

## Financial Abuse of Older People by Family Members: Views and Experiences of Older Australians and their Family Members

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### Abstract

*Research indicates that the most commonly reported form of abuse of older people in Australia is financial abuse and the majority of perpetrators are family members. The number of people aged 65 years and over in Australia is growing rapidly and the challenges of aging often require support and assistance from family members, so it is important to develop strategies to prevent this form of abuse. This article analyses data from two national online surveys that examined this issue. The first, conducted in 2009, explored service providers' (n = 214) knowledge and understandings of financial abuse of older people. The second, conducted in 2010, investigated older people's and their family members' (n = 113) views and experiences of financial abuse. In our sample, service providers' knowledge of risk factors for financial abuse of older people mirrored the experiences of older people and their family members in Australia and also confirmed factors identified in the literature. However, our findings also showed that many older people were not mindful of the potential risks to their financial wellbeing, particularly when and if they experience diminished capacity. Therefore, service providers may find it difficult to engage them in preventative strategies.*

*Keywords: Aged; Elder abuse; Family Interventions*

In Australia, the number of people aged 65 years and over is growing rapidly (James & Graycar, 2000; Walsh et al., 2007) and most remain independent and active community members for the latter years of their lives. However, those who do experience the challenges of ageing often require support and assistance from families or professional service providers (Kinnear & Graycar, 1999). In most cases, this care is provided to a high standard. However, in some instances, the relationship between dependent older people and their carers is marked by physical violence, social isolation, emotional abuse, neglect, and financial exploitation (Kurrle, 2006; Livermore, Bunt, & Biscan 2001). We have chosen to use the term “abuse of older people” instead of the more

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commonly-used term “elder abuse”, out of respect for Indigenous elders in Australia and overseas. Financial abuse of older people is a significant social problem that is likely to intensify as Australia’s ageing population continues to rise exponentially over the next 20 years. It is the most common form of reported or suspected abuse of older people (often accompanied by psychological abuse) and the older person’s adult son(s) or daughter(s) are most likely to be the abusers (Brill, 1999; Boldy, Webb, Horner, Davey, & Kingley, 2002; Cripps, 2001; Faye & Sellick, 2003; James & Graycar, 2000; James, Graycar, & Mayhew, 2003). With the increasing complexity associated with financial management, this type of abuse is likely to increase.

Australian researchers (James & Graycar, 2000; Tilse, Setterlund, Wilson, & Rosenman, 2007; Tilse, Wilson, & Setterlund, 2003; Wilson, Tilse, Setterlund, & Rosenman, 2009) have found that, with Australia’s ageing population, there are large numbers of older people who have substantial assets (e.g., savings, a home or property, shares, or a regular income from superannuation). It is also becoming increasingly common for older people to experience competing pressures to use their assets to provide for their children, as well as their own long-term healthcare, accommodation and related costs, and a comfortable retirement. With such pressures, including perceptions that older people are rich, family members believing they are entitled to access their future inheritances, and increased possibilities for older people to experience cognitive impairment or other health factors associated with ageing, there is a need for social workers and others to better understand the nature and dimensions of financial abuse of older people. As Wilson et al. 2009 stated:

Older people’s assets can be a site of competing interests. Families have an interest in protecting potential inheritances; the market has interests in promoting lifestyle, care, and accommodation options, as well as financial products, such as reverse mortgages; the state is concerned with self-provision and financial independence in older age, and, with service providers, also has an interest in preserving assets to pay user charges for health, care, and accommodation in older age. (p. 156)

Australian researchers have found that informal networks are overwhelmingly the principal source of assistance to older people living in the community (James & Graycar, 2000; Kinnear & Graycar, 1999). In 2005, the proportion of older people needing assistance with at least one activity increased from 20% for people aged 65–69 years to 95% for people aged 90 years and over. Much of the help received was from informal care networks of family, friends, and neighbours (Australian Institute of Health and Welfare, 2005). However, Smith (1999) stated that living at home alone and being dependent on family or living with relatives may increase an older person’s vulnerability to financial abuse, particularly where family members are involved in managing the older person’s finances.

