




Gendered Violence Research Network

Understanding Economic and Financial Abuse and Older People in the Context of Domestic and Family Violence

Summary of Key Findings



Commonwealth Bank and UNSW acknowledge the Traditional Owners of the Lands across Australia. We acknowledge and celebrate the inherent strengths of Aboriginal and Torres Strait Islander peoples and communities. As the continuing custodians of Country and Culture, we pay our respect to the Elders past and present.

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Glossary

Carer

Someone who provides support to a person with disability on an unpaid basis, often a family member.¹

Disability

Article 1 of the United Nations (UN) *Convention of the Rights of Persons with Disabilities* defines 'disability' to include those who have long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers, may hinder the person's full and effective participation in society on an equal basis with others.² Advocacy group People with Disability Australia (PWDA) extend the UN definition of disability as follows: 'The result of the interaction between people living with impairments and an environment filled with physical, attitudinal, communication and social barriers. It therefore carries the implication that the physical, attitudinal, communication and social environment must change to enable people living with impairments to participate in society on an equal basis with others.'³

Domestic and family violence

Includes any behaviour, in an intimate or family relationship, which is violent, threatening, coercive or controlling, causing a person to live in fear. The behaviour is usually part of a pattern of controlling or coercive behaviour.⁴

Economic abuse

A pattern of control, exploitation or sabotage of money, finances or economic resources which affects an individual's capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.

Economic hardship

While there is no agreed definition of the term 'economic hardship' in the literature, it can include experiences of financial stress, unemployment, having to manage on a lower household income, and having to draw on savings or go into debt in order to cover ordinary living expenses.⁵ The terms 'economic hardship' and 'financial hardship' are often used interchangeably.

Economic or financial insecurity

Occurs when a person lacks the economic resources to meet their material needs so they can live with dignity. This can include lacking access to appropriate and well-paid work that is above minimum wage, inadequate social protection, unreasonable costs of living and an incapacity to absorb financial shocks. Economic and financial insecurity is a gendered problem, as women typically experience poorer economic outcomes than men.⁶

Elder abuse

A single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person. It includes physical, sexual, psychological, emotional, financial and material abuse, neglect, and serious loss of dignity and respect.⁷

Family violence

A term used to describe the range of forms of violence that can take place in communities including physical, emotional, sexual, social, spiritual, cultural, psychological, and economic abuses that may be perpetrated within families.⁸ The term recognises the broader effects of violence, including on extended families, kinship networks and community relationships, and has also been used to include acts of self-harm and suicide.⁹ Family violence is often the preferred term for identifying violence experienced by Aboriginal and Torres Strait Islander people to acknowledge violence perpetrated by people from a range of kinship and/or family relationships.¹⁰

Financial abuse

A pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources and threatening their financial security and self-sufficiency. Financial abuse is a component of economic abuse involving similar patterns of abusive behaviours, but specifically in relation to money and finances and not economic resources more broadly.¹¹

Financial hardship

Occurs when a person is unable to meet their existing financial obligations for a period of time. It may be caused by a number of factors, such as unforeseen weather events, a major change in circumstances, such as illness or injury, or a change in employment.¹²

First Nations

A term which recognises the peoples or nations of people who have lived in a particular geographic location from the beginning, prior to the settlement of other peoples or nations.¹³ In Australia, this term is increasingly used to acknowledge Aboriginal and Torres Strait Islander peoples as the sovereign people of this land, and equally recognises the various language groups as separate and unique sovereign nations.¹⁴

Humbugging

Refers to behaviours such as demand sharing, asking or pressuring a family member or other person for money or other economic assistance in a way that may be bothersome.¹⁵

Intersectionality

The complex, cumulative way in which the effects of multiple forms of discrimination (such as racism, sexism, classism, ableism, and ageism) combine, overlap or intersect.

Intimate partner violence

Violence and abuse perpetrated by a current or former intimate partner (cohabitating and dating) and includes any behaviour within an intimate relationship that causes physical, emotional, psychological or sexual harm to those in the relationship.¹⁶

Older person

There is no specific convention or guiding document that defines the term 'older person'. The UN Department of Economic and Social Affairs – Ageing,¹⁷ defines a person as 'older' if they are aged 65 years and over. This is consistent with the practice of the Australian Institute of Health and Welfare and the Australian Bureau of Statistics.

1. Introduction

For more than five years, the Commonwealth Bank of Australia (CBA) has been committed to working in partnership with experts in the community to address domestic and family violence (DFV). In July 2020, CBA extended this commitment by launching CommBank Next Chapter, a program designed to address financial abuse for their customers and communities.

