

CASE STUDY

FINANCIAL ABUSE OF OLDER PEOPLE

Case study five: Entitlement and greed

Source: CPA Australia

Annie is 80 years old, lives on her own and has become ill. Her doctor advises that she can no longer live on her own. One of her two daughters, Stacey, suggests she sell her house and come and live with her.

At Stacey's house lives her husband, Mike, her 30 year old son, Pete, and a 35 year old daughter, Alice, with her own two daughters (who come and go due to a divorce agreement).

The original idea that was agreed upon was to build a Granny flat at the back of Stacey and Mike's house, so Annie could have her own privacy. Annie had done the same when her own mother could not live on her own (a Granny flat was built out the back of Annie's house).

Annie sold the house and has a new found wealth. She is ready to buy her granny flat.

Everything was agreed, however somewhere along the line the granny flat turned into an extension of the house. This extension of the house provided no independence for Annie, and was looking more like an "improvement to the daughter's house" which did not take into consideration Annie's needs.

It was made up of a bedroom, bathroom and lounge room. The lounge room was openly attached the kitchen and dining area of Stacey's house – with no door.

As the months went by, Annie became quite generous to Stacey and the grand-children. They had a Thailand holiday, and the granddaughter received a new car (the grand-daughter doesn't work and is not able to afford these luxuries while bringing up two daughters on her own).

Many other gifts are bestowed, and Annie is required to pay rent and pay bills to Stacey.

BE HEARD.
BE RECOGNISED.



But then the money starts to dry up.

Annie is quite deaf, so she has the TV loud. Stacey and other relatives would shout at Annie to turn the TV down. She ended up purchasing headphones to wear (in her own living space).

As Annie didn't have a kitchen she was reliant on using Stacey's kitchen. Stacey started to purchase separate tea bags for Annie (luxury brand for the family and homebrand for Annie – and would make a point of telling people). Stacey would not cook for Annie – even though the family and Annie are practically in the same living space.

It is clear Stacey only wanted Annie for the new wealth that has now dried up. Her behaviour is so bad, that she even discouraged visitors for Annie – and would be rude to family members who wanted to come and see Annie.

Stacey ends up kicking Annie out. Annie goes to live with her other daughter four hours into the countryside – this is so far from her friends and community.

The family is now fractured. Annie doesn't speak with her daughter, and she has no money for her independence (retirement home or other).

Other family members don't know what to do, and are also skeptical of this other daughter, as Annie let's her use her ATM card – and it appears this daughter is always shopping. But with whose money?

- If Annie had come to you for advice before entering into this arrangement with Stacey, how would you have advised her?
- What remedies might be available to Annie now?