### **Understanding Financial Abuse of Older People**

In the 1990s, Australian researchers reached a general consensus that abuse of older persons involves harm “by someone with whom they have a relationship involving

trust” (Helmes & Cuevas, 2007, p. 120). The most commonly-used definition of abuse of older people has been developed by the Australian Network for the Prevention of Elder Abuse (Australian Network for the Prevention of Elder Abuse [ANPEA], 2007): “Any act occurring within a relationship where there is an implication of trust, which results in harm to the older person. Abuse can include physical, sexual, financial, psychological, and social and/or neglect” (p. 2). However, as Bagshaw, Wendt, and Zannettino (2007, 2009) have pointed out, abuse of older people is defined in different ways and can focus on the victim’s vulnerability and dependence, mental illness, developmental disabilities, as well as the characteristics of the perpetrator. Mistreatment can involve acts of commission (abuse) or omission (neglect), which can be intentional, willful, deliberate, or malicious; or unintentional, benign, passive, or reckless (Glendenning, 1997). Perpetrator behaviour can be labeled as abusive, neglectful, or exploitative, depending on its frequency, duration, intensity, severity, consequences, and the cultural context (e.g., see Biggs, Phillipson, & Kingston, 1995; Nerenberg, 2008; Wolf, 2000).

Domestic violence research has shown that all forms of abuse are often interconnected, and that various forms of abuse are part of a “complex, shifting, kaleidoscope or mosaic” of abuse (Bagshaw, 2004, p. 27). Our earlier research also found that older people may be subjected to several different kinds of abuse at the same time, to a lesser or greater degree, and it is likely that many members of the community may not have heard the term “elder abuse”, or may believe that behaviour is only abusive if it is physical (Bagshaw et al., 2007; Bagshaw, Chung, Couch, Lilburn, & Wadham, 2000).

James and Graycar (2000) have highlighted that it is difficult to know the full extent of abuse of older people because of the methodological inconsistencies and incomparability of research findings, as well as other complex factors such as underreporting, older people not labelling or recognising certain behaviour as abusive, fear of talking about abuse, and the fact that particular types of abuse are culturally specific and, therefore, remain invisible in Western conceptions of abuse of older people (Tam & Neysmith, 2006). Despite these difficulties, some Australian researchers (James & Graycar, 2000; Kinnear & Graycar, 1999) have found that 4.6% of older people are victims of physical, sexual, or financial abuse, perpetrated by family members and those in a duty-of-care relationship. Similarly, a recent study in the United States of America analysed data from 5,777 respondents (60 years and over) and estimated that in one year 5.2% had experienced financial abuse by a family member (Acierno et al., 2010). The studies that have been conducted on abuse of older people have generally shown that psychological and financial abuse (i.e., nonphysical forms of abuse) are the most likely forms of abuse experienced by people 65 and over (Schofield, Reynolds, Mishra, Powers, & Dobson, 2002). Older people are particularly vulnerable to financial abuse by people close to them (James et al., 2003).

Financial abuse includes making improper use of an older person’s property or money without his or her knowledge or permission (Smith, 1999) and can include forgery, stealing, forced changes to a will, transferring money or property to another

person, withholding funds from the older person, and the failure of others to repay loans. It can also include the misuse of enduring powers when a trusted person (usually a family member) is legally appointed to manage the financial affairs of an older person, whose frailty is increasing and can no longer manage their own affairs. With the ageing population and the increasing complexity associated with financial management, this type of abuse is likely to increase (Bagshaw, Wendt, & Zannettino, 2009; Glendenning, 1997; Kurrle, 2004).

### **The Current Research**

This paper presents findings from national online surveys that aimed to ascertain the concerns of older people and their family members regarding financial and property matters as well as the knowledge and understandings of risk factors for financial abuse determined by service providers responding to older people.

