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**Follow-up to the World Summit for Social Development and
the twenty-fourth special session of the General Assembly:
priority theme: strategies for the eradication of poverty to
achieve sustainable development for all**

Statement submitted by International Federation of Associations of the Elderly, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Financial abuse of seniors and efforts to empower them

The ageing of the population affects all aspects of life: social, economic and political. At the international level, the principle of seniors' active participation in decisions directly or indirectly affecting their environment has been reaffirmed; moreover, it is enshrined in resolution [46/91](#) of the 1995 Copenhagen World Summit for Social Development. The principle is mentioned more than ten times in the articles of the political declaration of the Second World Assembly on Ageing held in April 2002 in Madrid (articles 3, 5 and 10 to 17). Indeed, "active participation of seniors in society and development" is among the priority issues of the Plan of Action of the World Assembly.

With advancing age and various life events such as retirement, the loss of a spouse, the death of loved ones, the cessation of driving and the onset of disabilities, all of which can affect their social network, elderly persons gradually reduce their active participation in society. This phenomenon is becoming ever more prevalent given the rapid growth of the ageing population. Many of the elderly will remain healthy, while others must also cope with declining health, sometimes aggravated by a disability. As a result, they will be more vulnerable and more dependent on the help of companions and caregivers, whether professional or not. Dependent elderly persons are particularly vulnerable to abuse, which may take many different forms: physical, psychological or emotional abuse, neglect, financial or legal exploitation, or property or sexual abuse. The ways in which seniors may be victims of abuse are very diverse, as diverse as the group at risk. Abuse may occur when an elderly person lives alone or with a relative; it may also occur in residential care environments, in day centres or hospitals, or in the context of a home help service. Abuse of the elderly in institutional and home settings is increasingly recognized as a serious societal problem.

As regards international measures with respect to ageing, in 2002 the United Nations strongly recommended that greater emphasis be placed on the prevention of elder abuse through a multisectoral approach. It urged changes in attitudes, policies and practices at all levels and in all sectors.

In December 2011, the United Nations General Assembly officially designated 15 June as World Elder Abuse Awareness Day.

The issue of elder abuse is at the heart of the concerns of members of the International Federation of Associations of the Elderly (FIAPA), who for decades have been speaking out against abuse at international forums and working to afford seniors real enjoyment of their rights.

In 2008, the investigative report prepared by several FIAPA member associations in France, Italy, Spain and Belgium appeared under the auspices of the European Daphne programme. It pointed to an alarming increase in financial fraud against seniors, whether living at home or in an institution, and highlighted the notion of "scams".

Active financial abuse can take many forms:

- Theft, in the street or at home

- Exorbitant pricing or unnecessary work
- Skimping on work hours by home-care staff
- Forced sales
- Scams
- Unjustified institutionalization
- Misappropriation of bequests, etc.

Seniors can become mired in indebtedness and poverty due to situations such as these. Financial abuse is a source of vulnerability, especially when aggravated by age, and violates seniors' autonomy and dignity.

The warning signs mentioned are:

- Unusual banking activities: changes to bank orders, made easier by the fact that the ageing person is unable to make decisions,
- Blank cheques signed by the victim and cashed by a third party,
- Financial compensation for a caregiver that is out of proportion to the help provided,
- Bills that repeatedly go unpaid,
- Financial resources that are no longer sufficient to the person's basic needs,
- The disappearance of valuables (money, jewels, precious objects, etc.).

Already in 2011, in France, FIAPA emphasized the need for research to be done to better understand the phenomenon, in a mission report on financial abuse of seniors that was commissioned by the mediator of the French Republic.

In Italy, the national campaign against theft and scams carried out each year by the National Association of the Elderly and Pensioners of Confartigianato (ANAP), conducted in partnership with the Public Security Department of the Ministry of the Interior, is an example of collaborative work between civil society and the State. Its awareness efforts began to bear fruit between 2013 and 2015: the percentage of crimes targeting persons over 65 began to decline in Italy.

In France, in 2015, FIAPA and Fédération 3977, an organization fighting elder abuse, implemented shared membership and an exchange of knowledge and research. The mission of Fédération 3977 is to listen to and support the elderly and adults with disabilities who have suffered abuse. If closer monitoring is needed (abuse situation, need for assistance, etc.), a file is sent to the relevant contact in the department in which the person concerned resides.

In February 2015, FIAPA submitted a draft convention on protection of the elderly to the United Nations, at the 54th session of the Commission for Social Development. The convention aims to assert seniors' fundamental rights, so that they will have full and free enjoyment of their citizenship rights; to enhance information channels to reach all segments of the public, and in particular the weakest and most vulnerable; and to punish and deter, forcefully and with increased vigour, those who prey on the elderly or could be tempted to do so.

In terms of protection and support for vulnerable persons, the priority objectives for FIAPA, its members and its partner associations and institutions, are to implement:

- Adequate early warning systems: it should be noted that the warning signs relate to very personal information, which is usually very difficult to access. In order to monitor some of these warning signs, it would seem necessary to know the situation that preceded the abuse. For that reason, detection of financial abuse situations is difficult.
- Operational measures undertaken by professionals to allow tracking, reporting, support and follow-up of financial abuse situations.
- Appropriate legislation. Measures may need to be taken to provide seniors with legal protection, that is, better protection of assets and an extension of the scope of responsibilities.
- Specific training for professionals, which will be the culmination of observation and research. Professional caregivers' reluctance to report an abuse situation, even though legislation has been put in place to provide them with better protection, demonstrates a real need for training and awareness-raising among professionals on the legal aspects of their rights and obligations.
- Changes in seniors' citizenship mentality and a society in which they are full citizens despite their dependent status in everyday life. We need to be able to guarantee them their individual rights.
- Preventive measures and support for family caregivers, in particular by providing them with respite through appropriate means and partnerships.
- A real information and prevention approach directed to all segments of the public (seniors, family caregivers, professional caregivers, etc.). There is a need to identify elderly persons who are economically, socially and/or cognitively fragile. For the preventive measures to be effective, the ability to get in touch with vulnerable groups is essential — and all the more difficult in that these situations generate isolation and withdrawal. A common baseline for communications on financial abuse needs to be considered, as well as the publication of materials tailored to each target audience. The information should cover not only the risks and the types of financial abuse, but also the steps to be taken if one falls victim to such abuse (whom to contact, how to lodge a complaint, how to tell who is involved in a legal proceeding, etc.).

As the ageing of the population continues in the coming years, the number of victims will increase. While the protection of the elderly, as vulnerable persons, is fundamental, it is also essential to avoid or prevent financial abuse situations. One way of eradicating poverty is to prevent it, nipping the problem in the bud, to keep the elderly from falling into poverty and debt. Ways of taking early action need to be provided in order to combat this problem, a global one that calls for mobilization!