One of the key priorities under CommBank Next Chapter is to work in partnership with experts to increase community and industry understanding of financial abuse.

To support this goal, CBA has partnered with the University of New South Wales Gendered Violence Research Network (GVRN) to develop a research series exploring current knowledge of financial abuse in Australia. GVRN has worked closely with CBA over a number of years to deliver training and develop their response to DFV and financial abuse.

In June 2022, we released the fifth and final report in the series planned under the partnership between CBA and GVRN, *Understanding Economic and Financial Abuse and Older People in the Context of Domestic and Family Violence*. Report 1, *Understanding Economic and Financial Abuse in Intimate Partner Relationships*, Report 2, *Understanding Economic and Financial Abuse in First Nations Communities*, Report 3, *Understanding Economic and Financial Abuse Across Cultural Contexts*, and Report 4, *Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence* are available on the [CBA website](#).

Each report in the series examines the same research questions as they relate to specific groups and communities. This report focuses on the state of our knowledge of financial and economic abuse among people older people and builds on the findings of Reports 1-4.

To develop this report, GVRN conducted a comprehensive review of academic and relevant policy literature to identify and analyse existing research on older people, economic and financial abuse.

The significant over-arching finding from the report is that there is a gap in the evidence base relating to the perpetration of economic and financial abuse against older people in the context of DFV.

This guide provides a brief overview of the key findings of this report. It should be read alongside the full report on the [CommBank website](#), which contains a more detailed discussion and complete references.

Key findings

Analysis of Australian and international literature identified the following key findings:

- Economic and financial abuse of older people was often defined in the literature as the exploitation of the older person's resources, usually by someone in a position of trust.
- The most common tactics of economic and financial abuse against older people were: misusing, exploiting or stealing the older person's money, property or assets; controlling the older person's access to money or assets; and coercing or pressuring the older person to sign legal documents regarding financial or property arrangements.
- There was some evidence on the potential for traditionally gendered financial management to facilitate economic and financial abuse against older people.
- Economic and financial abuse co-occurred with a range of other forms of violence and abuse, including physical, psychological, emotional and verbal abuse, neglect, threats and controlling behaviours.
- There was evidence that economic and financial abuse can cause financial hardship and have flow-on consequences for victim-survivors' economic security, including their employment and housing security.
- The review identified a range of risk factors that may contribute to economic and financial abuse of older people. These included:
 - Sociodemographic factors – e.g., language barriers, being female, Indigenous status, and living in a rural or remote area.
 - Relationship factors – e.g., being divorced or separated, having spent less than 30 years with partner, dynamics of trust and dependence, and having a financial or business relationship with the perpetrator.
 - Social factors – e.g., pressure to provide financial assistance to family members, and being cared for by family that lacks support networks or access to services.
 - Health factors – e.g., requiring assistance with activities of daily living (ADL), having a disability, having diminished capacity, and having relatives with mental health or substance use issues.
- Attitudinal factors – e.g., having family members who express a sense of entitlement to the older person's assets.
- History of abuse factors – e.g., having a family member with a history of perpetrating abuse, being frightened of a family member, having been a victim of abuse by a family member, having a prior history of perpetrating abuse against one's children.
- Cultural factors – e.g., cultural expectations around donating money, cultural norms that emphasise family harmony and collectivism, cultural beliefs and customs associated with the assets of older people, and cultural attitudes towards older people and ageing.
- Structural factors – e.g., limited awareness of financial abuse amongst service providers, inadequate service provision for older people, poor communication and collaboration between services, and inadequate legislation on financial abuse of older people.
- Other factors – e.g., lack of access to support services, lack of financial support, lack of awareness of rights and services, lack of access to one's own resources, having a family member who is unemployed or poor, having a family member with a particular religious or spiritual belief, feeling like they were coerced into granting Power of Attorney to family member, and lacking knowledge on Enduring Power of Attorney and its consequences.
- Service providers, including those from the financial services and aged care sectors, may face barriers to responding to financial abuse of older people, including:
 - the reluctance of the older person to disclose the abuse;
 - issues surrounding privacy concerns;
 - hesitance by service providers to intrude on older people's lives;
 - a lack of resources or limited capacity to deal with suspected abuse;
 - the complexity of financial abuse perpetrated by family members; and
 - a lack of experience and training in dealing with these matters.