There is a dearth of national and international research literature that addresses strategies for prevention and early intervention where older people are at risk of being financially abused by their family members. Our broader national research project, funded by an Australian Research Council Linkage grant, aimed to develop, trial, and evaluate older person-centred models of family mediation as one possible approach to early intervention and prevention. This article reports findings from the first stage of that project, which will enhance social workers' knowledge and understanding of, and responses to, the experiences of older people who are subjected to financial abuse from a member of their family. Given that previous research has suggested that the majority of perpetrators of financial abuse of older people are adult sons and daughters, this article focused on the concerns of older people and their family members in relation to the management of financial and property arrangements, and compared these concerns to service providers' assessments of risk of financial abuse of older people to ascertain if older people and family members' concerns were reflected in the service providers' knowledge and understandings.

## **Method**

### **Research Design**

The first national survey was conducted in October 2009 and invited service providers working with older people or their families, or both, to rank 35 risk factors that may lead to an older person being vulnerable to financial abuse. Data provided by respondents to these surveys were analysed by the research team and used to develop survey questions for older people and their families, with feedback from the Reference Group, which comprised representatives of the South Australian (SA) Australian Research Council (ARC)-Linkage partner organisations—The Office for the Public Advocate, The Guardianship Board, Department for Families and Communities (Office for the Ageing), Relationships Australia (SA), Aged Rights Advocacy Service, and Alzheimer's Australia (SA). The second national survey was conducted in August

2010 and invited older people and their family members to indicate (a) how concerned they were about the management of the older person's property, finances, or other assets, and (b) the reasons for these concerns. Both surveys focused on a range of topics and issues related to financial abuse and prevention methods; however, this article has only discussed data generated from the service providers' survey and the survey of older people and their families and focused on responses to the above questions.

The broader study and online surveys were approved by the Human Research Ethics Committee of the University of South Australia.

### **Sample and Recruitment**

Two hundred and fourteen service providers participated in this research. Sample recruitment for the study had limitations. We had to rely on Chief Executive Officers (CEOs) of (a) organisations providing services to older people and their families; and (b) family mediation organisations to respond to the researchers' email request and requests from our ARC-Linkage partners to distribute the survey link to staff who were working with our target population. We then had to rely on those staff to distribute the survey link to older people and their families, or to provide them with hard copies of the surveys. We also advertised the survey for older people and their families, along with the survey link, in national radio programs and in relevant newsletters and newspapers.

### **Survey Measure**

*SurveyMonkey* was the online tool used to construct and manage the two national online surveys analysed in this paper, one for service providers working with older people or their families, or both, and one for older people and their families. Initially, the quantitative and qualitative questions for the service providers' surveys were developed by the research team by drawing on the issues identified in the extensive review of the international and national research literature on abuse of older people conducted for a prior project (Bagshaw, Wendt, & Zannettino, 2007) and a more specific review of the literature on financial abuse of older people by their family members undertaken for this research. The draft survey questions were then sent to members of the Project Reference Group for feedback.

Older people and their family members' concerns about the management of the older person's financial and property arrangements were surveyed using a Likert scale. Respondents were asked to choose from a range of concerns: "not concerned"; "somewhat concerned"; "concerned"; "very concerned"; or "don't know".

### **Data Analysis**

*SurveyMonkey* produced details of the response rates to each question and calculated and displayed quantitative responses in the form of figures and tables. The cross-tabulation function in *SurveyMonkey* was used to produce side-by-side comparisons of two or more survey questions to determine how they interrelated.

The cross-tabulation results have been reported as either figures or tables. Questions that required qualitative responses were analysed by the research team. Thematic coding was undertaken and open, axial, and selective coding methods (Neuman, 2006) were used to identify the major themes that emerged from the qualitative data. The researchers met and determined how they would approach the analysis to ensure consistency and each researcher focused on identifying, collating, and analysing dominant themes in responses to specific allocated questions that required a qualitative response.

## Findings

### Demographic Data

#### Service Providers

Of the 214 respondents, 209 service providers indicated their gender, with the vast majority (89.5%) being women; and 195 service providers indicated their primary profession (as outlined in Figure 1). Of these, 19% (37) identified their primary profession as social work.

