

Gendered Violence Research Network

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

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Commonwealth
Bank

For further information:

Jan Breckenridge: j.breckenridge@unsw.edu.au

Professor and Co-Convenor

Gendered Violence Research Network

School of Social Sciences

UNSW Sydney 2052

t +61 (2) 9385 2991

www.arts.unsw.edu.au/our-research/research-centres-institutes/gvrn

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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 in 4}

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.⁵

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.^{6, 7} 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.⁸

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.⁹

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.^{10-12 in 13} 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.^{10-12 in 13} 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.¹⁴

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.¹⁵

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.¹⁶

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.¹⁷ 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.¹⁸

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.^{19, 20}

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.²¹

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,²² 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.

Executive Summary

For more than five years, 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 Next Chapter, a program designed to address financial abuse for their customers and communities.

One of the key priorities under 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.

Understanding Economic and Financial Abuse and Older People in the Context of Domestic and Family Violence is the fifth and final report in a series of evidence reviews planned under the partnership between CBA and GVRN. This research series represents a compendium of current evidence on economic and financial abuse and gaps in our current knowledge.

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 this evidence review 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.**

Additional key findings are discussed below.

What the evidence tells us

- 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 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.
- 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;
 - 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 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.

1 Introduction

For over five years, Commonwealth Bank of Australia (CBA) has been working with community organisations and experts to address domestic and family violence (DFV). CBA has invested more than \$30 million in targeted activities and has now extended and expanded their support for people whose economic circumstances are affected by DFV. In July 2020, CBA launched CommBank Next Chapter, which outlines their strategy to address financial abuse for their customers and communities. As part of this program, CBA has partnered with a range of academic and community experts to produce innovative responses to financial abuse.

The Gendered Violence Research Network (GVRN) at the University of New South Wales (UNSW, Sydney) has worked with CBA since 2015, providing bespoke training for managers delivering best practice responses to employees affected by DFV and specialist teams managing the hardship circumstances of customers resulting from financial abuse. GVRN received funding from CBA as part of the Next Chapter program to support and advance research into financial abuse, building an evidence base for best practice responses by financial institutions and opportunities for knowledge exchange between community partners.

This introduction provides an overview of:

- the focus of our research throughout the life of the program;
- terminology used in this report;
- the relationship between DFV, intimate partner violence (IPV) and economic abuse; and
- challenges in defining economic and financial abuse.

1.1 The current research project

GVRN with CBA key personnel developed a three-phase project plan to build the evidence base in a systematic and comprehensive inquiry.

Phase 1: April 2021 – January 2022	
Goal	Deliverable
To produce a compendium of current evidence by identifying and analysing current research on economic and financial abuse occurring in the context of DFV in five areas. An additional three publications on legal responses will also be published for an academic audience.	Research papers: <ol style="list-style-type: none">1. Understanding Economic and Financial Abuse in Intimate Partner Relationships;2. Understanding Economic and Financial Abuse in First Nations Communities;3. Understanding Economic and Financial Abuse Across Cultural Contexts;

Phase 1: April 2021 – January 2022	
	<p>4. Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence;</p> <p>5. Understanding Economic and Financial Abuse and Older People in the Context of Domestic and Family Violence.</p>
Phase 2: January 2022 – July 2022 (TBC)	
To identify, analyse and document factors that increase the likelihood of people experiencing financial hardship and economic insecurity resulting from financial abuse.	<p>Phase 2 will undertake original analyses of:</p> <ul style="list-style-type: none"> • de-identified customer data from CBA; • existing data collected by partner organisations in the Next Chapter program; • Australian legislation, regulations, policies and cases on economic abuse; and • specific forms of economic abuse such as elder abuse, humbugging, dowry and bride price abuse.
Phase 3: July 2022 – December 2022 (TBC)	
To showcase best practice responses to financial abuse to enable organisations, including CBA, to address the issue more effectively.	<p>Phase 3 will produce:</p> <ul style="list-style-type: none"> • a research communication plan; and • evidence informed products demonstrating best practice responses for use in different sectors and organisations.

Understanding Economic and Financial Abuse in Intimate Partner Relationships (Report One)²³ addressed research questions relevant to economic and financial abuse in intimate partner relationships. Subsequent reports built on the work in Report One by considering the same research questions in different contexts and with different population groups.

- *Understanding Economic and Financial Abuse in First Nations Communities* (Report Two)²⁴ reinforced the importance of considering the unique cultural context and everyday cultural practices of First Nations communities.
- *Understanding Economic and Financial Abuse Across Cultural Contexts* (Report Three)²⁵ demonstrated the importance of ensuring that responses to financial abuse are informed by an understanding of cultural context and proper consideration of social norms.
- *Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence* (Report Four)²⁶ noted that a gap in the evidence base related to the perpetration of economic and financial abuse against people with disability in the context of DFV and highlighted the need for a nuanced understanding of disability.

These reports demonstrate that context matters and tailored responses to financial and economic abuse are required.

This report is the fifth in the evidence compendium – *Understanding Economic and Financial Abuse and Older People in the Context of Domestic and Family Violence*. The report builds on previous reports and will examine the available evidence and provide an analysis of what research can tell us about the experience of economic and financial abuse for older people.

1.2 Terminology may not be agreed

This report focuses on the state of our knowledge of economic and financial abuse of older people perpetrated as part of DFV. It is important to define key terms and highlight definitional inconsistencies to allow the reader to make informed judgements about the extent to which evidence can be compared.

This section considers definitions of DFV and ‘older people’ and concludes that both terms are used inconsistently by researchers, government, and advocacy organisations.

1.2.1 Domestic and family violence

As demonstrated in previous reports in this evidence compendium, Australia lacks a single definition of DFV and agreed use of terminology. The literature may refer to ‘domestic violence’ (DV), ‘family violence’ (FV), ‘domestic and family violence’ (DFV), ‘intimate partner violence’ (IPV) or ‘violence against women’ (VAW) without adequately defining the differences between these terms or context of use.

National and global policy documents also prefer different terms. For example, the National Plan to Reduce Violence Against Women and their Children (2010-2022)²⁷ (the National Plan) prefers the term ‘domestic violence’ defined as ‘acts of violence that occur between people who have, or have had, an intimate relationship’.²⁷ The World Health Organisation (WHO) uses the umbrella term ‘gender-based and sexual violence’ but refers to IPV and defines it as any behaviour within an intimate relationship that causes physical, emotional, psychological or sexual harm to those in the relationship.²¹ IPV, and indeed the broader term DFV, can be experienced and perpetrated by both men and women, regardless of age, sexual orientation or marital status²⁸⁻³⁰ and is not confined to a particular socio-economic class, racial or cultural group.

As noted in previous reports, frequently the terms ‘domestic violence’, ‘DFV’ and ‘family violence’ are employed when the term IPV would be more appropriate. The distinction between IPV and other ways in which violence and abuse is perpetrated within family groups is important because not all DFV is perpetrated in intimate partnerships. The term ‘family violence’ is used by some Australian jurisdictions (Victoria and Tasmania) to forefront the effects of violence on children within the family,¹⁴ however it is also the case that reference is made to FV in the term DFV.

In Australia, First Nations communities generally prefer to term ‘family violence’ to ‘domestic violence’, premised on a culturally distinct definition of ‘family’ and an assumption that there is a need to address simultaneously a range of forms of violence, in addition to spousal violence.²⁴

Family violence encompasses the range of violence that takes place in communities including the physical, emotional, sexual, social, spiritual, cultural, psychological, and economic abuses that may be perpetrated within a family.^{10-12 in 13} This definition, together with ‘lateral violence’,³¹ broadens the relational contexts in which ‘family’ violence can occur to include violence and abuse perpetrated by and against a range of family members, including grandparents, parents and adult children, aunts and uncles and siblings and other kinship relationships.^{32 in 33}

Lateral violence is a term more recently applied to acknowledge violence and abuse perpetrated by other relatives, extended family and kin, residential care residents, including non-IPV elder abuse and abuse of people with disabilities by family members and carers.^a

The broad range of definitions that exist, and the slippage between them, limits the comparability of evidence and what we know about violence and abuse perpetrated in contexts other than intimate partnerships.³⁴ This evidence review will refer to the broader term DFV but will also refer to the terms used in the original research when describing their findings. The use of the term DFV also recognises that it is the term preferred by most Australian jurisdictions and the research literature. The positioning of abuse experienced by older people by an intimate partner or family member can be contested. The term ‘elder abuse’ may obscure violence and abuse that would otherwise be considered DFV. Equally, using the term DFV can obfuscate the experiences of older people and may not facilitate further conversation about the very particular family and care dynamics they encounter. This issue is further discussed in Section 1.3.2.

1.2.2 Definitions of ‘older people’

Defining what is meant by the term ‘older people’ can be difficult and is not universally agreed, which affects the comparability of evidence.

Key national researchers such as the Australian Institute of Health and Welfare (AIHW) and the Australian Bureau of Statistics (ABS) define ‘older people’ as those aged 65 years and over in their population surveys. While there is no specific international convention or guiding document that defines the term ‘older person’, the United Nations (UN) Department of Economic and Social Affairs – Ageing defines a person as ‘older’ if they are aged 65 years and over.

^a For further information, see <https://humanrights.gov.au/our-work/chapter-2-lateral-violence-aboriginal-and-torres-strait-islander-communities-social> (Accessed 13/08/2020).

Research literature varies considerably in how 'older people', 'ageing' and 'elders' are defined. Definitions can range from 50 to 65 years old, which again raises issues when comparing research findings. The majority of research studies appear to define 'older people' as those aged 60 years and older.^{e.g. 35-40} However, some studies define 'older people' as those aged over 50 years old,^{e.g. 41} over 55 years old,^{e.g. 42, 43} and 65 years and older.^{e.g. 44-46}

In various national policy guidelines, the definitions of 'older' vary depending on policy context and purpose. For example, in Australia the retirement age and eligibility for an age pension is a sliding scale starting at 65 years up to 67 years for people born after the 1 January 1957.⁴⁷ 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.⁴⁸ In policy and related guidelines, there is apparently no mutually agreed age when the category of 'older' commences.

In 2008, the national Older Women's Network (OWN) project examining older women and DFV chose 45 years and over as the benchmark age for becoming an 'older woman'. OWN argued that this benchmark better reflected the lower life expectancy of Indigenous women and recognised the great diversity of experience for women of different ages, with vulnerability, poor health and dependency, which may increase as women grow older. The Commonwealth Bank of Australia's *Safe & Savvy: A guide to help older people avoid abuse, scams and fraud* targets people aged 50 years and older.

The Australian Law Reform Commission (ALRC) challenges using chronological age in the definition, arguing older people share intersecting characteristics and contexts of risk with other population groups at heightened risk of abuse, such as people with disability and specific types of abuse such as IPV.⁴⁹ Older people may also be from an Aboriginal and Torres Strait Islander and/or specific cultural and linguistic backgrounds. In these contexts, ageing may be defined or understood in relation to an individual's social standing or role within a particular community.

Some advocacy organisations deliberately choose not to define what is meant by 'older'. Of interest, National Seniors Australia, a not-for-profit advocacy organisation, does not specify an age for membership and chooses not to link their definition of 'older' with employment or retirement, but rather suggests membership is better defined as having an interest in issues that affect older Australians.⁵⁰ This type of approach emphasises dependency and other risk factors rather than solely and somewhat arbitrarily focusing on chronological age.

1.3 Challenges in establishing the prevalence of domestic and family violence (DFV) for older people

This section considers the prevalence of DFV for older people. It notes that often experiences of DFV by older people are subsumed under the category of elder abuse, creating a significant barrier to accessing appropriate support services. It may also be the

case that an older person seeking help from a Community Legal Centre may be directed to more established DFV/DV/IPV services which may not be available or accessible in some cases, rather than elder abuse services. Definitional slippage and inconsistency has been identified in previous reports in this series.

It also identifies a significant gap in the research where researchers have not considered or questioned the ways in which financial and economic abuse of older people may be perpetrated as part of DFV. The section concludes by noting the intersection of disability, impairment and ageing as creating a context of dependency and that might increase the potential risk of violence and abuse.

