



What is elder abuse?

Elder abuse is any action in a relationship of trust that results in harm to an older person. Such harm can be physical, social, financial, psychological or sexual, and can include mistreatment and neglect.

Research has found that older women are two to three times more likely to experience abuse than older men and that a close relative or someone the older person knows and trusts is most likely to be responsible for the abuse.

The existence and reporting of elder abuse is likely to become more prominent because of the increasing population of seniors in Australia.

The unfortunate reality of financial abuse

Financial abuse is one of the more prevalent types of abuse and it is often accompanied by other forms of abuse. Financial abuse is the illegal or improper use of an older person's finances, assets or property.

Some signs of financial abuse are:

- Unusual or inappropriate activity in bank accounts,
- Power of attorney given, or recent changes or creation of will, when the person is incapable of making such decisions;
- Unusual concern by caregiver that an excessive amount of money is being expended on the care of the older person;
- Numerous unpaid bills, overdue rent, when someone is supposed to be paying the bills for a dependent older person;

- Placement in nursing home or residential care facility which is not commensurate with the person's wishes;
- Lack of amenities, such as TV, personal grooming items, appropriate clothing, that the older person can well afford;
- Missing personal belongings such as art, silverware, or jewellery;
- Isolation of an older adult from friends and family, resulting in another person having total control of the older person's finances, assets and/or property.

Financial abuse can also occur indirectly through harassment, where the older person is subjected to continual pleas regarding the financial needs of the abuser and finally "gives in for some peace".

Possible risk factors include:

- Destructive family relationships,
- Greed of family members;
- Adult children expecting to receive aspects of inheritance on their terms;
- Reluctance by the older person to contact police when perpetrators are family members.

Sometimes, the perpetrator does not realise that they are abusing the older person believing they are looking out for the person's interests by controlling their finances and authorising what the older person can and cannot do with their money.

Rights. Respect. Trust.

Victorian Government Elder Abuse Prevention Strategy

What can be done if financial abuse is suspected?

It is important that older people, understand their rights and powers in relation to their finances, property and assets. It is also important that people seek advice if they believe that they or someone they know is being subject to abuse.

Seniors Rights Victoria is the primary, government-funded destination for older Victorians, their friends and family members seeking information and support relating to elder abuse. *Seniors Rights Victoria* can assist with cases such as those outlined above. If you believe you are experiencing or at risk of financial abuse, SRV can help. Call 1300 368 821 between 10am and 5pm Monday to Friday or visit <http://www.seniorsrights.org.au/> for further information.

Case Studies

The following scenarios outline elements of financial elder abuse that are typical of those dealt with by *Seniors Rights Victoria*.

Bruce

Bruce is 80 years old. His wife passed away last year. He has one child and no other family in Australia. He didn't think he could cope living at home alone anymore because the house was so large. He needed help with shopping, cooking and other daily needs. He was very dependant on his daughter, Sharon, for daily assistance. Sharon suggested that Bruce sell his home and come and live with her and her family. Sharon promised her father that she would look after him for the rest of her life. Bruce thought that would be a great idea. Bruce put his house on the market

and it finally sold. He then agreed to give Sharon the money in exchange for care and accommodation for the rest of his life. At no time did Bruce receive any legal or financial advice about the proposed agreement. He trusted his daughter and did not think anything would go wrong. After a couple of months, Sharon and her family started becoming quite hostile to Bruce, calling him names and telling him he was senile. Sharon stopped providing Bruce with meals and one day Sharon's husband told Bruce he had to go into a nursing home. Bruce didn't know what to do. He had no money but he knew he could no longer live with his daughter and her family.

Judy

Judy, aged 83, had been slowly declining with Dementia. Judy owns her home and she likes living there. She has the support of her daughter, Tracey, who is also her enduring financial attorney. Judy is also in receipt of a Community Aged Care Package. Tracey was tired of travelling to her mother's house and so she suggested that Judy come and live with her for a while. Judy agreed, believing that she would be returning home at some point in the near future. Tracey then sold her mother's home and bought a new property. Tracey placed the new property in her name. She then arranged for her mother to live in supported accommodation. This was all done without Judy's knowledge or consent. Judy does not want to move to a residential facility and she wants to return home.

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