Respondents were able to select multiple services offered by their organisation. Of 203 responses, over half of the respondent organisations provided social support (56.2%), community services (55.7%), and information and advice (53.2%), while almost half (48.3%) provided advocacy. Over a third of the respondent organisations provided home care (34.5%), health services (32.5%), and counselling (30.5%). Less than a third provided education and training (29.1%), and respite care (28.6%), while a minority (16.3%) provided domiciliary care. Most respondents (80%) indicated that their organisations also provided other services. Table 1 shows the

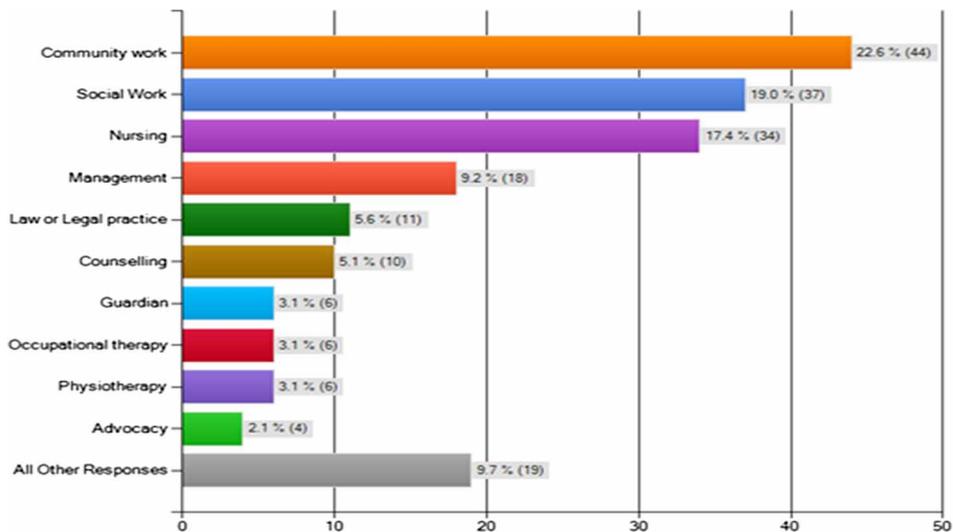


Figure 1 Primary profession of the service providers.

services provided in descending order, commencing with the most frequently provided services.

Respondents were asked in a multiresponse question to indicate the services provided by their employer. As Table 2 shows, the 37 social workers were mainly employed in advocacy, counselling, social support, community services, and in providing information and advice to older people.

#### *Older People and Family Members*

There were 114 people who commenced the survey and 70 respondents (62%) completed it. Not every participant answered every question so the response rate is given for each question. As Figure 2 shows nearly half of the respondents (43.3%) were the older person in question ( $n = 45$ ); 34% were daughters of an older person ( $n = 35$ ); and 8.7% ( $n = 9$ ) were sons.

Of the 45 who identified as the older person in question, 30 were male (62.5%) and 15 were female (26.8%). Furthermore, the majority of respondents identified as non-Indigenous Australians; two participants were Indigenous Australians. As Figure 3 shows, over half of respondents lived in a capital city; and nearly one-third lived in a regional town or city.

### **Service Providers**

#### *Risk Factors for Financial Abuse of Older People*

After an extensive review of the national and international research literature on the abuse of older people, in particular the financial abuse of older people by family

**Table 1** Type of service offered by the organisations employing the service providers.

Service provided	No of responses	Percentage
Social support	114	56.2
Community services	113	55.7
Information & advice	108	53.2
Advocacy	98	48.3
Home care	70	34.5
Health services	66	32.5
Counselling	62	30.5
Education & training	59	29.1
Respite care	58	28.6
Domiciliary care	33	16.3
Residential/supported accommodation	27	13.3
Guardianship	25	12.3
Mediation, including family dispute resolution	25	12.3
Investigation	20	9.9
Sport and recreation	15	7.4
Legal services	14	6.9
Research	11	5.4
Family therapy	10	4.9
Financial services	9	4.4
Income support	7	3.4