1.3.1 DFV in Australia

The most recent ABS Personal Safety Survey (PSS), which is the largest national population-based survey of IPV, in 2016 found approximately 1 in 4 women (23% or 2.2 million) experienced violence by an intimate partner, compared to 1 in 13 men (7.8% or 703,700).²⁸ 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.⁵¹ In addition, 1 in 4 Australian women and 1 in 6 Australian men reported experiencing emotional abuse by a current or former partner.²⁸

1.3.2 Older people, DFV and 'elder abuse'

Elder abuse is a serious issue that can have a range of adverse impacts for older people and their families. This section provides an overview of some key statistics relating to elder abuse. Where available, findings related to DFV (including IPV) will be highlighted. However, as demonstrated in the discussion below, use of the term 'elder abuse' can obscure the domestic and family relationship within which the abuse may take place.

In *Family, domestic and sexual violence in Australia: Continuing the national story*, the AIHW found:

- In 2017-18, more than 10,900 calls were made to elder abuse helplines across Australia.
- Helplines in five states (NSW, Victoria, Queensland, WA, 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.⁵¹

The 2020 NSW Ageing and Disability Commission data provide findings consistent with the AIHW report:

- 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-thirds (62.3%) of the reports.
- Spouses or partners were the alleged perpetrator in 15% of the reports.⁵²

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%).⁵³ Similarly, 91% of elder abuse cases recorded by Senior Rights Victoria between 2012-2019 were perpetrated by a family member of the older person.⁵⁴

AIHW, Ageing and Disability Commission and EAPU data confirms that the majority of reported elder abuse cases are in fact DFV-related. This is important as it highlights the need to consider whether replacing the term DFV with 'elder abuse' functions to obscure the domestic and family relationship within which this violence and abuse is perpetrated, which may lead to older victim-survivors not receiving access to appropriate services.

The data 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. However, data on older people and these types of abuse tend to be subsumed under the broader category of 'elder abuse'. Frequently, the context of the abuse and relationship between the older victim and perpetrator is not properly considered. This contributes to the abuse of older women being 'lost in the cracks between the domestic violence and elder abuse services system.'⁵⁵

Advocacy group OWN identifies a number of potential reasons for this:

- the DFV sector focuses on younger women and their dependent children;
- definitions used by the aged care sector of abuse of older people are age-related, rather than recognising a lifelong continuum of violence and coercive control for many women;
- the framing of older people as asexual;
- elder abuse lacks a gendered analysis which in part may explain the limited attention given to violence and abuse perpetrated as part of intimate relationships and to the impact of gender in rates of victimisation;
- older men being victims of financial and economic abuse in higher numbers than in IPV has encouraged the broader category of elder abuse rather than positioning this abuse as DFV;

- a history of limited collaboration between aged, health and family violence services; and
- a policy gap between aged care and domestic and family violence.⁵⁶

The term 'elder abuse' can include violence and abuse from others not related to the older person including professional and caring staff or friends and acquaintances. Reports Two - Four²⁴⁻²⁶ in this series suggest that while IPV is a prevalent and serious problem, definitions need to encompass violence and abuse perpetrated by family members or others who may be in a domestic relationship with the older person. While some progress has been made toward a more nuanced understanding of DFV, as a society we still make assumptions about who is most likely to experience it (or not). Extending definitions to be inclusive of family members and different domestic contexts is required to adequately capture all experiences of DFV.

1.3.3 Older people, economic and financial abuse

This report provides a review of the literature to date and notes the gaps in evidence about the experiences of economic and financial abuse of older people perpetrated within a DFV context. These gaps highlight that researchers have not considered or questioned the ways in which financial and economic abuse of older people may be perpetrated as part of DFV.

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

- As noted above, the AIHW found that in 2017-18, from the 10,900 calls made to elder abuse helplines across Australia, emotional and financial abuse were the most common types of abuse reported.⁵¹
- The 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.⁵²
- The EAPU reported the following based on their 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%).⁵³

Further evidence of the circumstances and tactics used to perpetrate financial and economic abuse will be provided later in this report.

1.3.4 Elder abuse, DFV and dependence

Report Four in this series, *Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence*, noted the intersection of disability, impairment and ageing as creating a particular context of dependency and therefore

potential risk of violence and abuse.²⁶ There is data supporting this intersection. Between 1 July and 30 September 2020, the Ageing and Disability Commission received 628 reports of abuse against older people, including 230 reports relating to older people with disability.⁵² This equates to just over 1 in 3 callers reporting elder abuse also having a disability of some sort.

In *Disability, Ageing and Carers Australia: Summary of Findings*, the ABS provides comprehensive data confirming that from the group of older Australians (aged 65 and over) they surveyed, almost half had a disability (49.6%), and of those with a disability:

- 35.4% had a profound or severe limitation;
- 15.0% had a moderate limitation; and
- 40.1% had a mild limitation.⁵⁷

Older women reported a greater need for assistance compared to older men. Of those older people living in households who needed assistance with everyday activities, the most common informal providers of help were their spouse or partner (33.8%), daughter (21.4%) or son (17.2%).⁵⁷ Older Australians were most likely to need assistance with:

- health care (22.5%);
- property maintenance (20.0%); and
- household chores (16.0%).⁵⁷

Requiring assistance and support and 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%).⁵⁷

However, while many older people do not have access to cash, 72.3% of older people owned their homes, 10.3% had a mortgage and 12.0% were renting.⁵⁷ Home ownership can be one area where relatives exert 'undue influence' and 'misuse of Enduring Power of Attorney' to assume ownership of the home, resulting in many older people being placed in care or being required to live with other relatives to avoid homelessness. The intersections of increased need for assistance, care and support, disability and financial hardship can create circumstances of dependency for older people.

It is important to recognise that the experiences of older people impacted by abuse might also be shaped by other contexts. Reports Two²⁴ and Three²⁵ demonstrated the way First Nations communities and people from diverse cultural and/or linguistic background can experience financial abuse.

Applying an intersectional lens can add further nuance to the experiences of older people impacted by abuse and challenge simplistic assumptions that lead to experiences of DFV being subsumed under the more generic category of elder abuse. An important and possibly unintended consequence of focusing only on the broader category of elder abuse

at the expense of DFV is that older people experiencing DFV may not receive appropriate referrals or be provided access to relevant services.

1.4 Policy context

The reports in this series have each noted that 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.²⁷
- While financial abuse is defined in the Second,⁵⁸ Third¹⁴ and Fourth Action Plans⁵⁹ of the National Plan, each plan emphasises a slightly changed focus.
- The 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.⁵⁸
- The Third Action Plan notes that financial abuse is also a common form of abuse against older people,¹⁴ but this is not included in the Fourth Action Plan.⁵⁹
- In the Fourth Action Plan, financial abuse is included in the definition of DFV as one possible form of VAW and is defined in a separate section of the report.⁵⁹ Building on a definition provided by the Australian Securities and Investments Commission (ASIC), this current plan refers to financial abuse as occurring:

...when another person manipulates decisions or controls access to money or property without consent. Financial abuse can include someone taking control of household finances, limiting access to funds or forcing someone to spend money or sell property.⁵⁹

This definition does highlight some of the financially abusive actions perpetrators may take but fails to capture actions where the victim-survivor does not know that the abusive actions are occurring or is unaware that their experience constitutes abuse as opposed to experiences of traditionally gendered management of finances in the intimate partnership.

Economic abuse is not defined or mentioned in any of the Action Plans. The exclusion of any specific mention to economic abuse in these policy documents is inconsistent with the research literature where economic abuse is the preferred term.

1.4.1 National Plans, subsequent Action Plans and older people

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.⁶⁰
- National Plan to Reduce Violence Against Women and their Children (2010-2022).²⁷

The National Plan to Respond to the Abuse of Older Australians sets out 5 key priority areas for responding to elder abuse:

- enhancing our understanding;
- improving community awareness and access to information;
- strengthening service responses;
- planning for future decision-making; and
- strengthening safeguards for vulnerable older adults.⁶⁰

The 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.⁶⁰ When older people experience abuse within a relationship of trust, it can lead to financial difficulties and the inability to remove themselves from the cause of harm.⁶⁰ The plan calls for greater consistency in enduring Power of Attorney laws, including developing nationally consistent laws governing Enduring Powers of Attorney, enduring guardianship, and other personally appointed substitute decision-makers.⁶⁰

However, while there is recognition of elder abuse and violence, and financial abuse as the most common form of abuse against older people, abuse perpetrated in family and other domestic relationships (as defined in Report Four) is not specified. Violence and abuse occurring within intimate partnerships (IPV) is also not specifically acknowledged as is the case in the Australian National Plan to Reduce Violence Against Women and Their Children and subsequent Action Plans.

The plan recognises the diversity of needs for different groups of women experiencing violence, including older women, under National Outcome 4 '*services meet the needs of women and their children experiencing violence*'.²⁷ The success of Outcome 4 is measured by an increase in the access to, and responsiveness of, services for victims of DFV and sexual assault. Under Strategy 4.2 '*support specialist domestic violence and sexual assault services to deliver responses that meet needs*', it is specified that women may require specialised support in relation to their age. However, no specific guidance is provided regarding how services might be tailored to respond to the needs of older women.

The table below provides an overview of the references to elder abuse in the subsequent action plans.

Action Plan	References
Second Action Plan ⁵⁸	<p>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’.⁵⁸ This definition is provided only in the glossary and does not link these behaviours to intimate partnerships or violence and abuse by family members.</p>
Third Action Plan ¹⁴	<p>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.¹⁴ 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.</p>
Fourth Action Plan ⁵⁹	<p>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’.⁵⁹ 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.</p>

1.4.2 Calls for an international convention

An international convention can be useful in that it requires state parties to legislate, to set policy direction at a global level as well as enable monitoring of strategies and initiatives.

At present, there is no binding international instrument dedicated to the human rights of older persons.⁶¹ Explicit references to older people in other international human rights instruments are rare and fragmentary. Despite ageing populations globally, the UN Human Rights Council found in its 2013 consultation that a number of human rights issues relevant to older persons had 'not been given sufficient attention either in the wording of existing human rights instruments or in the practice of human rights bodies and mechanisms.'^{62 in 61} For example:

- The *UN Universal Declaration of Human Rights* makes limited reference to older people, with Article 25 stating that every person has the right to an adequate standard of living and the right to security during old age.
- The next significant recognition of older people in international forums was the adoption of the Vienna International Plan of Action on Ageing, by the 1982 World Assembly on Ageing and endorsed later that year by the UN General Assembly.⁶³ Further advocacy work resulted in the UN General Assembly (by resolution 45/106)⁶⁴ designating the 1 October as the International Day of Older Persons on 14 December 1990. This initiative was followed in 1991 by the General Assembly's adoption (by resolution 46/91)⁶⁵ of the UN Principles for Older Persons.
- The UN Principles for Older Persons⁶⁶ encourages governments to incorporate principles into their national program where possible to ensure older peoples' independence, participation, care, self-fulfilment and dignity. However, protection from violence and abuse was not specified, and Principles do not have the status of an international convention.

In 2002, the Second World Assembly on Ageing adopted the Madrid International Plan of Action on Ageing,⁶⁷ to respond to the opportunities and challenges of population ageing in the 21st century and to promote the development of a society for all ages. While the term DFV or variants of this term are not specified under the priority issue of neglect, abuse and violence, Objectives 1 and 2 relate to the elimination of all forms neglect, abuse and violence of older persons and the creation of support services to address elder abuse. Relevant actions included:

- To minimise the risks to older women of all forms of neglect, abuse and violence by increasing public awareness of, and protecting older women from, such neglect, abuse and violence, especially in emergency situations.
- To establish information programmes to educate older persons about consumer fraud.⁶⁷

More recently in October 2021, the UN Human Rights Council adopted a resolution (resolution A/HRC/RES/48/3) to recognise the rights of older persons.⁶⁸ The resolution represents the first substantive resolution by the Human Rights Council on this issue.⁶⁹ It highlights how older persons may face challenges in terms of being protected against violence, abuse and neglect, with older women at particular risk due to intersecting forms of discrimination.⁶⁸ The resolution encourages states to take measures against ageism and other forms of discrimination against older people, as well as protect the human rights of older persons.⁶⁸

Whilst the resolution is a significant step forward in terms of advocacy for the rights of older people, there remains no standalone international conventions and only a limited number of other instruments providing guidance on the rights of older people or how abuses and in particular DFV, should be remedied.

