

This is the third in a series of postings regarding preventing and reducing abuse, neglect and/or exploitation of individuals with intellectual disability. The information presented in the postings is part of DDS' involvement in the IMPACT/Ability Project, a program of Project Triangle funded through a grant from the Robert Wood Johnson Foundation.

This posting focuses on the issue of financial exploitation and contains information regarding how to recognize and prevent it. The information is accompanied by a personal story as told by a self-advocate.

POSTING # 3- February, 2013

What is financial exploitation?

Financial exploitation is the illegal or improper use of another person's money or property for personal gain. Examples of financial exploitation include misusing or stealing a person's money or possessions, forging a person's signature, forcing a person into signing documents, or cashing checks without an individual's permission.

Who is vulnerable?

Anyone can be a victim of financial exploitation but individuals with intellectual disability are particularly vulnerable.

Who might be an abuser?

While abusers are sometimes professional criminals, more often than not, they are caregivers, staff hired by the victim, such as personal care attendants, friends or family members.

How you can protect yourself

Here are some steps you can take to avoid becoming a victim of financial exploitation:

- Don't sign blank checks
- Don't leave money or valuables in plain view
- Don't give strangers access to your bank accounts
- Don't be pressured by family members, friends, or caregivers to do anything you don't want to do

What you can do if you think you have been a victim of financial abuse

Call the Disabled Person Protection Commission (DPPC) and report the abuse. DPPC will investigate and may even refer the case to law enforcement to press criminal charges.

If you are in a group home or other setting, speak to a trusted member of the provider's staff, and get their assistance to report the situation to DPPC.

Personal Story as told by Donna Jay, self-advocate

My financial abuse started at a group home in Gloucester. I found out a House parent who was my staff, was taking my money and some of my stuff. I said, please leave my stuff alone. I caught her in my room stealing money. I was in my late teens and I felt very upset and angry. I went to my director and they did nothing to help me. I also shared my room with someone else

so I couldn't lock it. I had to hide my money. Even though I hid my money she found it .This was my first experience I was disappointed that no one listened to me. This was a sad experience because people with disabilities aren't taken serious.

The next person was my support person. He took my bank card number and went to the bank stealing \$60 many times in a five year period. I lived in Salem and in my current condo it continued. Finally one of my directors figured out what had happened and we went to the police and filed charge and then I FIRED HIM! We went to court and he was forced to pay me back and also the bank. I hope he doesn't do this to anyone else. .

My last financial abuse was my friend. She didn't steal but promised to pay me back for a vacation. It has been a few years since this happened. I am angry but I have no way of proving that she owes me the money. I feel she is not honest with me. I want nothing do with her. I am in place now that I am aware of every transaction that happens on my checking account. So I am now finally in control of my financial future.