to trust gains power and control over you through words and behaviour. As time passes you might gradually find that your self respect is undermined. This mistreatment can include name-calling, belittling, threatening and accusing. It can also be sulking, manipulation, withholding affection and distorting your experience. As time passes you might gradually find that your self respect is undermined and you live in fear. **Emotional abuse** can be difficult to identify, because it leaves no outward scars or marks. The suffering it causes can continue for a long time. If you are experiencing emotional abuse, contact Action on Elder Abuse on 0808 808 8141 for confidential advice, or your local Adult Protection Services or Adult Safeguarding team.

There are times when a family member, friend or care worker may be tempted to use your money in ways which you did not agree to. You may have asked someone to pay bills on your behalf but they kept the money for themselves. This is **theft** which is a crime and is called **financial abuse**. If you discover

that someone you trusted is not being honest with you then you should report the crime to your local Adult Protection Services or Adult Safeguarding team, or your local police on a non-emergency number. You may find it difficult to report a friend or family member to the police, but they have no right to use your money for anything else other than what you say.

If you would like more information on how to look after your money, the Financial Services Authority has a website called Money Made Clear. You may find the leaflets *Managing in Retirement*, *Living on Your Own* and *Get to Grips with Your Money* particularly useful. Call Money Made Clear on 0845 606 1234 if you would like to order one of these leaflets.

Finally, there are some very clever con artists and fraudsters who have developed sophisticated schemes to trick people into giving them money. This kind of financial abuse is called a scam. Many scams take the form of bogus and fraudulent offers sent by post, telephone or email. Every year, three million people fall victim to scams, losing an average of £850 each. Fake lottery and prize draw wins, bogus psychic predictions, get-rich-quick investment cons and 'miracle' health cures are just some of the tricks scammers try. While anyone can fall for a scam, vulnerable older people are more likely to be targeted. If an offer by post or on the phone seems too good to be true, then it probably is. If you are concerned about being the victim of this kind of abuse contact Consumer Direct on 08454 04 05 06 (in Northern Ireland, call ConsumerLine on 08456 00 62 62).

## Reacting to Mistreatment

If you think you are being mistreated, you will have strong emotions and thoughts. If the person who is mistreating you is a family member, friend or carer who you trusted it can be especially hard to understand what is happening. You may feel worried,

shocked, sad, scared or even embarrassed about the situation. And this may mean that it is very hard for you to talk to anyone about what is happening or to ask for help with resolving the situation.

Below are some of the reasons that older people have given for taking a long time to tell someone about mistreatment they have received. You may have had some of these thoughts yourself:

- *'I depended on her care and support. I was worried how I would cope without her, so I put up with what she was doing.'*
- *'I thought I would lose all my support and care services.'*
- *'I felt that I must have done something to deserve this treatment.'*
- *'I was afraid that if I made a complaint or told somebody else about this situation the abuse would get worse'*
- *'I did not know whom to approach or talk to about what was happening.'*
- *'I believed that if I involved somebody, or got help from an organisation, it would be a sign of my weakness.'*
- *'I thought that the incident was too trivial, and it would not change even if I told somebody.'*

Although all of these reasons are strong, they should not stop you from telling someone else and seeking help with your situation. Unless you speak out there is no chance of matters improving. Also a delay in bringing things out in to the open often means things will get worse.

If you decide to report mistreatment to your local council, what happens next will depend on what sort of mistreatment you suffered and who has been mistreating you. Whatever you tell them will be treated confidentially, but they may need to share their concerns with other local agencies. For example, social services, health services or the police may need to get involved to investigate

what has happened. This may seem frightening, but remember that it is all being done to keep you safe from further harm.

People who are being abused sometimes worry that they will not be believed. They may think that no one else has such things happen to them. It may help you to know that many people experience abuse – and get help to change the situation once their circumstances are known.

### Worth fighting for

A third of older people in the UK live alone. Almost 350,000 older people were mistreated in 2008 in their own homes by people they trusted. Most of the abuse was at the hands of family members, and much of that was neglect. There was also widespread evidence of theft, fraud and misuse of enduring power of attorney by other family members. Formal carers, friends and neighbours were also found to be responsible for physical, emotional and financial abuse.

You do not have to tolerate harassment, intimidation or being talked down to by anyone. If you are being mistreated in any way then you have a right to speak up, or make a complaint. If you feel abused or know somebody else who is being mistreated, call your local council adult protection team (in Northern Ireland, contact your health and social care trust). For free confidential advice, you can call Action on Elder Abuse on 0808 808 8141. If you are in immediate danger you should call the police on 999.