1.5 Definitions of economic and financial abuse

Report One provided a comprehensive discussion of definitions of economic and financial abuse and the finding that in research there is slippage between these terms, they are frequently not defined, or the publication relies on a list of tactics rather than an actual definition.²³

Various researchers have built their definitions on the proposition of dimensions of intentional or purposeful abuse occurring over time, defining economic abuse as a deliberate pattern of abuse and control of a current or former partner inhibiting, exploiting, or preventing an individual from having access to economic resources or opportunities.⁷⁰
⁷¹ The definition of economic abuse can then be adapted to distinguish financial abuse as 'interfering with a partner's ability to acquire, use and maintain financial resources'⁷⁰ to manipulate or control their partner.

For Report One, the following operational definitions were provided 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.²³

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.¹⁵ However, these definitions are possibly more oriented to IPV and a nuclear family structure and the associated relational financial management.

1.5.1 Defining financial and economic abuse of older people

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.

For example, the WHO defines elder abuse as ‘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 the older person’.⁹ This definition was extended in the Australian Institute of Family Studies (AIFS) report *Elder Abuse National Research – Strengthening the Evidence Base: Research definition background paper*, by including ‘where there is a power imbalance between the party responsible and the older person’.⁷² These definitions are not specific to either DFV or financial and economic abuse but do highlight and link dependency, a breach of trust and harm and distress.

The National Plan to Respond to the Abuse of Older Australian (Elder Abuse) 2019-2023 discussed above, provides a specific definition of financial abuse of older people as:

...the misuse or theft of an older person’s money or assets. It can include but is not limited to, behaviours such as using finances without permission, using a legal document such as an enduring power of attorney for purposes outside what it was originally signed for, withholding care for financial gain, or selling or transferring property against a person’s wishes⁶⁰

The Elder Abuse National Plan does start to specify tactics of financial abuse of older people but there is no mention or acknowledgement of DFV. Consistent with much of the research to date, the definition does not address the context within which these tactics are perpetrated and does not readily distinguish between financial and economic abuse of older people in the context of DFV from the broader issue of elder abuse.

2 Research Questions

Four broad research questions and associated sub-questions were developed to inform each phase of this project in consultation with CBA:

What is the state of knowledge in Australia about economic abuse in DFV contexts?

- (a) How is economic abuse defined and measured in Australian research?
- (b) What does the Australian literature identify as the tactics of economic abuse in DFV contexts? What mechanisms are used to perpetrate economic abuse?
- (c) What tactics are criminal offences?

When does traditionally gendered financial management in the context of domestic and family relationships become abusive, and is there evidence of the co-occurrence of economic abuse with other forms of DFV?

- (a) Does the evidence identify the co-occurrence of other forms of DFV with economic abuse?
- (b) When does gendered financial management becomes coercive control/economic abuse in DFV contexts?

What are the intersections between economic and financial insecurity, hardship and economic and financial abuse?

- (a) What are the intersecting risk factors associated with such abuse, insecurity and hardship?
- (b) Is there evidence of protective factors associated with such abuse, insecurity and hardship?

What is the evidence on prevention and response approaches for addressing economic abuse in DFV contexts?

- (a) What is the evidence from Australian and international (i.e. New Zealand, Canada, United Kingdom (UK), United States (US)) literature on prevention and response approaches for addressing economic abuse in DFV contexts?
- (b) To what extent do the legal system and financial services industry in Australia recognise, prevent and respond to economic abuse as a form of DFV, and what is the evidence of the effectiveness of these prevention and response approaches?

This fifth evidence review addresses each of these research questions by identifying and analysing relevant literature from Australia and international jurisdictions with similar country contexts (i.e., New Zealand, Canada, UK, Ireland, and the US). The extent to which each review will directly address each of the four research questions is dependent on the available evidence.

It is important to note that older people may experience or perpetrate economic and financial abuse in their intimate partnerships as reported in Report One.²³ They may also be from a First Nations and/or culturally and linguistically diverse background (Reports Two²⁴ and Three²⁵ respectively), or they may be living with disability (Report Four). The following review of evidence includes articles and reports that focus on economic and financial abuse specific to older people and that is perpetrated within the context of DFV.

In addition to presenting the available evidence, each review will highlight gaps in the evidence base, key learnings and recommend areas for further research. The following results will be provided by question and sub-question.

3 Defining and measuring economic and financial abuse

Key Learnings

- Australian literature uses several definitions of economic and financial abuse of older people, but these definitions were often not specific to DFV. Economic and financial abuse was commonly 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. There was limited quantitative data examining economic and financial abuse against older people within the context of DFV.
- 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.
- There was no empirical evidence identifying economic abuse tactics (as part of DFV) when perpetrated against older people as criminal offences.

The review sought to identify the following from the Australian literature:

- definitions of economic and financial abuse perpetrated within the context of DFV specific to older people;
- how economic and financial abuse perpetrated within the context of DFV against older people is measured; and
- specific categories and tactics that constitute economic and financial abuse perpetrated within the context of DFV, and whether these tactics are criminal offences.

3.1 Definitions of economic and financial abuse

Table 1 Appendix B outlines the range of conceptual definitions of economic and financial abuse provided by the Australian literature. Studies tended to provide general definitions of terms such as ‘elder abuse’, ‘economic abuse’ and ‘elder financial abuse’ and did not provide definitions of elder financial abuse that were specific to a DFV context. Several studies adopted the definition of ‘financial elder abuse’ provided by the WHO as the illegal or improper use or exploitation of an older person’s funds or other resources.^{43, 46, 73-75} Financial elder abuse was also defined as the taking or misusing of an older person’s money, property or assets by someone in a position of trust^{45, 76} and without the older person’s knowledge or permission.⁷⁷

One study defined ‘elder abuse’, which includes financial abuse, as any act that results in harm to the older person occurring within a relationship of trust.⁷⁸ Another study adopted a broad definition of financial abuse to include unreasonably denying a family member financial autonomy or withholding the financial support needed for the person to meet reasonable living expenses.⁷⁹

Another study adapted the definition of economic abuse provided by Adams, Sullivan, Bybee and Greeson⁷⁰ as behaviours that ‘control a woman’s ability to acquire, use and maintain economic resources, thus threatening her economic security and self-sufficiency’.⁸⁰ Another study defined economic abuse as behaviours that directly interfere with women’s economic participation, status and wellbeing.⁸¹

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’.⁴³

The remaining studies did not define economic or financial abuse but instead described the various tactics or behaviours that constituted economic or financial abuse.⁸²⁻⁸⁵ For example, elder financial abuse may include misusing or misappropriating money, assets or property, fraud, theft, exploitation and pressure regarding wills and other legal documents such as Enduring Power of Attorney.⁴⁴

3.2 Measuring economic and financial abuse

Qualitative research methods, such as interviews, focus groups and case studies, were commonly used to examine the lived experience of economic and financial abuse for older people and their family members.^{44, 45, 74, 75, 85} For example:

- One study analysed the case files of older adults who had experienced financial abuse, in the form of the misuse of a Power of Attorney, and sought assistance from an advocacy organisation.⁴⁴ They found that financial abuse often co-occurred with other types of abuse, and that there was a need for improved education regarding Enduring Powers of Attorney to prevent abuse.

- One study conducted semi-structured interviews with older people to explore their experiences of DFV, including financial abuse, and discussed barriers to reporting financial abuse and possible service responses.⁸⁵
- One study conducted discussion groups with Greek, Italian, Vietnamese and English-speaking older people to explore their perceptions and experiences of financial abuse.⁴⁵

Qualitative methods were also used to gather a service provider perspective on the issue of economic and financial abuse.^{43, 80, 81, 83, 84} This included interviews and focus groups with service providers working in the DFV sector⁸¹ and support services for older people such as legal, aged care and health services.^{43, 83}

The remaining studies utilised a mixed methods approach (i.e., they collected both quantitative and qualitative data) to measure economic and financial abuse.^{46, 73, 76-79, 82} For example:

- Two studies used data from a national online survey for service providers, older people and their relatives.^{77, 78} The survey included a quantitative component where participants were asked to identify what they perceived to be the risk factors for the financial abuse of older people, such as the older person having diminished capacity or being dependent on family members for care. The survey also included a qualitative component where participants were asked to describe their perceptions and experiences of family mediation as a possible intervention to prevent or respond to financial abuse.
- One study conducted interviews with victims-survivors of financial abuse and service providers from legal, DFV and health services, and also included a quantitative component in the form of an online survey for victims-survivors.⁷⁹ Participants reported experiencing financial abuse alongside other types of abuse, as well as significant financial hardship after leaving the abusive relationship.

3.3 Tactics of economic and financial abuse

A total of 12 studies identified tactics used to perpetrate economic and financial abuse against older people.^{43-46, 74, 75, 77-79, 83-85} A complete list of tactics identified in the results of these studies be found in Appendix B Table 3. Tactics were only included if they were identified in the results of the studies.

Across the relevant identified studies, financial and economic control (66.7%; n=8) and financial and economic exploitation (66.7%; n=8) were the most commonly identified tactics reported in the literature. The most common specific tactics of economic and financial abuse were:

- misusing, exploiting, or stealing the older person's money, property or assets (66.7%; n=8);
- controlling the older person's access to money and assets (58.3%; n=7); and
- coercing or pressuring the older person to sign legal documents regarding financial or property arrangements (41.7%; n=5).

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. One study discussed the practice of 'strip mining' where the perpetrator strips the older person of their assets and then 'dumps' them in an aged care facility with no support.⁸³ Another study conducted interviews with older people to explore their experiences of financial abuse and identified the following tactics:

- perpetrators living in the older person's home and not contributing to household resources;
- refusing to repay loans or forcing the older person to pay off the perpetrators' debts;
- placing the older person into aged care arrangements that did not benefit them;
- using the older person's property, such as their home, car and phone; and
- incurring expenses in the older person's name.⁸⁵

These tactics often involved an element of manipulation, coercion or emotional pressure in order to separate an older person from their money or assets.⁴³ Perpetrators often used emotional blackmail in order to take advantage of the victim-survivor.^{43, 78} For example, one study described an adult daughter who refused to visit or communicate with their parents until they conceded to her demands for money.⁷⁸

The literature identified that a Power of Attorney could be misused to perpetrate economic and financial abuse.⁴⁴⁻⁴⁶ 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.⁴⁶

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.⁷⁹ Overall, evidence of economic and financial abuse perpetrated against older people in the context of IPV was limited. One study examining women's experiences of financial abuse within intimate partnership identified the following tactics of financial abuse perpetrated against older women:

- one partner keeping their financial situation a secret;
- one partner not contributing to household expenses;
- controlling the victim-survivors access to money;
- making the person liable for joint debts and loans;
- refusing to pay child support; and
- deliberately prolonging family law proceedings.⁷⁹

As noted in Report Two on economic and financial abuse in First Nations communities, older people may 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.^{19, 20} A more detailed discussion of humbugging within the context of economic and financial abuse in First Nations communities can be found in Report Two.²⁴

3.4 Not all tactics are criminal offences

There is limited research into the issue of whether certain tactics of economic or financial abuse constitute criminal offences.

In the one study identified for Report One,⁸⁶ economic abuse was broadly acknowledged as a criminal offence in Tasmania under section 8 of the *Family Violence Act 2004* (Tas). In most other Australian jurisdictions economic abuse may be included in the definition of DFV (or like terms) but is not a criminal offence per se unless the action itself would constitute a criminal offence outside the context of IPV.