**Table 2** Type of service provided by the organisations employing the social workers.

Type of service	No. of social workers
Advocacy	26
Counselling	24
Social support	23
Community services	23
Information and advice	22
Health services	17
Guardianship	14
Mediation including family dispute resolution	12
Home care	11
Education and training	11
Respite care	10
Residential/supported accommodation	9
Domiciliary care	6
Family therapy	3
Research	2
Income support	2
Financial services	2
Sport and recreation	0
Legal services	0
Investigation	0

members, and with feedback from the ARC-Linkage partners, we identified 35 risk factors (See Table 3) that may lead to an older person being vulnerable to financial abuse from a family member. In the survey, we asked service providers, from their experience, to rank in descending order which of these risk factors they thought were the most significant in contributing to financial abuse of an older person. Of the 214 service providers, 160 responded to this question. The percentage column provides the percentage of these 160 respondents who selected each risk factor, as they were able to choose multiple risk factors.

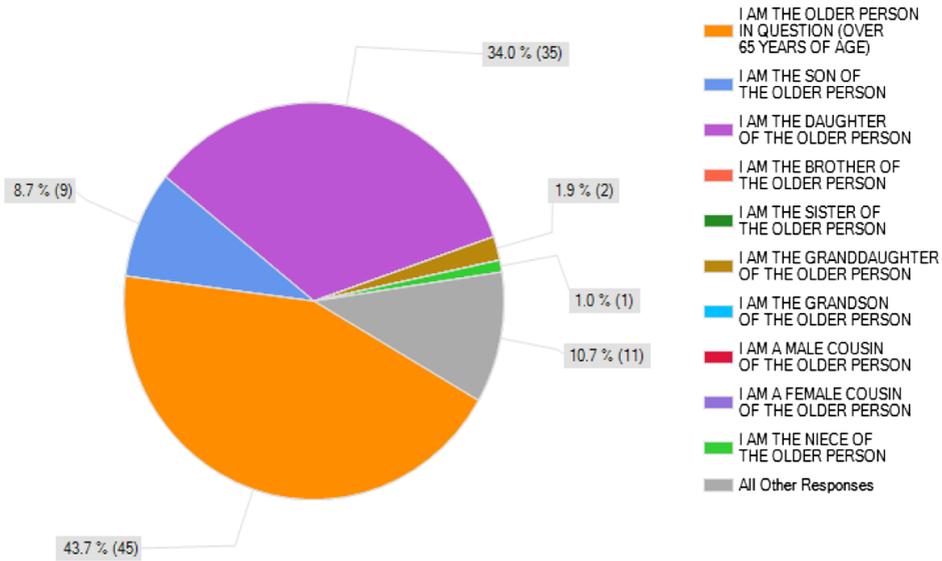
More than 80% of respondents reported the main risk factors as being a family member having a strong sense of entitlement to an older person's property or possessions (84.4%), an older person having diminished capacity (81.9%), and an older person being dependent on a family member for care (80.6%). More than 70% reported that risk factors included a family member having a drug or alcohol problem (79.4%), an older person feeling frightened of a family member (73.1%), and an older person lacking awareness of his or her rights and entitlements (71.9%).

### Older People and Family Members

#### *Concerns about the Management of Older Persons' Financial and Property Arrangements*

Results (reported in Figure 4) were obtained by cross-tabulating the number of responses for each value on the Likert scale with the relationship of the respondent designated as the older person, their son, or their daughter. Of 74 respondents who