Key findings

- Useful legal responses to economic and financial abuse of older people may include the provision of legal advice and resources, such as practical guides for older people who wish to share their assets with family members, development of mandatory reporting options of abuse to specified adult protection services, legislation to protect older people from being withdrawn from services by the perpetrator, and government funding specifically targeted for community/organisational education and training to support any legislative changes.
- Family mediation may be an effective strategy to prevent or respond to financial abuse against older people.
- Health professionals should be trained to identify and respond to economic and financial abuse, including screening patients for potential abuse and asking targeted questions about their financial functioning.
- Legal professionals should be trained to detect and address the risk of financial abuse among their older clients. Similarly, frontline employees in the banking and financial sectors should be trained to identify economic and financial abuse.
- Formal regulations for financial transactions within families may assist in preventing economic and financial abuse. For example, older people should have access to professional financial advice, particularly in the context of intergenerational asset transfers.

Analysis of the existing literature identified the following research gaps:

- There was a lack of conceptual definitions and quantitative data on economic and financial abuse against older people specific to a DFV context.
- There was no empirical evidence identifying economic and financial abuse tactics (as part of DFV) when perpetrated against older people as criminal offences.
- Further research is needed to better understand the extent to which traditional gender roles may influence the risk of economic and financial abuse of older people.
- There was mixed evidence on the potential for culturally and linguistically diverse (CALD) status, limited social support and poor health to be risk factors for economic and financial abuse of older people.
- More research on the range of adverse effects that economic and financial abuse can have on older people's economic and financial security is required to assist in the development of appropriate responses for older people experiencing economic and financial abuse.

2. Context

This report focuses on the state of our knowledge of economic and financial abuse of older people perpetrated as part of DFV. Often experiences of DFV by older people are subsumed under the category of elder abuse, creating a significant barrier to accessing appropriate support services. Gaps also exist in the research where researchers have not considered or questioned the way in which financial and economic abuse of older people may have been perpetrated as part of DFV.

It is also important to recognise that the experiences of older people impacted by abuse might also be shaped by other contexts, such as cultural background.

DFV in Australia

The Australian Personal Safety Survey (PSS) is the largest national population-based survey of intimate partner violence (IPV). The most recent findings from the 2016 PSS found approximately 1 in 4 women (23% or 2.2 million) and 1 in 13 men (7.8% or 703,700) experienced violence by an intimate partner.¹⁸

Lethality is tracked in separate studies but confirms an equally alarming incidence rate: 1 woman is killed every 9 days and 1 man is killed every 29 days by a partner.¹⁹ In addition, 1 in 4 Australian women and 1 in 6 Australian men reported experiencing emotional abuse by a current or former partner.²⁰

DFV and elder abuse

Elder abuse is a serious issue that can have a range of adverse impacts for older people and their families. The report provides an overview of some key statistics relating to elder abuse. However, use of the term 'elder abuse' can obscure relationships involving DFV.

According to the Australian Institute of Health and Welfare (AIHW):²¹

- In 2017-18, more than 10,900 calls were made to elder abuse helplines across Australia.
- Helplines in five states (New South Wales (NSW), Victoria, Queensland, Western Australia (WA), South Australia (SA)) collected data about the relationships between victims and perpetrators finding:
 - The majority of elder abuse cases reported occurred within a domestic or family relationship (ranging from 70%-86%).
 - The most commonly reported relationship was an adult child perpetrating abuse against their parent.

- Female victims outnumbered male victims in each state, ranging from 66% to 74%.
- Females and males were equally likely to be reported as perpetrators.
- For women aged over 65 hospitalised for assault injuries, the perpetrator was most likely a family member other than a spouse or domestic partner.

These findings are consistent with 2020 data from the NSW Ageing and Disability Commission:

- Between 1 July and 30 September 2020, the NSW Ageing and Disability Commission received 628 reports of abuse against older people.
- A family member (other than a spouse or partner) was the alleged perpetrator in almost two-third (62.3%) of the reports.
- Spouses or partners were the alleged perpetrator in 15% of the reports.²²

The Elder Abuse Prevention Unit (EAPU) based in Queensland recorded that during the 2018-2019 financial years, the EAPU received 1,780 abuse notifications and almost all cases of abuse occurred within family relationships (95.7%).²³ Similarly, 91% of elder abuse cases recorded by Senior Rights Victoria between 2012 – 2019 were perpetrated by a family member of the older person.²⁴

These statistics demonstrate that the majority of reported elder abuse cases are in fact DFV-related. The data also indicates that other family members, as well as intimate partners, are the most likely perpetrators of economic, financial, and other forms of abuse of older people. The details of these relationships are often subsumed in the broader category of 'elder abuse.'