The evidence review conducted for Reports One – Four did not identify any studies exploring whether certain tactics of economic or financial abuse constituted criminal offences. This may be in part because not all financial abuse is a criminal offence and where a particular tactic or offence is considered to be criminal, it would be prosecuted in the same way as non-DFV situations.

The Australian Financial Complaints Authority (AFCA) has attempted to distinguish between financial abuse that was criminal and what they termed as financial abuse that resulted from ‘improper conduct.’⁸⁷ The definition of criminal financial abuse used in their elder financial abuse report included conduct such as fraud, theft or obtaining financial advantage by deception. However, they argued some conduct may be considered improper rather than illegal because the act or omission may not be deliberately abusive or malicious, or a relationship of dependence may cloud the question of consent. Improper conduct was directly linked with an abuse of trust, where a trusted person persuades the elderly person to act in a way contrary to their interests or conduct results in personal gain from a person in a formal position of trust, such as the holder of a Power of Attorney.

Other than this report by AFCA, none of the studies explored whether certain tactics of economic or financial abuse constituted criminal offences. Non-empirical studies were excluded from this evidence review, and it is likely that studies exploring legislative responses to economic or financial abuse were non-empirical in nature and thus excluded. We will further explore whether tactics of financial or economic abuse are criminal offences in the upcoming review of the legal database search of legislation and case law.

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

Key Learnings

- 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 care-taking 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.

Previous reports in this series highlighted the potential for traditionally gendered financial management to mask or facilitate the occurrence of economic and financial abuse. Some evidence in this review noted how traditional gender roles and expectations may allow for economic and financial abuse to be perpetrated against older women.^{74, 88}

A New Zealand study on economic abuse conducted consultations with stakeholders from community services, financial institutions, government agencies and legal support services.⁸⁸ Stakeholders highlighted cultural considerations that may influence the perpetration and recognition of economic abuse in Māori and/or Pacific peoples. This included the intergenerational passing of norms from older to younger people, which may perpetuate gendered stereotypes, such as the expectation that older women undertake caring roles, including for adult family members.⁸⁸ Such expectations can adversely impact the financial independence of older women and place them at risk of economic abuse.⁸⁸

Another study highlighted how gender inequality and patriarchal attitudes may contribute to financial abuse of older parents.⁷⁴ The study noted that where there is gender inequality in inheritance norms due to patriarchal attitudes within a family, male adult children may have a sense of entitlement to their parents' assets, exerting power and control over their parents and disposing of their parents' assets without their approval.⁷⁴

Further evidence is required to better understand the extent to which traditionally gendered financial management may facilitate economic and financial abuse against older people. While Reports One²³ and Three²⁵ in this series highlighted how social and cultural norms that reinforce 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. Addressing this gap in the evidence will assist policymakers and service providers in developing more effective responses to economic and financial abuse amongst older people.

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

Key Learnings

- Economic and financial abuse co-occurred with a range of other forms of violence and abuse (e.g., physical abuse, psychological and emotional abuse, verbal abuse, neglect, threats, and other controlling behaviours) against older people within various relational contexts (e.g., intimate partner relationships, relationships with adult children or 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.
- Financial abuse may precede physical abuse by relatives.

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 including:

- physical abuse;^{40, 42, 82, 89-92}
- psychological/emotional abuse;^{41, 42, 75, 78, 79, 82, 83, 85}
- verbal abuse;^{74, 92}
- neglect;^{41, 89, 91-93}
- threats;^{38, 75, 83} and
- other controlling behaviours (e.g. isolation from friends, taking away the person's car, phone, computer, etc.).⁴⁴

Older people were found to experience a co-occurrence of economic and financial abuse with other forms of violence and abuse within a range of relational contexts, including from:

- intimate partners;^{79, 82, 92, 93}
- adult children;^{38, 40, 41, 44, 75, 78, 83, 90, 92, 93} and
- other relatives (e.g., grandchildren, nephews).^{90, 92, 93}

Additionally, one study highlighted how such co-occurrence may also take place when a person experiences abuse or mistreatment from more than one perpetrator.⁷⁴ An Australian study on financial abuse of older people included a case study based on interviews with

older people or their families was developed and examined.⁷⁴ The case study described an older woman who not only experienced financial abuse by her adult son, who was taking control and disposing of his parents' assets without their permission, but also from her husband, who frequently put her down verbally.⁷⁴

5.1 Psychological/emotional abuse and threats could be tactics of economic and financial abuse

There was evidence on how perpetrators may use psychological or emotional manipulation and threats to commit economic and financial abuse against older people. As some of the tactics listed below demonstrate, a perpetrator may leverage issues relating to the care and social support of the older person to financially exploit them.

- In an Australian study involving older people and their families, one participant noted how a daughter had refused to communicate with or visit her parent unless they acceded to her demands for money and assets, thereby using emotional abuse to financially abuse her parent.⁷⁸
- Several participants in a US study on elderly Korean immigrants' perspectives of financial abuse defined financial abuse as including situations where adult children threaten their parents to give them money or abuse their parents for refusing to give them assets.³⁸
- In a study on the financial management of older people's assets, professionals working in related sectors highlighted how adult children may use psychological tactics and threats to coerce their parents into making financial contributions to them.⁸³ These include making their parents feel worried that they might be evicted from the home or sent to a residential care facility if they do not make the contributions, and threatening to prevent their parents from having contact with their grandchildren if they do not give in to financial demands.⁸³
- An Australian publication on emotional vulnerability of older people from culturally and linguistically diverse backgrounds to financial exploitation included a case study that involved a woman who threatened to abandon her older mother if she allowed her other adult children to visit her.⁷⁵ In doing so, she was able to socially isolate her mother, facilitating the perpetration of financial abuse against her.⁷⁵

These findings are consistent with Report One,²³ which found that economic and financial abuse may not merely co-occur with other forms of violence and abuse but may be heavily intertwined with them as the perpetrator may use tactics such as psychological and emotional abuse, as well as threats, to perpetrate economic and financial abuse.

5.2 Financial abuse may precipitate physical abuse

One study identified financial exploitation as a potential precipitant of physical abuse amongst older people.⁴⁰ The study analysed legal records from adjudicated cases of physical elder abuse and found that it was not uncommon for such abuse to occur as a response to the victim-survivors expressing an inability or refusal to continue providing the perpetrator with financial support, or due to an escalation in a dispute over theft or property destruction by the perpetrator.⁴⁰

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

Key Learnings

- There is evidence that economic and financial abuse can cause financial hardship for older people.
- Economic and financial abuse can have flow-on consequences for different aspects of the older person's economic security, including their employment and housing security.
- More research is required to assist in the development of appropriate responses for older people experiencing economic and financial abuse.

6.1 Economic and financial abuse can lead to financial hardship and insecurity

Consistent with the findings of Report One,²³ studies in the current review highlight how economic and financial abuse can cause economic and financial hardship and have significant flow-on effects for the older person's economic and security.

One study demonstrated how financial abuse can have an impact on employment. In an Australian study on financial abuse, there was evidence from an older woman that the financial and psychological abuse that she had experienced from her ex-partner had adverse impacts on her self-confidence and ability to work.⁷⁹ Another older woman who participated in the study described how her husband leveraged his status as a high profile business owner in the regional area they worked in to smear her professional reputation and prevent her from getting employment post-separation.⁷⁹

The same study also highlighted how financial abuse could result in issues with debt amongst older people. One older woman described how her former husband had accrued large amounts of debt without her knowing.⁷⁹ This had negative impacts on her financial security, as she had to draw on her own financial resources to pay off the loans and faced financial barriers to paying for legal representation to pursue a property settlement with her former husband.⁷⁹

Financial hardship and debts resulting from financial abuse can have an impact on the economic security of older women. In an Australian study on elder abuse intervention outcomes, some participants reported financial hardship and outstanding debts that resulted from financial abuse perpetrated against them by family members.⁸⁵ In one case, an older woman was worried that she would have to sell her house to pay off the debt.⁸⁵

Further research is required to better understand the various ways in which economic and financial abuse can create economic and financial hardship and insecurity, including in the

form of housing insecurity, for older people. Identifying the range of economic and financial impacts of such abuse on older people will assist policymakers, service providers and financial institutions in developing interventions that are targeted at the specific needs of older people.

6.2 Factors contributing to economic and financial hardship or insecurity in the context of economic abuse

Key Learnings

- Older women may have less opportunities to rebuild their finances following financial abuse.
- Barriers to detecting and responding to economic and financial abuse of older people include:
 - reluctance by older people to report the abuse, particularly where a family member is the perpetrator;
 - hesitancy from 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 review also identified a range of risk factors that may increase the risk of economic and financial abuse for 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, 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.

Key Learnings

- **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, poor 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 with a gambling problem, having a family member who is unemployed or poor, having a family member with a particular religious or spiritual belief,^b feeling like they were coerced into granting Power of Attorney to family member, and lacking knowledge on Enduring Power of Attorney and its consequences.

Older women may encounter specific barriers in relation to rebuilding their finances following economic and financial abuse. A study involving interviews with advocates who were involved in the development and implementation of services and supports for women affected by violence noted that older women may have little opportunity to recover from the impacts of financial abuse later in life.⁸¹

Previous reports in this series identified barriers to detecting and responding to economic and financial abuse.²³⁻²⁵ Similarly, the current review noted challenges associated with this in the elder abuse context.

- In one study, service providers identified several barriers to identifying financial abuse of older people by family members, including an unwillingness to report the abuse due to concerns about family relationships and the belief that issues relating to finances are private matters.⁷³ Other barriers included a fear that if service providers are alerted to the situation and begin making inquiries, the service providers may experience abuse from the older person's family.⁷³ The study also identified a hesitation on the part of service providers to intrude on the older person's life may also be a barrier to detecting abuse.⁷³
- In a Northern Ireland study on safeguarding staff's^c experiences of managing financial abuse cases, staff noted that victims-survivors may be reluctant to pursue cases of financial abuse due to fears that they would be abandoned or left without anyone to care for them.⁹⁴

^b The study did not make reference to a specific religion or spiritual belief.

- Several participants identified challenges in protecting older people who were found to have capacity to independently manage their finances, but who nonetheless were experiencing financial abuse due to other factors, such as undue influence from a family member.⁹⁴ Participants reported being unsure of how to sufficiently protect older people in these circumstances.⁹⁴
- A Canadian study examined the perceptions of elder abuse within marginalised groups.^d One participant – a Chinese-speaking woman who was a sponsored immigrant – described her experiences of financial and emotional abuse by her adult children but stated that she was unable to leave due to the fact that she was not eligible for government assistance.⁴¹ This highlights how older people who are migrants may experience additional barriers to leaving violent situations due to structural factors that impede on their capacity to achieve financial independence.

Additionally, one study examined the characteristics of elder mistreatment and found that amongst elderly victims who experienced hybrid financial abuse (i.e. experienced financial abuse as well as physical abuse and/or neglect), such abuse may have continued because victims were more likely to feel that preserving the status quo was better than the alternative (e.g. being placed in a nursing home).⁹¹

In Report One examining intimate partner violence and economic abuse, the evidence suggested that people affected may not always recognise their experiences as abuse per se. While there was no specific comment made regarding this point in the resources included in this review, it is possible that this same dynamic exists for some older people.

6.3 Factors contributing to economic and financial abuse victimisation

Similar to the previous reports,²³⁻²⁵ this review identified various factors that may increase the risk of older people experiencing economic and financial abuse, including sociodemographic, cultural, relationship, health, attitudinal and institutional factors.

6.3.1 Risk factors for economic and financial abuse victimisation

(a) Sociodemographic factors

Several studies identified sociodemographic factors that may contribute to economic and financial abuse victimisation amongst older people. There was evidence suggesting that culturally and linguistically diverse (CALD) status may contribute to such victimisation.

^c Safeguarding staff include investigating officers, nurse specialists, social workers, safeguarding specialists and other relevant frontline practitioners.

^d E.g., Aboriginal people, lesbian women, refugees and immigrants, elder abuse survivors, people with severe mood disorders, family caregivers of older people with dementia, and peer support volunteers who work with older people.