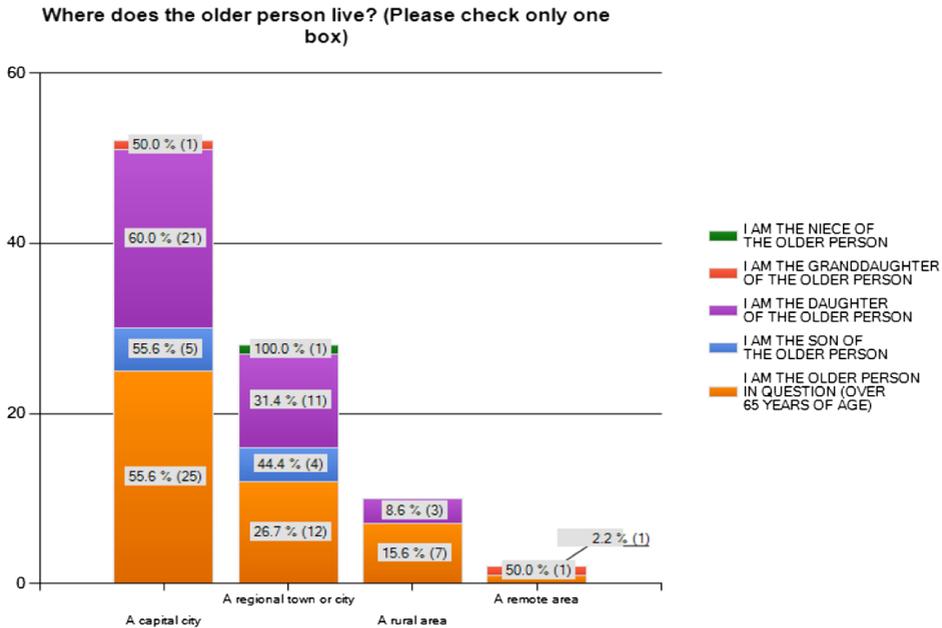
Are you answering this survey as a RELATIVE of an older person or as the OLDER PERSON in question? PLEASE GIVE ONE ANSWER ONLY.



**Figure 2** Percentage and number of older people and the composition of relatives who responded to the survey.

were older people or family members, 43.2% ( $n = 32$ ) said they were “not concerned” about the older person’s property, finance, or assets. However, 29.7% ( $n = 22$ ) were “somewhat concerned”, 8.1% ( $n = 6$ ) were “concerned”, and 17.6% ( $n = 13$ ) were “very concerned”. These findings showed that older people shared similar levels of concern to the daughters or sons who responded (Figure 4).

There were few gender differences in the responses of daughters and sons. Similarly, the gender of the older person in question did not reflect major gender differences in their level of concern. For example, 55.6% of females ( $n = 5$ ) and 55.6% of males ( $n = 15$ ) were “not concerned”; 29.5% ( $n = 7$ ) of males indicated they were “somewhat concerned”; and 33.3% ( $n = 3$ ) females “very concerned”. Older people who were “concerned” described the following types of family situations. Some older men and women described their children as more aggressive and demanding towards a parent with money (especially after the death of the other parent) in relation to assistance with expenses such as private school fees for grandchildren, loans for houses, and living expenses. For example, two older people described the following: “My son can be manipulative concerning obtaining my finances, which is low currently. This concerns me” (older male); “Since my husband’s death my son has become more aggressive and demanding and is taking over my farm and life. My youngest daughter requires a lot of money to send her child to private school and to live” (older female). Those who were “not concerned” indicated that they or their spouse, or both, were capable and confident in managing their own affairs, had



**Figure 3** Location of residence of the older people and their family members.

prepared wills, and trusted their family members, especially those they had granted enduring powers of attorney: “My wife, daughter, and my son all have an enduring power of attorney and I trust them to ‘do the right thing by me’” (older male). Some adult daughters and sons who were concerned about a parent (older person) in their family said they had witnessed other family members challenging the older person’s wishes in relation to a potential inheritance and close friends or family members taking advantage of the older person by making them feel guilty if they did not give money or by making them feel obligated to give money:

The older person has experienced emotional and financial abuse by one of her daughters. The perpetrating daughter refuses to visit or communicate with the older person until the older person gives her demanded money or buys her significant assets, which is cyclical in nature. As a result of loneliness and feeling to blame for the daughter’s life outcomes (being single, unhappy and alcoholic), the older person eventually complies and gives the daughter money or assets. (Daughter)

Adult children reported feeling concerned about the older person’s capacity and named dementia, memory loss, or Alzheimer’s as making them an easy target for abuse:

She has memory loss. When my brother was suddenly hospitalised she was teary and distressed. I flew up to be with her, but she discovered my brother had made all her accounts double signature and had taken her cheque book. He yells at her for not doing things. But he knows she forgets. He set up a power of attorney after

**Table 3** Percentage and number of service providers identifying risk factors that may lead to an older person being vulnerable to financial abuse.