Older people, economic and financial abuse

Various government bodies and research units have gathered data demonstrating that financial and/or economic abuse forms a substantial part of elder abuse

- The AIHW found that in 2017-2018, from the 10,900 calls made to elder abuse helplines across Australia, emotional and financial abuse were the most common types of abuse reported.²⁵
- NSW Ageing and Disability Commission found from their data that 25.5% of the reports included financial abuse, including financial exploitation, theft, and misuse of Power of Attorney and Enduring Power of Attorney.²⁶

- The EAPU reported the following based on data from 2018-19:
 - The most common forms of abuse reported were psychological (69.9%) and financial abuse (67.7%).
 - The most common methods of perpetrating financial abuse were undue influence (28.3%), misuse of an Enduring Power of Attorney (18.9%), and misuse of debit and credit cards (17.7%).²⁷

Elder abuse, DFV and dependence

Australian Bureau of Statistics (ABS) data confirms in *Disability, Ageing and Carers Australia: Summary of Findings* that 49.6% of the older Australians surveyed (aged 65 and over) had a disability.

- 35.4% had a profound or severe limitation;
- 15.0% had a moderate limitation; and
- 40.1% had a mild limitation.²⁸

Requiring assistance and an older person's financial circumstances can contribute to dependency. Two-thirds of older people surveyed (68.1%) lived in a low-income household and their main sources of income were a government pension or allowance (56.9%), superannuation, annuity or private pension (20.6%), or wages and salary (8.2%).²⁹

However, the report also acknowledges that many older people have access to financial resources. Home ownership can be an area where relatives exert undue influence and misuse Enduring Power of Attorney to assume ownership of the home. The intersections of increased need for assistance, care and support, disability and financial hardship can create circumstances of dependency for older people.

Further data is available in Section 1 of the report.

Policy context

The report considers national policy documents and international instruments addressing the abuse experienced by older people. While financial abuse as a form of DFV has emerged in key national policy documents over time, economic abuse remains absent from international and national plans of action.

- Australia's National Plan to Reduce Violence Against Women and their Children, published in 2010, does not define or discuss as a priority economic or financial abuse.³⁰

- While financial abuse is defined in the Second, Third and Fourth Action Plans of the National Plan, each emphasises a slightly changed focus.³¹
- Second Action Plan includes preventing a victim from having a job in the definition of 'financial abuse', but this does not appear in subsequent plans.³²
- Third Action Plan notes that financial abuse is also a common form of abuse against older people, but this is not included in the Fourth Action Plan.³³
- Fourth Action Plan includes financial abuse in the definition of DFV as one possible form of violence against women.³⁴

Economic abuse is not defined or mentioned in any of the Action Plans.

In the Australian context, there are two national plans that are relevant when considering older people, economic and financial abuse in the context of DFV:

- National Plan to Respond to the Abuse of Older Australians (Elder Abuse) (2019-2023), which sets out five key priority areas for responding to elder abuse. This plan suggests that financial abuse is the most common form of abuse against older people, and that it frequently co-occurs with other forms of abuse.³⁵ However, financial abuse perpetrated in family and other domestic relationships is not specified.
- National Plan to Reduce Violence Against Women and their Children (2010-2022), which recognises the diversity of needs for different groups of women experiencing violence, including older women.³⁶ However, no specific guidance is provided regarding how services might be tailored to respond to the needs of older women.

References to elder abuse in Action Plans for the National Plan to Reduce Violence Against Women and their Children (2010-22)

Second Action Plan	The Second Action Plan provides a definition of elder abuse as any 'harmful acts toward an elderly adult, such as physical abuse, sexual abuse, emotional or psychological abuse, financial exploitation, and neglect, including self-neglect.' ³⁷ This definition is provided only in the glossary and does not link these behaviours to intimate partnerships or violence and abuse by family members.
Third Action Plan	The Third Action Plan provides examples of financially abusive behaviours, such as controlling household finances, limiting access to funds and forced acquisition of funds or property. ³⁸ Within this definition, the Action Plan also recognises financial abuse as a common form of abuse perpetrated against older people and can involve accessing finances and property without consent. Similar to the Second Action Plan, the Third Action Plan does not contextualise this definition within DFV and does not link this to any specific Strategy or Outcome. Beyond this, the Third Action Plan makes very limited reference to older people.
Fourth Action Plan	In the glossary of the Fourth Action Plan, the WHO definition of elder abuse is provided: 'a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person.' ³⁹ The definition recognises that elder abuse can take several forms, including financial, physical, psychological and sexual abuse, and intentional or unintentional neglect. However, this definition does not make specific reference to the abuse of older people within the context of DFV. Under National Priority 3 ' <i>respect, listen and respond to the diverse lived experiences and knowledge of women and their children affected by violence</i> ', it is noted that older women face additional barriers in accessing support. However, no specific guidance is provided regarding how this might be overcome.