In a study involving surveys of CEOs and service providers who work with older people and their families, older people from CALD communities (31.1% of CEOs; 30.0% of service providers) and older people with limited English proficiency (37.2% of CEOs; 43.1% of service providers) were identified as being at greater risk of financial abuse by their relatives.^{77, 78} Other studies have also highlighted how language barriers may increase older people's vulnerability to financial abuse.^{39, 75} Older people with a lack of English proficiency may become reliant on their adult children to manage their finances, leaving them at risk of financial abuse by their children.³⁹ Additionally, they may be manipulated into signing financial documents (e.g. wills) that they do not understand.⁷⁵

It is important to note that several studies suggested that cultural or racial background and migrant status may not be significant risk factors of economic and financial abuse victimisation amongst older people. In two US studies on elder mistreatment, race was not a significant predictor of current financial mistreatment by family.^{35, 36} Additionally, a Canadian study on IPV amongst older people found that being an immigrant was not significantly associated with financial abuse victimisation by a current or former spouse or partner.⁹⁵

The review also identified other sociodemographic factors that may increase older people's risk of economic and financial abuse victimisation, including being female,⁹⁵ Indigenous status,^{77, 78} and residing in a rural or remote area.^{77, 78}

(b) Relationship factors

Certain relationship characteristics may influence the risk of abuse of older people. For example, in a Canadian study of older people, being divorced or separated, not being a widow, and having spent less than 30 years together were significantly related to financial abuse by a current or former spouse or partner.⁹⁵

One study examined co-occurring financial abuse with physical abuse and/or neglect amongst elderly people.⁸⁹ In that study, all cases with such co-occurrence involved perpetrators who were relatives of the elderly people.⁸⁹ Being a widow or widower was found to be significantly related to experiencing these co-occurring forms of abuse.⁸⁹

Several studies showed dynamics of trust and dependence within relationships may also influence the risk of economic and financial abuse of older people.

- In an examination of perceptions of elder abuse amongst older people from marginalised groups,^e one participant noted financial abuse includes children abusing the trust that their parents place in them when providing them access to their bank accounts.⁴¹
- Surveys of CEOs and service providers from organisations working with older people and their families identified older people who were dependent on family members for care as being at risk of financial abuse by their relatives (76.8% of CEOs; 80.6% of service providers).^{77, 78}

^e E.g., Aboriginal people, lesbian women, refugees and immigrants, elder abuse survivors, people with severe mood disorders, family caregivers of older people with dementia, and peer support volunteers who work with older people.

- An Australian publication analysed a case study on financial abuse that was developed from interviews with older people and their families.⁷⁴ The case study involved an elderly couple who was being financially abused by their adult son, on whom they were heavily reliant to perform errands.⁷⁴ The case study highlights how such dependency may facilitate the financial abuse of older people.⁷⁴
- In a study on elder mistreatment amongst Chinese and Korean immigrants in the US, language and cultural barriers and lack of familiarity with US socio-economic systems were identified as factors that could lead to dependence on their children to manage their finances, increasing their risk of financial exploitation.³⁹
- In a case study on financial exploitation, an older woman was dependent on her adult daughter due to her disconnection from her culture and family, making her more vulnerable to financial exploitation.⁷⁵

Dynamics of dependence may also influence the risk of co-occurring forms of DFV amongst older people. In a study that examined cases of hybrid financial abuse (i.e. experiencing financial abuse as well as physical abuse and/or neglect) of elderly people, all of which involved perpetrators who were relatives of the victims-survivors, victims-survivors of such abuse were found to be characterised by physical dependence on the perpetrators.⁸⁹ Perpetrators in this context were typically dependent on victims-survivors for finances and housing.⁸⁹ The study demonstrates how the interplay of different forms of dependence between older people and their family members may contribute to older people experiencing financial exploitation alongside other forms of DFV.

As older people in one study noted, it may be ‘too difficult’ to protect themselves from relatives and the potential risk that such relatives may perpetrate financial abuse against them.⁴³ In these circumstances, older people said that they just had to trust that their relatives would not abuse them.⁴³

The review identified two additional circumstances where the risk of economic and financial abuse might be higher for older people:

- where a financial or business relationship exists between the older person and their family; and
- where an older person is in charge of managing the finances of a family member.

The risk of economic and financial abuse victimisation may be higher where a financial or business relationship exists between the older person and their family. This was evident in a study where some CEOs and service providers from organisations working with older people and their families identified that older people who are in business with or share a farm with a family member may be at an increased risk of experiencing financial abuse by them (22.6% of CEOs; 30.0% of service providers).^{77, 78}

Additionally, an older person who is in charge of managing the finances of a family member may be at greater risk of financial abuse by that relative.⁴² This was demonstrated in a study of older people with adult relatives with psychiatric disorders, which found that when an older person was acting as a representative payee for their relative with

psychiatric disorders, they were significantly more likely to report experiencing financial abuse by the relative.⁴² This may be because the older person's role as representative payee may be a source of conflict, as the relative may perceive the older person's management of their income as unfair and perpetrate financial abuse in retaliation.⁴² The study also found that older people who engage in greater limit-setting with their relative with psychiatric disorders were at a significantly greater likelihood of reporting financial abuse.⁴² However, it was unclear whether such limit-setting was in response to the abuse, or preceded the abuse and was a source of conflict within the relationship.⁴²

(c) Social factors

Social factors may also influence an older person's risk of experiencing economic and financial abuse. For example, in a study on community attitudes on financial elder abuse, it was noted that older people may feel pressure to financially assist their children or grandchildren out of fear that they would be abandoned if they do not do so.⁴³ As previously noted in this review, perpetrators may even leverage these issues to psychologically or emotionally manipulate older people into financially assisting them.

However, the evidence on the potential for social support to influence the risk of economic and financial abuse of older people was mixed.

- A case study analysis of the financial exploitation of an older woman by her adult son identified isolation and lack of emotional support after the death of her husband as contributing to her risk of exploitation.⁹⁶ This contributed to her relying on her son and agreeing to give him access to her finances,⁹⁶ which facilitated his financial exploitation of her.⁹⁶
- Surveys of CEOs and service providers from organisations working with older people and their families revealed that 41.5% of CEOs and 45.0% of service providers were of the view that older people with no or only limited informal support networks may be at an increased risk of experiencing financial abuse by their relatives.^{77, 78}
 - The same study also identified older people with family members who live a long distance away from the older person or from one another as potentially being at greater risk of financial abuse (22.6% of CEOs; 18.1% of service providers).^{77, 78}
- In a US study on elder mistreatment, low social support was initially found to be significantly associated with a greater likelihood of financial mistreatment by a family member.³⁶ However, further analysis showed that low social support was not a significant predictor of such mistreatment once other factors were accounted for.³⁶

Where an older person is cared for by family who have no or limited support networks or access to services, the older person may also be at a significantly increased risk of financial abuse by their family.^{77, 78}

(d) Health factors

Studies highlighted health factors that may increase the likelihood of individuals perpetrating economic and financial abuse against older people. The review also identified health factors that may be risk factors for economic and financial abuse victimisation amongst older people. For example, in two studies on elder mistreatment, older persons who need assistance with activities of daily living (ADL) were found to be significantly more likely to experience financial mistreatment from a family member than those who do not require such assistance.^{35, 36}

Consistent with Report Four, this review identified older people with a disability as being at a higher risk of experiencing financial abuse.

- A quantitative study of risk factors for IPV amongst older people found that having a disability was associated with a significantly higher probability of experiencing financial abuse by a current or former spouse or partner.⁹⁵
- Surveys of CEOs and service providers from organisations working with older people and their families found that 49.4% of CEOs and 55.0% of service providers identified older persons living with a disability as being at an increased risk of financial abuse by their relatives.^{77, 78}

The capacity of an older person to independently manage their finances may also be influenced by health issues.

- In an Australian study on financial abuse of older people by their family members, 70.1% of CEOs from organisations working with older people and their families and 81.9% of service providers from these organisations reported that older people with diminished capacity due to factors such as, dementia or mental illness, may be at greater risk of financial abuse by their relatives.^{77, 78}
 - The adult children of older people also reported that they were concerned about the impact of factors such as dementia, memory loss and Alzheimer's on their parents' capacity and vulnerability to financial abuse, including by family members.⁷⁸
- A publication analysed a case study involving the financial exploitation of an older woman by her adult son and identified the woman's history of mental health issues as affecting her capacity to make decisions, placing her at greater risk of abuse.⁹⁶

Evidence on the potential for poor health to be a risk factor for economic and financial abuse was mixed.

- One study examined the financial abuse of elderly people and identified poor health to be significantly related with hybrid financial abuse of elderly people.⁸⁹ All of the cases of hybrid financial abuse in this study involved perpetrators who were relatives of the victim-survivor.⁸⁹
- In a study of elder mistreatment, initial analysis showed that poor health was significantly associated with financial mistreatment by a family member.³⁶ However, further analysis demonstrated that poor health did not significantly predict such mistreatment once other factors were accounted for.³⁶

- An analysis of factors associated with elder mistreatment did not find a significant relationship between poor health and the financial abuse of older people by family members.³⁵
- Similarly, in an examination of the risk factors for IPV amongst older people, older people with fair or poor health were not found to be at a significantly increased risk of experiencing financial abuse by a current or former spouse or partner.⁹⁵

Characteristics relating to the health of perpetrators may also contribute to the economic and financial abuse of older people. A number of studies noted how mental health and substance use factors may influence individuals' risk of perpetrating economic and financial abuse against older people.

- In a US survey of older people with an adult relative with psychiatric disorders, older people whose relatives with psychiatric disorders had not regularly attended mental health treatment in the previous 6 months or who used illegal drugs within that time period were significantly more likely to report financial abuse by these relatives.⁴²
- In a study of older women with relatives with psychiatric disorders, 20% of respondents reported that their relative with psychiatric disorders had perpetrated financial abuse against them within the last 6 months.⁹⁷ This suggests that older women with relatives with psychiatric disorders may be at risk of financial abuse.
- Interviews with service providers and stakeholders from organisations who have data on the financial abuse of older people noted that adult children with mental illness or substance use issues may become co-dependent with their parent(s) and exploit their parent's income.⁴⁶
- An Australian study on the financial management of older people's assets highlighted cases involving grandchildren with substance use issues bullying their grandparents to provide them with money to support their drug use.⁸³ In circumstances where grandparents were not able to provide such money, there was evidence that their grandchildren stole goods from them to exchange for money or drugs.⁸³
- An analysis of surveys of older people has identified respondents who have a partner who drinks more heavily or frequently as having a significantly greater likelihood of reporting financial abuse by their current partner.⁹⁵
- In an Australian study, having a family member with a drug or alcohol problem (78.0% of CEOs; 79.4% of service providers) or who has a mental illness (59.8% of CEOs; 56.9% of service providers) were identified by CEOs and service providers from organisations working with older people and their families as risk factors for financial abuse of older people by their relatives.^{77, 78}

(e) Attitudinal factors

Attitudinal factors may also play a role in influencing older people's risk of economic or financial abuse victimisation. The risk of economic and financial abuse of older people may be increased in circumstances where family members express a sense of entitlement to the older person's assets. This was evident in a study discussed earlier in this report, which noted that patriarchal inheritance norms may lead to male adult children developing a sense of entitlement to their parent's assets, which may facilitate perpetration of financial abuse.⁷⁴ Other studies in this review identified similar findings.

