

## Case Study – Peel Community Legal Services

### Noreen's story

Noreen came to PCLS needing advice regarding potential financial abuse against her husband Tom. The alleged perpetrator was her daughter, Julie, who was suspiciously 'appointed' as Tom's enduring power of attorney and guardian.

Tom is also now living with Julie in Fremantle and Noreen hardly ever sees him. Noreen is left to live by herself in the old family home in Mandurah. The relationship between Noreen and Julie has also deteriorated badly over the years.

Julie controls all of Tom's movements and she also refuses to produce any of the documents confirming her appointment.

Noreen has become increasingly concerned and uncomfortable as Julie also has access to her finances as some accounts are still jointly held with Tom. Julie also refuses to give Noreen money from Tom to help pay for urgent repairs at the Mandurah home.

After discussing ways to reduce Noreen's financial risk from Julie, I also advised Noreen to check the title of the family home in Mandurah. Noreen always thought that she and Tom held the property as joint tenants.

Very worried about her situation, Noreen returned saying that she found out that the family home was solely in Tom's name and she didn't know what rights she had to the property. This revelation put Noreen in a more vulnerable position as indirectly Julie had control of the property and Noreen was ultimately left at her mercy.

Unfortunately, the path ahead for Noreen will be a difficult one, however, we discussed options that will allow Noreen to make informed decisions to reduce her vulnerability.

Noreen's matter is an example of financial abuse that often goes undetected. She is indirectly suffering because of the financial abuse her husband is experiencing and her vulnerability is exacerbated by not owning the house she always thought was half hers.