At an international level, there is no binding international instrument dedicated to the human rights of older persons.⁴⁰ While the UN Human Rights Council recently adopted a resolution to recognise the rights of older people,⁴¹ there remains no standalone international conventions and only a limited number of other instruments providing guidance on the rights of older people.

For more information, see Section 1.4 of the report.

3. Defining and measuring economic and financial abuse

Australian literature uses several definitions of economic and financial abuse of older people, but these definitions are often not specific to DFV. Economic and financial abuse is commonly defined as the exploitation of the older person's resources, usually by someone in a position of trust.

Definitions of economic and financial abuse

The reports in this series use the following definitions to distinguish between economic and financial abuse:

Economic abuse	Refers to a pattern of control, exploitation or sabotage of money, finances and economic resources (such as employment, transportation, accommodation) affecting an individual's capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.
Financial abuse	Refers to a pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources thus threatening their financial security and self-sufficiency. ⁴²

The distinction made here between economic and financial abuse suggests that financial abuse is a component of economic abuse involving similar patterns of abusive behaviours, but specifically in relation to money and finances and not economic resources (such as transportation, a place to live, employment and education) more broadly.⁴³

Financial and economic abuse of older people is well recognised by researchers. Most definitions of financial and economic abuse of older people stress an expectation of trust and contexts of dependency as risk factors.

Terminology is not always consistent within the literature. Economic and financial abuse perpetrated against older people may also be referred to as 'financial exploitation', 'financial mistreatment' or 'material abuse.'⁴⁴ A number of studies did not provide a definition of economic or financial abuse, but instead described tactics or behaviours that constituted such abuse.⁴⁵

Further information about definitions can be found at Section 1.5 and 3.1 of the report.

Definitions of 'older people'

There is a lack of consistency in research regarding the definition of 'older people', 'ageing' and 'elders'. Definitions can range from 50 to 65 years old, which raises issues when comparing research findings.

The majority of research studies appear to define 'older people' as those aged 60 and older.⁴⁶ The Commonwealth Government's website 'My Aged Care' notes that individuals may be eligible for government-funded aged care if they are 65 years or older, or in the case of Aboriginal or Torres Strait Islander people, 50 years or older.⁴⁷

Some advocacy organisations deliberately choose not to define what is meant by 'older'. This type of approach emphasises dependency and other risk factors rather than solely and somewhat arbitrarily focusing on chronological age.

For more information see Section 1.2 of the report.

Measuring economic and financial abuse

There is limited quantitative data examining economic and financial abuse against older people within the context of DFV and, as noted earlier, experiences of DFV by older people are subsumed under the category of elder abuse and researchers have often not considered the ways in which financial and economic abuse of older people may be perpetrated as part of DFV.

Section 3.2 provides a brief overview of some studies considering the experiences of economic and financial abuse for older people. Section 1.3 also details challenges in establishing DFV prevalence for older people.

Tactics used to perpetrate economic and financial abuse

The most common tactics of economic and financial abuse against older people identified in the literature were: misusing, exploiting or stealing the older person's money, property or assets, controlling the older person's access to money or assets, and coercing or pressuring the older person to sign legal documents regarding financial or property arrangements.