- One participant from a US study on financial exploitation of older people in rural areas described how she had taken over the management of her mother's finances after her mother began to lose her memory.⁹⁸ She did this despite having no formal legal authority to do so.⁹⁸ The study highlights how the participant's conduct amounted to inadvertent financial abuse and notes that adult children may tend to perceive themselves as 'de facto heirs', and may make financial decisions on behalf of their parents based on the assumption that their interests and rights are consistent with that of their parents.⁹⁸
- In an Australian study on community attitudes towards financial elder abuse, participants noted that children may sometimes demonstrate a sense of entitlement to their elder relative's finances or assets that is inappropriate, due to expectations that they will one day inherit these finances and assets.⁴³ This sense of entitlement was identified as a potential risk factor for financial abuse.⁴³
- An Australian study involving CEOs and service from organisations working with older people and their families providers identified having a family member with a strong sense of entitlement to the older person's possessions or property as a risk factor for financial abuse of the older person (78.0% of CEOs; 84.4% of service providers).^{77, 78}
- Interviews with professionals in sectors related to financial management amongst older people revealed that children may have the attitude that their parents' assets also belongs to them, with interviewees reporting that such attitudes occurred less frequently in CALD communities than amongst people from English speaking backgrounds.⁸³

(f) History of abuse factors

History of abuse factors were also identified as influencing the risk of economic and financial abuse victimisation amongst older people. In an Australian study, some CEOs and service providers from organisations working with older people and their families identified having a family member with a history of using violence or abuse as a risk factor for financial abuse of older people by their relatives. If the older person feels frightened of a family member, or has been a victim of violence or abuse from a family member, they may also be at an increased risk of financial abuse.^{77, 78} At the same time, the study also noted that if the older person had abused their children in the past, they may be more vulnerable to financial abuse by their relatives.^{77, 78}

Similarly, in a study examining cases of hybrid financial abuse of elderly people, all of which involved perpetrators who were relatives of the victim, having a history of childhood family violence was found to be significantly related to hybrid financial abuse.⁸⁹

(g) Cultural factors

There was some evidence that cultural factors may affect the risk of economic and financial abuse of older people.

- A US study on elder mistreatment in Chinese and Korean communities highlighted how cultural norms that place an emphasis on family harmony and collectivism may increase the risk of elderly people in these communities being financially exploited by their adult children.³⁹
- An Australian study involving CEOs and service providers from organisations that work with older people and their families identified that certain cultural beliefs or customs about the finances and assets of older people, as well as cultural attitudes towards older people and ageing may contribute to older people's risk of financial abuse by their family members.^{77, 78}
- An examination of intergenerational management of older people's assets noted that in a number of CALD communities, there may be cultural expectations that older parents will live with or near their adult children.⁸³ Older parents may agree to financially contribute to their adult children's household in exchange for living with them.⁸³ However, when such living situations do not work out, older parents may lose control of their equity.⁸³

Additionally, a systematic review of the literature on elder abuse in American Indian communities noted how studies often discussed financial exploitation alongside cultural beliefs around the duty of resource sharing within families.⁹⁹

(h) Structural factors

Structural factors relating to service delivery also appear to contribute to the risk of older people experiencing economic and financial abuse. An Australian study identified several factors that may affect services for older people and influence their vulnerability to economic and financial abuse.^{77, 78}

These included:

- a lack of awareness of the issue of financial abuse among service providers;
- inadequate service provision for older people;
- poor communication or collaboration between agencies and professionals;
- professionals being hesitant to intervene in family matters; and
- inadequate legislation addressing financial abuse of older people.^{77, 78}

(i) Other factors

Several other factors were identified as risk factors for economic and financial abuse of older people. These included the following:

- older person not using social services, or has no or only limited access to support services;^{35, 77, 78}
- older person lacks financial support;⁹⁶
- older person has limited awareness of rights or entitlements, or of financial or other services;^{77, 78}
- older person felt coerced into giving a family member Power of Attorney;^{77, 78}
- older person lacks knowledge about Enduring Power of Attorney and the consequences of granting one.⁴⁴
- older person has no or limited access to their resources (e.g., money, housing);^{77, 78}
- family members of older person have poor communication;^{77, 78}
- older person has family member with a gambling problem;^{77, 78}
- older person has family member who is unemployed or poor;^{77, 78} and
- older person has family member who has particular religious or spiritual beliefs. ,^{77, 78}

6.3.2 Factors affecting recognition of economic and financial abuse

Several factors may limit an individual's ability to recognise economic and financial abuse of older people.

In a US study on perceptions of elder financial abuse, participants were presented with two vignettes on financial mistreatment.¹⁰⁰ The first vignette involved a child or paid caregiver withdrawing the money of an older woman.¹⁰⁰ Participants were significantly more likely to perceive the situation in the vignette as constituting financial abuse when the perpetrator was a paid caregiver than when the perpetrator was a child.¹⁰⁰ Additionally, women participants were less likely to perceive the situation as financial abuse when the amount of money withdrawn was on the lower end of the scale (i.e. \$1000, as opposed to \$5000 or \$10,000). The study notes that this may be because women may be more hesitant to report financial abuse and disrupt the relationship with family members or caregivers.¹⁰⁰

The second vignette involved an older woman who signed ownership of her home to a family member.¹⁰⁰ Once again, the relationship between the victim and perpetrator was found to be important, with participants being more likely to perceive the situation in the vignette as financial abuse when the perpetrator was an extended rather than close family member.¹⁰⁰ Participants of non-White ethnicity were also significantly less likely to perceive the situation in the second vignette as financial abuse.¹⁰⁰

At the same time, there was also evidence that cultural factors may influence what one identifies as economic and financial abuse.

- A US study identified several forms of financial abuse that were unique to the sociocultural context of Korean immigrant communities.³⁹ In one example, an elderly woman experienced financial abuse when her husband refused to file immigration papers for her, whilst also using her financial assets and exploiting her caregiving labour.³⁹ Another example that was identified involved adult children who did not provide their elderly parents with regular allowances.³⁹ This was perceived by participants in the study as at odds with Korean cultural values of filial duty.³⁹
- In a study that examined how elderly Korean immigrants in the US define financial abuse, 46% of participants identified a culture-specific definition of financial abuse that appeared to be linked to the concept of filial piety.³⁸ These participants identified that the failure of adult children to financially support their elderly parents could be construed as financial abuse.³⁸ Participants with greater levels of cultural adherence to Korean traditional norms of filial piety in elder care were significantly more likely to identify such conduct as financial abuse.³⁸
- An Australian study on the intergenerational management of older people's assets identified that older people from CALD backgrounds may be driven to financially assist and provide loans to family members.⁸³ Even when family members are unable to repay such loans, older people from CALD backgrounds may not necessarily perceive such behaviour as intentional financial mismanagement due to the emphasis that they place on the value of family and intergenerational relations.⁸³

7 Preventing and responding to economic and financial abuse

Key Learnings

- There are several barriers faced by service providers in responding to financial abuse of older people, including:
 - the reluctance of the older person to disclose the abuse;
 - privacy concerns;
 - a lack of resources or being too busy 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.
- 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.

The literature identified a range of prevention and response approaches for addressing economic and financial abuse against older people.^{37, 43, 44, 73, 76, 77, 80, 83-85, 92, 96, 99-105}

This section begins by examining the international literature on legal system and financial institution response to economic and financial abuse. It then provides a summary of the Australian and international evidence on other types of responses to economic

and financial abuse. It concludes by reviewing the Australian literature on responses to economic and financial abuse specific to the legal and financial services industries.

7.1 Legal system responses

The international literature examined legal system responses to economic and financial abuse against older people.^{37, 92, 102, 104, 105} Responses should recognise that the victim-survivor may be reluctant to report the abuse, particularly when the perpetrator is a close family member.⁹² Disclosing abuse perpetrated by a close family member may be considered a violation of a trusting relationship between the victim-survivor and perpetrator.³⁷

One US study conducted interviews with older women who had experienced IPV, including financial abuse.¹⁰⁴ Some participants reported that they wanted to receive legal advice in order to deal with the abuse. Participants also reported being told that they had no legal rights to their homes and property and reported giving up their rights in order to move forward with their lives. Another study of financial incapacity among older adults suggested that services working with older people should have knowledge of legal services so that they make referrals for their clients when necessary.¹⁰⁵

Another study suggested that where cases of elder financial exploitation are prosecuted in court, the health status of the victim-survivor may influence the outcome of the case.¹⁰² In this study, a sample of undergraduate students and community members were presented with a fictional criminal case where it was alleged that an older woman's son had, without her consent, taking additional money from her while doing her grocery shopping. As noted in Report Four, participants were significantly more likely to believe the perpetrator when the older person was described as having a cognitive impairment.

7.2 Financial service responses

One study from the UK examined the detection and prevention of elder financial abuse by conducting interviews with banking professionals.¹⁰¹ Participants discussed the challenges of cases where the financial abuse of an older person is perpetrated by a family member. One banking manager suggested that there was a 'fine line' between financial abuse and the family member 'helping out' their elderly relative, meaning that the older person was often unable to recognise the abuse. Participants also reported experiencing the following barriers to responding to financial abuse within the banking industry:

- Issues surrounding policy and legislation, particularly privacy concerns and data protection.
- Barriers related to the work environment, such as being 'too busy' to deal with suspected financial abuse.
- The complexity of financial abuse perpetrated by family members.
- Lack of experience in identifying and appropriately responding to cases of financial abuse.

Participants reported a need for guidance and training tools to help them accurately identify the warning signs of financial abuse and make appropriate decisions when these cases arise. While this study was conducted in the UK, it is reasonable to hypothesise that the findings may be able to be generalised to other countries, including Australia.

Financial professionals conducting assessments of an older person's financial decision-making ability may assist in preventing financial exploitation. The Lichtenberg Financial Decision Screening Scale (LFDSS) was developed for frontline professionals, including those in the financial services industry, to assess decision-making ability when an older person is making a significant financial decision.¹⁰³ The professional administers the scale verbally to the older person. For example, a 68 year-old woman was considering buying a home for her unemployed grandson despite having a limited income and resources. When the LFDSS was administered, it was discovered that the woman did not understand the financial risks involved and the consequences if her grandson was unable to pay the mortgage, and she was eventually dissuaded from purchasing the property. Overall, the LFDSS was found to be effective in identifying older people who may be at risk of financial exploitation.

7.3 Aged care services

The literature highlighted that aged care services and other services providing support to older people should be equipped to prevent and respond to economic and financial abuse.^{43, 73, 84, 94}

An Australian study explored the financial abuse of older people by a family member by administering a survey to aged care service providers.⁷³ They found that while service providers were often able to recognise when financial abuse was occurring, they faced challenges to successfully intervening in these matters. Challenges that service providers reported encountering included:

- Reluctance of older people to report abuse due to fear of retaliation or breakdown in family relationships or a belief that financial issues within families are a private matter.
- The need to gain consent from the older person before the service provider could take action.
- The risk that the family member would withdraw the older person from the service.
- A lack of resources, including lack of time and funding, particularly among services operating in rural areas.

Participants suggested that these barriers could be addressed by the mandatory reporting of financial abuse to an adult protection service, legislation to protect the older person and prevent the perpetrator from withdrawing them from services, and funding specifically targeted to addressing financial abuse of older people.⁷³

Another study conducted focus groups with aged care workers to explore their attitudes and experiences of financial abuse.⁴³ They suggested that younger people require education about money management so that they would not require financial assistance from their elderly parents in the future.

A rapid evidence review on how aged care employees conceptualise and identify elder abuse found that employees may have limited experience in identifying and responding to financial abuse.⁸⁴ While this study tended to focus on abuse perpetrated by residential aged care employees, there was some evidence that higher rates of financial abuse among care facilities were reported in relation to family or friends as perpetrators rather than employees.

One study conducted in Northern Ireland examined responses to the financial abuse of older people by conducting focus groups with service providers working with older people, including social workers and nurses.⁹⁴ Participants discussed how structural issues relating to policy and legislation often prevented cases of financial abuse from being prosecuted. One participant noted that employees were often not sufficiently trained to inquire about financial abuse with their clients. There was also a need for greater clarity in situations where an older person is deemed to have capacity to make financial decisions, but an employee is concerned that financial abuse is occurring.

7.4 Other types of responses

An effective response to economic and financial abuse against older people may require the involvement of many stakeholders,⁹⁶ in addition to the above-mentioned sectors.

