**Script for ‘Financial Harm affecting Older Adults’ Resource**

Brian was 77 and was befriended by a man he met in his local shop. Before long, the new friend was shopping for Brian and helping him out at home. At first, Brian’s family who live abroad were really happy that Brian had a new friend who was helping him. However their relief turned to concern when Brian advised that the friend had his bank card and number and that he had asked Brian if he could borrow some money from him. The friend is now suggesting to Brian that he could move in with him to be able to be on hand to assist him better. Brian phoned his family abroad confused, as his latest bank statement appears to show that about eight thousand pounds is missing.

What would you do if you were concerned that an adult you know was being financially harmed?

Older Adults in particular, can be vulnerable to being harmed financially – sometimes by strangers or professional scammers, but also by people they know and trust.

Signs of financial harm can vary, but could include things you see or hear about the adult and their financial situation. You might notice that an adult you know is struggling to pay their bills when previously it was not an issue. You might be concerned that there is less food in the house. You may be suspicious that someone known to the adult is not acting in their best interests regarding their finances.

Adults who have to rely on others for their care, can be especially at risk of being financially harmed.

In cases reported to Hourglass Scotland over the last 3 years, concerning financial harm – more than two million pounds been stolen or defrauded from older people. The real total amount, will be many times that figure across Scotland over recent years. In 60% of the cases the person who was financially harming the adult, was a family member or partner - 37% of them were sons and daughters.

If you are worried an adult you know (or you, yourself) are being financially harmed – you can make an Adult Support and Protection referral to have the circumstances looked into - **Make an Adult Support and Protection (ASP) Referral –** [**ASP Referrals**](https://www.actagainstharm.org/getting-help/find-your-local-contact)- Adult Support and Protection is everyone’s business. If you See something, Say something – everyone deserves to live a life free from harm.

**Additional Places to get support for older adults**

**Hourglass – Safer Aging – stopping abuse -** [**Hourglass Scotland**](https://wearehourglass.scot/scotland)

**Food Train – Supporting older people to eat well, age well and live well at home -** [**Food Train**](https://thefoodtrain.co.uk/)