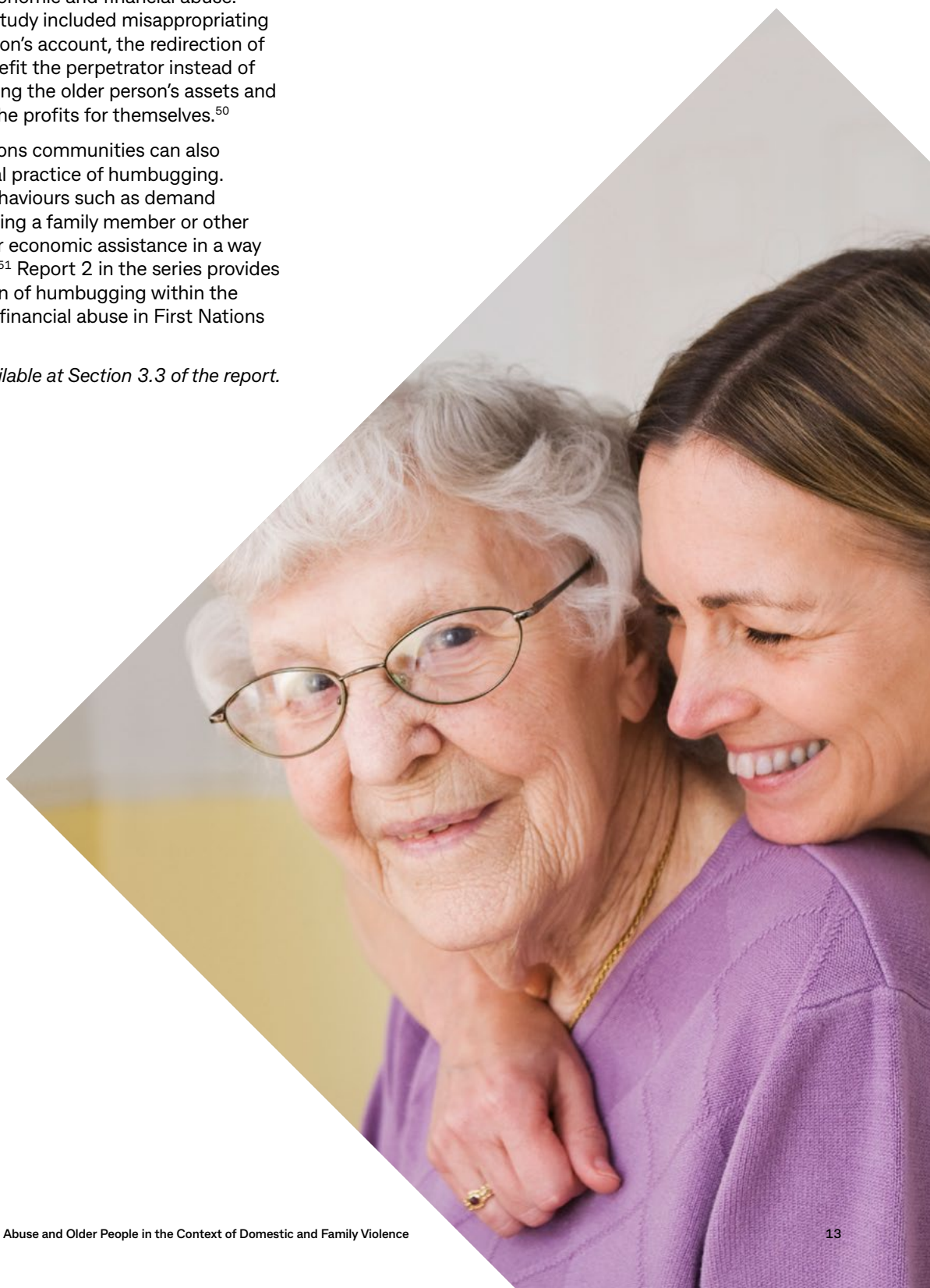
These tactics were most commonly employed by adult children in order to gain an economic or financial advantage for themselves, often to the detriment of the victim-survivor. There was some evidence that economic

and financial abuse against older people can also occur within intimate partnerships, both during the relationship and post-separation.⁴⁸

The literature identified that a Power of Attorney could be misused to perpetrate economic and financial abuse.⁴⁹ Tactics identified in one study included misappropriating funds from the older person's account, the redirection of pension payments to benefit the perpetrator instead of the older person, and selling the older person's assets and the perpetrator keeping the profits for themselves.⁵⁰

Older people in First Nations communities can also be affected by the cultural practice of humbugging. Humbugging refers to behaviours such as demand sharing, asking or pressuring a family member or other person for money or other economic assistance in a way that may be bothersome.⁵¹ Report 2 in the series provides a more detailed discussion of humbugging within the context of economic and financial abuse in First Nations communities.

Further information is available at Section 3.3 of the report.



4. Traditionally gendered management of finances can mask economic and financial abuse

Some evidence suggested traditionally gendered financial management may facilitate economic and financial abuse against older people, including within First Nations communities.

Patriarchal norms around inheritance and expectations of older women to play caretaking roles, may contribute to the economic and financial abuse victimisation of older people.

Further research is needed to better understand the extent to which traditional gender roles and expectations may influence the risk of economic and financial abuse of older people. While previous reports in the series highlighted how social and cultural norms reinforcing men

as responsible for financial management in heterosexual intimate partner relationships may affect recognition of perpetrators' tactics as economic abuse, there remains limited literature that has focused on the impacts of such financial management for older people.

The report notes that addressing this gap in the evidence will assist policymakers and service providers in developing more effective responses to economic and financial abuse among older people.

See Section 4 of the report for further information.

5. Other forms of DFV can co-occur with economic abuse

Examining whether financial and economic abuse co-occurs with other forms of violence and abuse can help deepen our understanding of the nature and experiences of older people impacted by DFV. Consistent with previous reports in this series, there was evidence that amongst older people, economic and financial abuse may co-occur with other forms of violence and abuse in domestic and family contexts.

The report found that economic and financial abuse against older people co-occurred with a range of other forms of violence and abuse (e.g., physical violence, psychological and emotional abuse, verbal abuse,

neglect, threats, and other controlling behaviours) within various relationships (e.g., intimate partner relationships, relationships with adult children and other relatives).