Family mediation was suggested as a potential intervention to address financial abuse against older people in two Australian studies.^{44, 77} In one of the studies, a survey was distributed to service providers who work with older people and their family to identify risk factors for financial abuse and examine the effectiveness of family mediation as a strategy to prevent abuse. Mediation may assist the older person and their families to have difficult conversations and settle disagreements in a way that prioritises the older person's rights and safety. The study concluded that family mediators require knowledge in the following areas to effectively respond to financial abuse:

- Family mediation knowledge and skills, including counselling skills and an understanding of a family-centred approach.
- Knowledge and understanding of the history of the family and their social and cultural dynamics.
- Knowledge of aged care and the cognitive aspects of ageing.
- Financial and legal knowledge, including referral options and local support services.

In one US study examining elder abuse among Native American communities, effective interventions for elders who may be vulnerable to financial exploitation were identified.⁹⁹ These included services to reduce the caregiving burden experienced by elder and money management programs.

Another US study examined the prevalence and impact of financial incapacity among older adults with a cognitive impairment and found that health professionals do not always have the training and expertise needed to respond to financial abuse.¹⁰⁵ They suggested that

health professionals should be trained to respond to suspected financial impairment and financial abuse. Health professionals should ask patients and their caregivers targeted questions to assess the risk of financial abuse, including questions assessing:

- the general environmental demands placed on the patient in managing their finances;
- changes from the patient's baseline level of financial functioning; and
- whether the patient has experienced any financially abusive behaviours.

7.5 Australian legal and financial service responses

The Australian literature suggests that financial services and the legal sector have a key role to play in responding to economic and financial abuse against older people.^{43, 44, 73, 76, 80, 83, 85}

7.5.1 Legal system responses

Several Australian studies considered legal system responses to prevent and respond to economic and financial abuse against older people.^{43, 44, 73, 80}

Legal tools and resources may be useful in preventing economic abuse against older people.^{44, 80} One study conducted cross-sectoral consultations with key stakeholders from government, financial, DFV and community sectors to examine the issue of economic abuse. Participants provided examples of tools to assist in identifying and responding to financial abuse, such as practical guides for older people who wish to share their property or assets with family members. These guides should outline the practical considerations that older people should be aware of before making significant financial decisions and provide advice on how to have in-depth discussions with family members in order to avoid future conflict. Other helpful resources identified by the participants included guidelines for lawyers on how to detect and address financial abuse experienced by their older clients.

The Australian literature established that a Power of Attorney may be misused in order to perpetrate economic and financial abuse against an older person.⁴⁴⁻⁴⁶ Analysis of case files from a non-profit advocacy organisation revealed several barriers to service provision in these cases.⁴⁴ The older person was often unable to access independent legal advice due to the high cost of such services or because the perpetrator purposely preventing them from accessing them. It was concluded that improved education regarding Power of Attorney is needed to prevent financial abuse of older people.

7.5.2 Financial service responses

The Australian literature also examined regulations, policies and procedures that exist within the financial services industry to identify, prevent and respond to economic and financial abuse of older people.^{43, 76, 83, 85}

One study conducted interviews with service providers to explore approaches in managing older peoples' assets in the context of intergenerational asset transfers.⁸³ They identified best practice as including the following:

- The older person should obtain professional advice on how to plan and finance their lifestyle, including how to manage their assets in order to meet their needs during retirement.
- The older person should obtain professional advice on how to best use legal structures to maintain control over their assets, and ensure their assets are in trusted hands should they lose capacity.

It was suggested that the banking and financial sector should develop training for frontline employees to identify financial abuse and respond appropriately. The study also recommended that government and non-government organisations should increase access to high quality, low cost and confidential financial advice services for older people and promote education about financial mismanagement.

Another study reinforced the importance of education tools tailored to banking industry guidelines and policies to improve employees' knowledge of financial abuse to protect older customers.⁷⁶ As noted in Report Three, older people and those from CALD backgrounds may face challenges in accessing mainstream services and may instead rely on family members to manage their finances, potentially increasing their vulnerability to exploitation and abuse.⁸³

In a study of community perceptions and experiences of financial abuse, it was suggested that professional involvement or formal regulations for financial transactions occurring within families could assist in preventing financial abuse.⁴³ Older people should also routinely consult financial and legal professionals when making significant financial decisions.

Another study conducted interviews with clients from a senior rights service to explore their experiences of financial abuse and intervention effectiveness.⁸⁵ Financial abuse often left the participants with ongoing financial difficulties, including outstanding debts incurred by their adult children. One participant wanted banking institutions to take more notice of the older person's concern regarding the provision of loans to their adult children. Participants also suggested that older people should take full control of their finances where possible and ensure loans provided to family members are in writing, to avoid future conflict and potential financial abuse.

The AFCA guidelines for financial institutions also outlines possible warning signs that may indicate an older person is experiencing financial abuse. This includes, but is not limited to, the older person engaging in unusual financial activity, being accompanied by a family member who appears to be coercing the older person into making a transaction, and being unable to afford food, utilities and bills.⁸⁷ The guidelines also sets out the steps financial institutions can take if they suspect financial elder abuse, including, but not limited to:

- Speaking to the older person separately about the financial transaction;
- Escalating their concerns to a senior employee before conducting the financial transaction; and
- Referring the older person to external support services.⁸⁷

8 Areas for further investigation

This review of the evidence 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.’

A number of factors may inform this categorisation, including the perception that victim-survivors of DFV are young women, the framing of older people as ‘asexual’ and/or not in intimate relationships and a tendency for the abuse of older people to be seen as age-related rather than part of a continuum of lifelong violence. Further research is ultimately needed to understand the complex factors that underpin the abuse of older people within the context of DFV.

The evidence also suggests that financial institutions have a key role to play in identifying, preventing and responding to the economic and financial abuse of older people. In addition to the literature identified for this evidence review, the ALRC report titled *Elder Abuse – A National Legal Response* discusses the role of financial institutions in responding to financial abuse of older people, noting that older people may be at increased risk of financial abuse due to:

- low levels of financial literacy, particularly among older women;
- growing complexity in the operation of banking;
- a shift to online transactions; and
- reductions in physical bank branch offices and numbers of staff available to assist older customers.⁴⁹

The report also recommends training for staff to detect and appropriately respond to abuse, using software to identify suspicious transactions, and reporting abuse to authorities.⁴⁹

A summary of findings from the existing evidence on economic and financial abuse against older people perpetrated within the context of DFV is provided below.

8.1 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. 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;
 - 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.
- Older people experiencing economic and financial abuse may benefit from receiving legal advice or resources. Other legal responses identified in the literature include development of mandatory reporting options for 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.
- Family mediation may be an effective strategy to prevent or respond to financial abuse, as it may assist older people and their families to have difficult conversations and settle financial disagreements in a way that prioritises the older person’s rights and safety.
- Training is required to assist stakeholders involved in providing support to older people to identify economic and financial abuse. This training could be delivered to health professionals, legal professionals and people working in the banking and financial sector.

- Adequate tools and resources are important in preventing economic and financial abuse against older people. This includes practical guides to assist older people who wish to share their assets with family members, advice on how to have discussions with family members about these matters and improved education regarding Power of Attorney.
- Formal regulations within financial institutions 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.

8.2 What the evidence doesn't tell us

- There was a lack of conceptual definitions of economic and financial abuse against older people specific to a DFV context and limited quantitative data examining economic and financial abuse against older people within this context.
- There was no empirical evidence identifying economic abuse tactics (as part of DFV) when perpetrated against older people as criminal offences. Economic abuse is broadly acknowledged as a criminal offence in Tasmania in one of the studies included in Report One, but other evidence suggests that in other Australian jurisdictions it may only be mentioned as part of a definition of DFV or like term.
- 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.
- 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 against older people. Further research is required to better understand the extent to which these factors may increase an older person's risk of abuse.
- 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.

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Appendix

Appendix A. Search strategy

Databases

Between February 2020 and June 2020, searches of academic and grey literature^h databases were conducted to identify literature that addressed the research questions outlined above.

The following databases were searched:

- **Academic databases:** Informit (AGIS, APIS, APAFT, FAMILY, CINCH, Families and Societies Collection, Health and Society database, Humanities and Social Sciences Collection), Proquest (ERIC, NCJRS, PAIS Index, Policy File Index, Proquest Central), OVID (PsycINFO, MEDLINE), EBSCO (Violence and Abuse Abstracts, Women's Studies International), Web of Science, Scopus, PubMed, Wiley Online
- **Grey literature databases:** Australia Institute of Family Studies (AIFS), Australian Institute of Health and Welfare (AIHW), Australia's National Research Organisation for Women's Safety (ANROWS), New Zealand Family Violence Clearinghouse, New York Academy of Medicine, Australian Indigenous Health InfoNet (AIHIN), National LGBTI Health Alliance, Women's Information and Referral Exchange Inc. (WIRE), Australian Human Rights Commission (AHRC), Centre for Applied Disability Research (CADR), Financial Services Council (FSC), ACON, Australian Law Reform Commission (ALRC), Good Shepherd Australian New Zealand, Good Shepherd Microfinance, Cochrane Library

Search terms

Search terms relating to three concept areas were developed to identify relevant literature from the databases. The three concept areas were as follows:

- Concept area 1: Economic and financial abuse broadly
- Concept area 2: domestic and family violence (DFV) or like terms
- Concept area 3. Specific forms of economic and financial abuse

Search terms were combined using Boolean terms. As some of the searches returned excessive volumes of results that were not relevant to the research questions, some aspects of the search strategy were amended for some of the databases to allow for a more manageable number of results that were directly related to the research questions.

Inclusion Criteria

To be included in the evidence review, publications had to satisfy the following criteria:

- 1. Evidence in the form of empirical research, systematic, scoping or rapid evidence reviews or meta-analyses.** This criterion provides quality assurance of the resources included in the review.
- 2. Published within the last 10 years (>=February 2020).** This criterion ensures that evidence is current.
- 3. Published in English.**
- 4. The publication is from research undertaken in one or more of identified countries:**
 - a. For the purposes of research questions 1 and 4(b), only evidence from Australia were included.
 - b. For all other research questions, evidence from Australia and international jurisdictions with similar country contexts (i.e. New Zealand, Canada, UK, Ireland and US) were included.

The present report is focused on economic abuse of older people, therefore only evidence relating to economic abuse within this context was included. Subsequent reports will examine the evidence on economic abuse in other DFV contexts.

