

Safeguarding Ireland says not enough being done to protect vulnerable: 'Too many elderly are scammed by relatives'

By Valerie Hanley

THE Department of Social Protection has been accused of doing 'very little' to protect pensioners and people receiving disability payments who are being financially abused by family members, 'friends' and carers.

Earlier this month, Health Minister Jennifer Carroll MacNeill launched Ireland's first National Policy Framework for safeguarding in the health and social care sectors. The Government has vowed to back up the policy with new legislation.

Despite the initiatives, Safeguarding Ireland chair Patricia Rickard-Clarke said not enough is being done to protect vulnerable adults. In an interview with the Irish Mail on Sunday, she said: 'Many elderly and vulnerable adults are being financially abused – in the vast majority of cases by someone close to them.'

'Some are left languishing in care homes against their wishes, where they are left with mounting bills and

'Most often, the abuser's someone close to them'

do not even have proper clothes, reading glasses, hearing aids or appropriate night wear because relatives or carers are pocketing their welfare payments.'

Ms Rickard-Clarke said despite the new policy, promises of legislation and enhanced powers given to the Health Information and Quality Authority (HIQA), more needs to be done to protect pensioners and other vulnerable adults from financial abuse.

A Red C poll by Safeguarding Ireland showed four-in-five financial abuse cases involve relatives, friends or carers.

Ms Rickard-Clarke said: 'Everybody talks about frauds and scams but there is a higher level of financial abuse; and around 80 per cent is by a person known to the victim.'

She added, family members taking a vulnerable relative's money 'don't even know that's wrong... they regard it as family money.'

But she stressed, 'even if a person lacks capacity and is very vulnerable or at risk, they have a right to their own property, their own pension, and have a right to make decisions about their health.'

The retired solicitor said: 'If you take property that is not yours or from another person without their consent, it is an offence under the Theft and Fraud Act.'

Asked what the Department of Social Protection is doing to protect vulnerable people who are being financially abused, she replied: 'Very little, I would say.'

'You reach the age of 67, you give your details to your bank account for your pension; you reach 87, and that pension is still going in. Meanwhile, have circumstances changed? What checks are done?



WELFARE ADVOCATES:
Ms Rickard-Clarke and Ms Savin

'The Department of Social Protection should have more oversight, and we've raised it with them.'

'If you look at the UK, before somebody is appointed as an agent [person nominated to collect the pension when the older person cannot], there is an interview with the person themselves and the potential agent, with follow up.'

Sage Advocacy, the national group for elderly people, said in some cases nursing home residents only discovered their pensions were being stolen when their bills began to mount up.

Charity CEO Bibiana Savin told the MoS: 'We have pensions outside the jurisdiction being cut off when the older persons don't engage with correspondence being sent to their homes while they are in nursing homes, and the advocates restored that for many.'

'In some cases, it wasn't until the nursing home fees "bounced" due to insufficient funding that the concerns were raised... it was established that the pension from abroad was no longer being paid.'

Ms Rickard-Clarke believes fewer vulnerable people would be financially abused if audits and checks were carried out by the Department of Social Protection.

As the launch of its new safeguarding framework this month, the Government announced plans to give HIQA more powers to protect at-risk care home residents.

'There needs to be an independent authority'

They also promised to enact new legislation that would require home support service providers to register with the health regulator.

However, Safeguarding Ireland and Sage Advocacy believe the reforms do not go far enough. And they claim an independent Adult Safeguarding Authority needs to be established to set standards and properly investigate abuses.

Unless a body with proper powers

is set up, Ms Rickard-Clarke said scandals like the 'Grace', 'Brandon' and 'Emily' cases will continue.

Grace was the pseudonym given to a vulnerable non-verbal young woman left with a foster family for 10 years after concerns were first raised about alleged neglect and abuse. The 'Brandon' case involved a young man who continued to sexually abuse other residents in a care home after staff had reported the incidents. 'Emily' was an elderly woman sexually assaulted by a health care worker.

Ms Rickard-Clarke said that while the Government's safeguarding policy and promise of legislation is 'a good start', she noted: 'The policy is limited to the health and social care sector. We need an independent body that sets standards across all sectors.'

'We had a lot of comments about the Grace case – but what has happened since then? If there was an independent body it would ensure any learnings were implemented.'

This weekend the Department of Social Protection said it has a des-

EILEEN WAS LED TO BELIEVE SHE WAS JUST CONFUSED

EILEEN has lived in long-term residential care for several years.

But without her knowledge, over time significant arrears built up on her care fees.

She later discovered that, although her pension was being paid out each week, very little of it was going towards her care costs.

A close family member who retained control of her income had made only minimal payments, despite the nursing home repeatedly flagging concerns.

Eileen became distressed when she learned that her fees were

not being paid in full and feared she could lose her place in the nursing home.

But when she tried to raise concerns with the family member, her wishes were questioned. It was suggested she was confused or did not understand her finances.

Sage Advocacy support helped Eileen to redirect her income into an account she controlled and to prioritise payments to the nursing home. The advocacy group liaised with financial institutions and State bodies and mediated with family members to minimise family conflict.

Although the situation was complex and emotionally charged, Eileen managed to regain a sense of dignity and relief once her pension was being used as it was intended to – to pay her nursing homes fees.

■ Details of Eileen's case were provided by Sage Advocacy

ignated Safeguarding Unit that can investigate alleged financial abuses, and it is considering regular checks to ensure those collecting pensioners' social welfare money are not pocketing it.

A spokeswoman told the MoS: 'The department may cancel an agency arrangement at any time where it has reason to believe it is not working appropriately.'

Asked if Health Minister Carroll McNeill would consider establishing an independent Adult Safeguarding Authority, a Department of Health spokeswoman would only say: 'On 9 December 2025, Cabinet approved Ireland's first ever National Policy Framework for adult safeguarding in the Health and Social Care sector.'

'It will extend across all public, private and voluntary health and social care services.'

'Included are a range of measures that will significantly expand and strengthen existing supports and protections for adults at risk of harm across the sector.'

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