Evidence demonstrated that perpetrators could use psychological and emotional abuse, as well as threats, as tactics of economic and financial abuse against older people. In particular, the evidence suggests that perpetrators may use psychological or emotional manipulation and threats to commit economic and financial abuse against older people.

Further information is available at Section 5 of the report.

6. Economic and financial insecurity, economic and financial abuse, and hardship

Consistent with the first report in the series, the report found that economic and financial abuse can cause economic and financial hardship and have significant flow-on effects for the older person's economic and security.

The report identified a range of factors contributing to economic and financial hardship or insecurity in the context of economic abuse. Older women in particular may encounter significant barriers in relation to rebuilding their finances following economic and financial abuse.

Barriers to detecting and responding to economic and financial abuse of older people identified in the report include:

- Reluctance by older people to report the abuse, particularly where a family member is the perpetrator;
- Hesitance by service providers to intrude on older people's lives;

- Limited capacity of service providers to intervene when the older person has been found to have capacity to independently manage their finances; and
- Limits on eligibility for government assistance for migrants.

The report also identified various factors that may increase the risk of older people experiencing economic and financial abuse, including social and demographic, cultural, relationship, health, attitudinal and institutional factors.



Category	Examples
Sociodemographic factors	Language barriers, being female, Indigenous status, and living in a rural or remote area.
Relationship factors	Being divorced or separated, having spent less than 30 years with partner, dynamics of trust and dependence, and having a financial or business relationship with the perpetrator.
Social factors	Pressure to provide financial assistance to family members, and being cared for by family that lacks support networks or access to services.
Health factors	Requiring assistance with activities of daily living (ADL), having a disability, having diminished capacity, and having relatives with mental health or substance use issues.
Attitudinal factors	Having family members who express a sense of entitlement to the older persons' assets.
History of abuse factors	Having a family member with a history of perpetrating abuse, being frightened of a family member, having been a victim of abuse by a family member, having a prior history of perpetrating abuse against one's children.
Cultural factors	Cultural expectations around donating money, cultural norms that emphasise family harmony and collectivism, cultural beliefs and customs associated with the assets of older people, and cultural attitudes towards older people and ageing.
Structural factors	Limited awareness of financial abuse amongst service providers, inadequate service provision for older people, poor communication and collaboration between services, and inadequate legislation on financial abuse of older people.
Other factors	Lack of access to support services, lack of financial support, lack of awareness of rights and services, lack of access to one's own resources, having a family member who is unemployed or poor, having a family member with a particular religious or spiritual belief, feeling like they were coerced into granting Power of Attorney to family member, and lacking knowledge on Enduring Power of Attorney and its consequences.

Further research is required to assist in the development of appropriate responses for older people experiencing economic and financial abuse.

See Section 6 of the report for further information.

7. Preventing and responding to economic and financial abuse

The report identified several barriers faced by service providers in responding to financial abuse of older people, including:

- Reluctance of the older person to disclose the abuse;
- Privacy concerns;
- Lack of resources or being too busy to deal with suspected abuse;
- Complexity of financial abuse perpetrated by family members; and
- Lack of experience and training in dealing with these matters.

The report also outlined a range of prevention and response approaches for addressing economic and financial abuse against older people emerging from the literature:

- Health professionals require training to identify and respond to economic and financial abuse against older people, including to screen patients for potential abuse through targeted questions about financial issues.
- Legal tools and resources may be useful in preventing economic and financial abuse against older people. This includes improved education regarding legal instruments such as Powers of Attorney, referrals to legal centres and services, development of mandatory reporting options of financial abuse to specified adult protection services, legislation to protect older people from being withdrawn from services by the perpetrator, and funding specifically targeted to addressing financial abuse of older people.
- Legal professionals should be trained to detect and address the risk of financial abuse among their older clients.

- Frontline employees in the banking and financial sector require training to identify economic and financial abuse among older people.
- Formal regulations for financial transactions occurring within families may assist in preventing economic and financial abuse. For example, older people should have access to professional financial advice, particularly in the context of intergenerational asset transfers.
- Family mediation may also be an effective strategy to prevent or respond to financial abuse.

Responses should recognise that the victim-survivor may be reluctant to report the abuse, particularly when the perpetrator is a close family member.⁵²

For further information, see Section 7 of the report.

8. Areas for further investigation

The report found that there is a gap in the evidence base relating to the perpetration of economic and financial abuse against older people in the context of DFV.