Search results

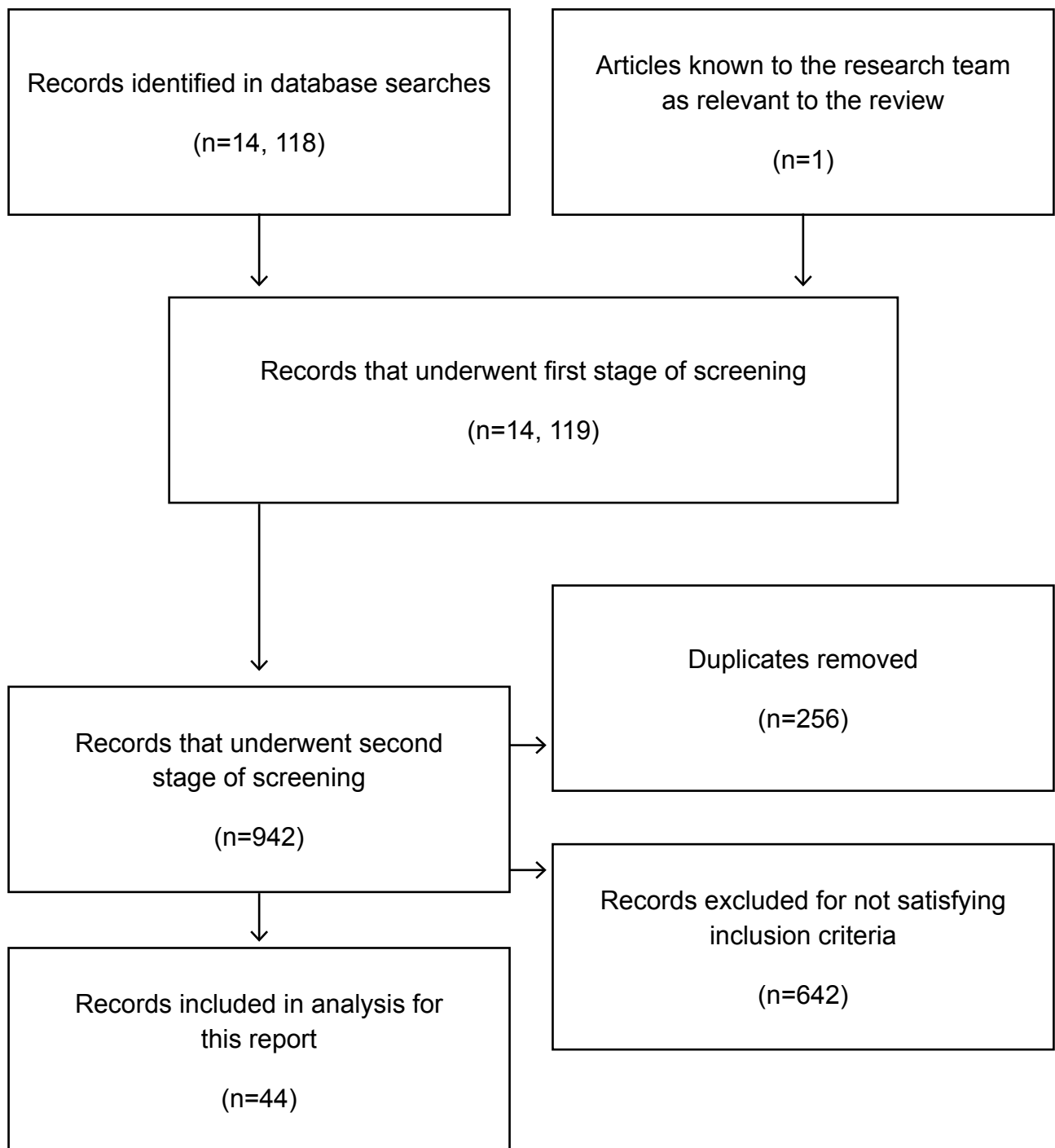
The search of academic and grey literature databases shown in Figure 1 produced an initial total of **14,118** results. One additional publication was identified as it was known to the research team as relevant to the review. We then undertook the following screening process:

The titles and abstracts of these results were reviewed for potential relevance to the four research questions on economic abuse in DFV contexts.

- Of these, **942** were determined to be potentially relevant to at least one of the research questions.
- Each of the **942** publications were then subjected to a second stage of screening where the full text of each article was examined to determine whether they were in fact relevant to the research questions.
- Following this second stage of screening and the removal of duplicate publications, **44** publications were assessed to have addressed at least one of the research questions relevant to older people specifically.
- Any of these publications meeting all inclusion criteria were analysed in relation to each relevant research question.

^h Grey literature publications refer to materials produced by organisations outside of academic publishing channels.

Figure 1. Search results



Appendix B. Definitions, measurement and tactics of economic and financial abuse

Table 1. How economic and financial abuse against older people is defined in the Australian literature.

Study	Definitions used
Adams, Bagshaw, Wendt and Zannettino ⁷³	Financial elder abuse is defined as the illegal or improper use or exploitation of an older person's funds or other resources. ¹⁰⁶
Bagshaw, Adams, Zannettino and Wendt ⁷⁷	Financial abuse is defined as making improper use of an older person's property or money without their knowledge or permission. ¹⁰⁷
Bagshaw, Wendt, Zannettino and Adams ⁷⁸	Elder abuse is defined as any act that results in harm to the older person occurring within a relationship of trust, including financial abuse.
Cameron ⁷⁹	Financial abuse is defined as unreasonably denying a family member the financial autonomy that he or she would otherwise have had, or unreasonably withholding financial support needed to meet reasonable living expenses.
Corrie and McGuire ⁸⁰	Economic abuse is defined as behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency. ⁷⁰
Cortis and Bullen ⁸¹	Economic abuse is conceptualised as directly interfering with women's economic participation, status and wellbeing.
Milhaljcic and Lowndes ⁴³	Financial elder abuse is defined as the illegal or improper use or exploitation of an older person's funds or other resources. ¹⁰⁸ Financial elder abuse may also be referred to as 'financial exploitation', 'financial mistreatment', 'economic abuse' or 'material abuse'.
Peisah, Bhatia, Macnab and Brodaty ⁷⁶	Financial abuse involves the taking or misusing of a person's money, assets or property, usually by someone in a position of trust.

Study	Definitions used
Purser, Cockburn, Cross and Jacmon ⁴⁴	Elder financial abuse is characterised by a violation of trust including misusing or misappropriating money, assets or property, theft, fraud, exploitation and exerting pressure regarding wills and other documents such as Enduring Power of Attorney.
Wainer, Darzins and Owada ⁴⁶	Financial elder abuse is defined as the illegal or improper exploitation or use of funds or other resources of the older person. ¹⁰⁶ It is also defined as any act which results in harm to an older person, occurring within a relationship of trust.
Wainer, Owada, Lowndes and Darzins ⁴⁵	Financial elder abuse is defined as the taking or misusing of an older person's money, property or assets by someone in a position of trust.
Wendt, Bagshaw, Zannettino and Adams ⁷⁴	Financial or material abuse is defined as the illegal or improper exploitation and/or use of funds or resources. ¹⁰⁸
Zannettino, Bagshaw, Wendt and Adams ⁷⁵	Financial elder abuse is defined as the illegal or improper exploitation or use of funds or other resources of the older person. ¹⁰⁸

Table 2. How economic and financial abuse is measured in the Australian literature.

Study	Measurement
<p>Adams, Bagshaw, Wendt and Zannettino⁷³</p> <p><i>Mixed methods</i></p>	<p>The study used data from two national online surveys: one for CEOs of organisations providing services to older people and their families and the other for service providers working in those organisations. The survey collected quantitative and qualitative data on whether the organisation recognised financial abuse, services to address the issue of financial abuse among older people perpetrated by a family member, and whether family mediation was provided to address the issue.</p>
<p>Bagshaw, Adams, Zannettino and Wendt⁷⁷</p> <p><i>Mixed methods</i></p>	<p>The study used data from three national online surveys: one for CEOs of organisations providing services to older people and their families, service providers working in these organisations, and older people and their relatives. Participants were asked to identify risk factors for financial abuse of older people and describe their experiences and views of elder mediation as a potential strategy to prevent financial abuse.</p>
<p>Bagshaw, Wendt, Zannettino and Adams⁷⁸</p> <p><i>Mixed methods</i></p>	<p>The study used data from two national online surveys: the first explored service providers' knowledge and understanding of financial abuse of older people, and the second investigated older people's and their family members' views and experiences of financial abuse.</p>
<p>Braaf and Meyering⁸²</p> <p><i>Mixed methods</i></p>	<p>The study used the following research methods to examine women's experiences of economic abuse and financial security:</p> <ul style="list-style-type: none"> • In-depth semi-structured interviews and focus groups with survivors of DFV. • A survey instrument distributed to service providers. <p>A service provider forum was also conducted to identify service providers' attitudes towards the effectiveness of current responses used to help clients achieve financial security.</p>

Study	Measurement
<p>Cameron⁷⁹</p> <p><i>Mixed methods</i></p>	<p>The study used the following research methods to examine women’s experiences of financial abuse within intimate partner relationships:</p> <ul style="list-style-type: none"> • Interviews and focus groups with victims/survivors of financial abuse and service providers working in the sector, including legal, DFV and health services. • An online survey for victims/survivors of financial abuse.
<p>Corrie and McGuire⁸⁰</p> <p><i>Qualitative</i></p>	<p>Cross-sectoral consultations were conducted with professionals working in a variety of sectors, including DFV services, government, financial services and legal services. The consultations explored the barriers faced by women who have experienced economic abuse and how the community and financial sectors can effectively identify and respond to economic abuse. Case studies were developed to demonstrate the impacts of economic abuse on survivors.</p>
<p>Cortis and Bullen⁸¹</p> <p><i>Qualitative</i></p>	<p>Interviews were conducted with key informants involved in developing and delivering systems of services and supports for women affected by violence. This included practitioners who had supported large numbers of women affected by violence throughout their careers and had been involved in developing service models and advocacy strategies.</p>
<p>King, Wainer, Lowndes, Darzins and Owada⁸³</p> <p><i>Qualitative</i></p>	<p>Semi-structured interviews were conducted with experts from support services for older people, including legal, aged care and health services. The interviews sought to identify best practice in managing older people’s assets, including the potential for mismanagement or financial abuse.</p>
<p>Milhaljic and Lowndes⁴³</p> <p><i>Qualitative</i></p>	<p>Focus groups were conducted with aged care workers and young adults to explore individual and community attitudes towards elder financial abuse.</p>
<p>Peisah, Bhatia, Macnab and Brodaty⁷⁶</p> <p><i>Mixed methods</i></p>	<p>The study used the following research methods to explore banking employees’ knowledge of financial abuse:</p> <ul style="list-style-type: none"> • Interviews with senior employees from the banking industry. • A questionnaire for employees from two different banks.

Study	Measurement
Purser, Cockburn, Cross and Jacmon ⁴⁴ <i>Qualitative</i>	The study analysed the case files of older adults who had sought assistance from an advocacy organisation. Case files were analysed to identify the challenges to identifying financial abuse against an older person who has an Enduring Power of Attorney and factors which may enable access to justice.
Radermacher, Western, Coles, Goeman and Lowthian ⁸⁴ <i>Qualitative</i>	A rapid review was conducted to explore how residential aged care employees identify and understand elder abuse, including financial abuse.
Vratsidis, Dow, Joosten, Walmsley and Blakey ⁸⁵ <i>Qualitative</i>	Semi-structured interviews were conducted to explore older peoples' experiences of domestic violence, including financial abuse.
Wainer, Darzins and Owada ⁴⁶ <i>Mixed methods</i>	The study used the following research methods to explore the financial abuse of older people: <ul style="list-style-type: none"> • Quantitative data obtained from helplines, the police, the public advocate, State Trustees and the Department of Justice. • Interviews with key informants from government, non-government and private sector organisations with knowledge of financial abuse of older people.
Wainer, Owada, Lowndes and Darzins ⁴⁵ <i>Qualitative</i>	Discussion groups were conducted with Greek, Italian, Vietnamese and English-speaking participants to explore their perceptions and experiences of financial management and elder financial abuse.
Wendt, Bagshaw, Zannettino and Adams ⁷⁴ <i>Qualitative</i>	A case study was developed based on data collected as part of a national research project on the prevention of financial abuse of older people. Semi-structured interviews were conducted with older people or their family members to explore their experiences of financial abuse.
Zannettino, Bagshaw, Wendt and Adams ⁷⁵ <i>Qualitative</i>	A case study was developed based on data collected as part of a national study. Interviews were conducted to explore experiences of financial abuse among older people from CALD backgrounds.

Table 3. Number and proportion of studies that identified tactics of economic and financial abuse against older people (N=12).

	N (%)
Broad categories of tactics	
Financial and economic control	8 (66.7)
Financial and economic exploitation	8 (66.7)
Financial and economic manipulation	6 (50.0)
Specific tactics	
Misusing, exploiting or stealing the older person's money, property or assets	8 (66.7)
Controlling the older person's access to money and assets	7 (58.3)
Coercing the person to sign legal documents regarding financial and property arrangements	5 (41.7)
Making the older person liable for debts or loans	3 (25.0)
Using a Power of Attorney to misappropriate the person's funds or assets	3 (25.0)
Making financial decisions without consulting the person or keeping financial decisions a secret	3 (25.0)
Making unreasonable demands for money	2 (16.7)
Using emotional blackmail to get money from the older person	2 (16.7)
Obtaining control of the older person's assets and then admitting them to a residential care facility	2 (16.7)
Borrowing money and not paying it back as agreed	2 (16.7)
Coercing the older person to sell their property	2 (16.7)
Family member not contributing to household expenses	2 (16.7)
Deliberately damaging the older person's property	1 (8.3)
Incurring expenses in the older person's name	1 (8.3)
Ex-partner refusing to pay child support	1 (8.3)
Ex-partner deliberately prolonging family law proceedings	1 (8.3)