### Useful contacts

Action on Elder Abuse

0808 808 8141

Action on Elder Abuse run a free phone confidential helpline for anyone concerned in any way about the abuse of older people.

## Age Concern Information Line

0800 00 99 66

The information line supports older people, their relatives and friends. (for local Age Concerns see telephone directory)

In Northern Ireland or Scotland, contact:

## Age Concern Help the Aged Northern Ireland

Tel: 028 9032 5055 Web: [www.ageconcernni.org](http://www.ageconcernni.org)

## Scottish Helpline for Older People (Age Concern and Help the Aged in Scotland)

Tel: 0845 125 9732

Web: [www.olderpeoplescotland.org.uk](http://www.olderpeoplescotland.org.uk)

[www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk)

## Carers UK

0808 808 7777

Carers UK support family carers who provide unpaid care looking after an ill, frail or disabled family member, friend or partner.

## Care Quality Commission

03000 616161

(formerly Commission for Social Care Inspection)

Information and advice for those concerned about a health or social care service, after 1 Apr 09 the Care Quality Commission will take over responsibility.

## Care and Social Services Inspectorate Wales

01443 848450

Web: [www.cssiw.wales.gov.uk](http://www.cssiw.wales.gov.uk)

## Commission for Social Care Inspection

0845 015 0120

## Contact the Elderly

0800 716543

15 Henrietta Street, London WC2E 8QG

Web: [www.contact-the-elderly.org.uk](http://www.contact-the-elderly.org.uk)

Contact the Elderly groups organise tea parties for older people who live alone. Groups of between 7 and 12 people visit a different home every month.

## Doctors/practice nurses

If you or someone you know needs medical attention or seems to be very upset, try to get them to see their GP or, with their permission, talk to a doctor or a practice nurse on their behalf. They may be well placed to notice physical and other signs of abuse.

## The Grandparents' Association

0845 4349585

Works to improve the lives of children by supporting all grandparents. They help those who have lost or are losing contact with their grandchildren due to divorce, family feud; are caring for grandchildren on a full time basis or have childcare responsibilities.

## Hospitals

For urgent medical attention the local accident and emergency department is the first port of call. Or dial 999 for an ambulance.

## The Law Society of England and Wales

Tel: 020 7242 1222

Web: [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

## Northern Ireland Regulation and Quality Improvement Authority

Tel: 028 9051 7500

Web: [www.rqia.org.uk](http://www.rqia.org.uk)

## Office of the Public Guardian

For information about Lasting Powers of Attorney, call 0845 330 2900.

To report concerns about misuse of Lasting or Enduring Powers of Attorney, call 020 7664 7734.

Web: [www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)

## Police

If you think a crime has been committed call 999; otherwise, call your local police station (see your phone book for relevant numbers). The police can also offer advice regarding safety at home and in the community, and may refer people who have experienced violence, abuse or crimes to the Victim Support helpline (tel: 0845 30 30 900).

## Samaritans

08457 909090

Samaritans provides confidential emotional support 24/7 to those experiencing despair, distress or suicidal feelings.

## Scottish Commission for the Regulation of Care

0845 603 0890 Web: [www.carecommission.com](http://www.carecommission.com)

## Social Services

Contact from local telephone directory. Staff will listen, take information and advise on the next step to be taken. Your local social services will have a Safeguarding Adults policy with guidelines about what to do. (If you live in Northern Ireland contact the local health and social services trust and in Scotland, the social work department.)

## Women's Aid

0808 2000 247

Help the Aged distributes over 3 million advice leaflets a year. This service is currently provided free of charge, thanks to the generosity of our supporters. If you found this leaflet useful and would like to make a donation, phone 020 7239 1983 quoting ref **IRT** or send a cheque or postal order, for the attention of Information Resources, to the address below.

May 2009

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru. ID8387 05/09 Copyright © Age UK 2009

## Fighting for disadvantaged older people in the UK and overseas, **WE WILL:**

**COMBAT POVERTY** wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

**REDUCE ISOLATION** so that older people no longer feel confined to their own home, forgotten or cut off from society

**CHALLENGE NEGLECT** to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

**DEFEAT AGEISM** to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

**PREVENT FUTURE DEPRIVATION** by improving prospects for employment, health and well-being so that dependence in later life is reduced



Head Office, 207–221 Pentonville Road, London N1 9UZ  
T 020 7278 1114 F 020 7278 1116  
E [info@helptheaged.org.uk](mailto:info@helptheaged.org.uk) [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

**HELPTHEAGED WE WILL<sup>®</sup>**