Prevalence data suggests that elder abuse is often perpetrated within a familial context, most commonly by adult children or an intimate partner. This means that the behaviour can be defined as DFV. However, economic and financial abuse of older people tends to be subsumed under the broader issue of 'elder abuse'.

The report also notes that financial institutions have a key role to play in identifying, preventing and responding to the economic and financial abuse of older people. It is important to ensure staff receive training to detect and appropriately respond to abuse, using software to identify suspicious transactions, and reporting abuse to authorities.⁵³

What the evidence tells us

- Several conceptual definitions of economic and financial abuse against older people were identified in the Australian literature. Economic and financial abuse was often defined as the exploitation of the older person's resources, usually by someone in a position of trust.
- The terminology used in the literature was sometimes inconsistent, with studies referring to 'financial exploitation', 'financial mistreatment' or 'material abuse' instead of economic and financial abuse.
- A number of studies did not provide a definition of economic or financial abuse but instead described tactics or behaviours that constituted such abuse.
- Economic and financial abuse was most frequently measured using qualitative methods.
- The most common tactics of economic and financial abuse against older people identified in the Australian literature were: misusing, exploiting or stealing the older person's money, property or assets; controlling the older person's access to money or assets; and coercing or pressuring the older person to sign legal documents regarding financial or property arrangements.
- There was some evidence on the potential for traditionally gendered financial management to facilitate economic and financial abuse against older people, including within First Nations communities. This included patriarchal inheritance norms and gendered stereotypes regarding older women as caretakers.
- Economic and financial abuse co-occurred with a range of other forms of violence and abuse, including physical, psychological, emotional and verbal abuse, neglect, threats and controlling behaviours.
- There is evidence that economic and financial abuse can cause financial hardship and have ongoing consequences for different aspects of the older person's economic security, including their employment and housing security. Older women in particular may have fewer opportunities to rebuild their finances following financial abuse.
- The review identified a range of risk factors that may contribute to economic and financial abuse of older people, including sociodemographic, relationship, social, health, attitudinal, history of abuse, cultural and structural factors.
- Service providers, including those from the financial services and aged care sectors, may face barriers to responding to financial abuse of older people, including: reluctance to disclose abuse; issues surrounding privacy concerns; hesitancy from service providers to intrude on older people's lives; a lack of resources or limited capacity to deal with suspected abuse; the complexity of financial abuse perpetrated by family members; and a lack of experience and training in dealing with these matters.
- Useful legal responses to economic and financial abuse of older people may include the provision of legal advice and resources, such as practical guides for older people who wish to share their assets with family members, development of mandatory reporting options of abuse to specified adult protection services, legislation to protect older people from being withdrawn from services by the perpetrator, and government funding specifically targeted for community/organisational education and training to support any legislative changes.
- Family mediation may be an effective strategy to prevent or respond to financial abuse against older people.
- Health professionals should be trained to identify and respond to economic and financial abuse, including screening patients for potential abuse and asking targeted questions about their financial functioning.
- Legal professionals should be trained to detect and address the risk of financial abuse among their older clients. Similarly, frontline employees in the banking and financial sectors should be trained to identify economic and financial abuse.
- Formal regulations for financial transactions within families may assist in preventing economic and financial abuse. For example, older people should have access to professional financial advice, particularly in the context of intergenerational asset transfers.

What the evidence doesn't tell us

- There was a lack of conceptual definitions and quantitative data on economic and financial abuse against older people specific to a DFV context.
- There was no empirical evidence identifying economic and financial abuse tactics (as part of DFV) when perpetrated against older people as criminal offences.
- Further research is needed to better understand the extent to which traditional gender roles may influence the risk of economic and financial abuse of older people.
- There was mixed evidence on the potential for CALD status, limited social support and poor health to be risk factors for economic and financial abuse of older people.
- More research on the range of adverse effects that economic and financial abuse can have on older people's economic and financial security is required to assist in the development of appropriate responses for older people experiencing economic and financial abuse.

See Section 8 of the report for further information.

Support is available.

In an emergency or if you're not feeling safe, always call **000**.

For confidential information, counselling and support, we recommend calling **1800RESPECT** on **1800 737 732**. This is a free and confidential service that isn't part of Commonwealth Bank. If you need an interpreter or translator, you can ask for one and the counsellor will make the arrangements.

The Men's Referral Service can help you end domestic and family violence. Call **1300 766 491**.

If you're a CommBank customer experiencing a domestic or family violence situation, you can speak to our specialist Community Wellbeing team about your financial needs. You can call a Community Wellbeing specialist on **1800 222 387** between 8am and 6pm, Monday to Friday (Sydney/Melbourne time – excluding public holidays).

Find out more about the Next Chapter program at commbank.com.au/nextchapter.

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