Risk factor for older person	No of responses	Percentage
Family member with a strong sense of entitlement to an older person's property/possessions	135	84.4
Has diminished capacity, e.g. dementia, depression, mental illness	131	81.9
Dependent on a family member for care	129	80.6
Family member with a drug or alcohol problem	127	79.4
Feels frightened of a family member	117	73.1
Older person lacking awareness of his/her rights and entitlements	115	71.9
Family member with a gambling problem	109	68.1
Family member who has a history of using violence/abuse	108	67.5
Older person lacking awareness of his/her rights or entitlement	107	66.9
Older person who has felt coerced into granting Power of Attorney to a family member	99	61.9
Cultural attitudes to ageing and to older people	98	61.3
Family member who is poor or unemployed	95	59.4
Has limited or no access to their money, housing or other resources	93	58.1
Family member who is mentally ill	91	56.9
Older person living with a disability	88	55.0
Poor communication between members of an older person's family	86	53.8
Families caring for older people having limited or no access to support networks or services	86	53.8
Cultural beliefs and customs in relation to older people's finances and/or property	84	52.5
Has been a victim of violence/abuse from a family member	83	51.9
Has limited or no access to formal support networks	80	50.0
Reluctance of professionals to intervene in family matters	75	46.9
Has limited or no access to informal support networks	72	45.0
Older people with limited use of the English language	69	43.1
Service providers lack awareness of the issue	60	37.5
Inadequate legislation in relation to the financial abuse of older people	54	33.8
Older people from Indigenous communities	54	33.8
Older person has abused his/her children in the past	53	33.1
Inadequate provision of services to older people	48	30.0
Older people from culturally and linguistically diverse communities	48	30.0
Older person sharing a farm or business with a family member	48	30.0
Older people living in rural/remote areas	45	28.1
Poor communication/collaboration between agencies	42	26.3
Poor communication/collaboration between professionals	35	21.9
Family members live a long way away from the older person and/or each other	29	18.1
Family member who has particular religious or spiritual beliefs	19	11.9

cancelling the Neuro Psych appointment arranged by ACAT [Aged Care Assessment Team]. I have often seen him write the cheque and he tells her to just sign it. He takes her to lunch and tells her to sign for it without her glasses. She complains to her daughters but does what he says—he's very passive aggressive. (Daughter)

A small number of family members were also "concerned" about the older person's adult children not consulting with other family members and keeping decisions

How concerned are you about the management of the older person's property, finances or other assets now, or as s/he gets older?

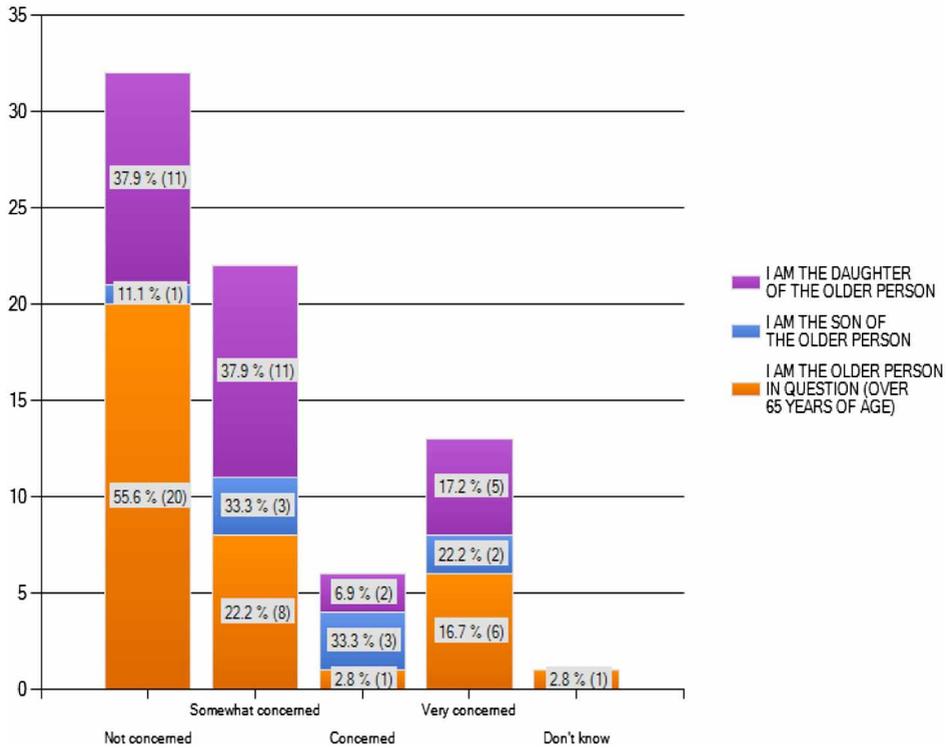


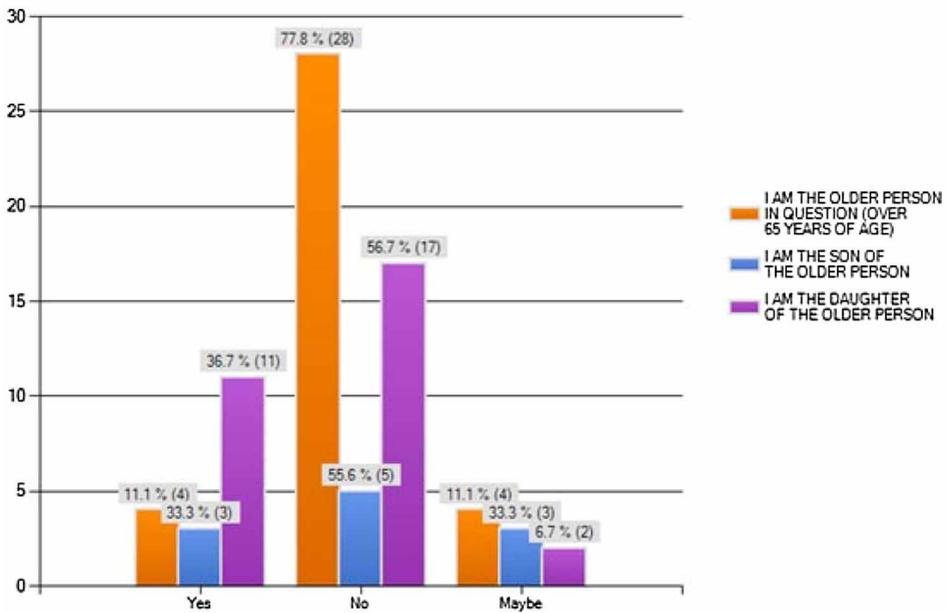
Figure 4 Percentage and number of older people and sons and daughters who had concerns about the management of older people's finances and assets.

about the older person's finances and property a secret. For example, one family member wrote: "Siblings have been expressing desire to borrow cash from Father based against prospect of assumed inheritance. Gifts have been made in the past to fund purchase of new motor vehicles etc. . . ." (son).

Adult children who were "not concerned" about financial abuse of an older family member indicated that the older persons or their spouses, or both, were still competent at managing their own affairs and had organised their finances and assets through legal avenues (e.g., via wills and granting a power of attorney). Others said the older persons had granted enduring power of attorney to a trusted family member or had trusting and caring relationships with family members who managed the older person's finances, or both.

Participants were also asked if they thought one or more family members may be making unreasonable demands, misusing or exploiting the older person's property, money, or other assets in some way, or whether they may do so in the future. Of the 75 respondents, about one quarter (24%,  $n = 18$ ) answered *yes* to this question, 66.7% ( $n = 50$ ) said *no*, and 12% ( $n = 9$ ) said *maybe*. Figure 5 shows that daughters

Do you think that one or more family members may be making unreasonable demands, misusing or exploiting the older person's property, money or other assets in some way, or are you concerned that they may do so in the future?



**Figure 5** Concerns about family members' actual or potential abuse of an older person's assets.

(36.7%,  $n = 11$ ) were most likely to suspect issues of financial abuse occurring within their family, followed by sons (33.3%,  $n = 3$ ); whereas older people themselves (11.1%,  $n = 4$ ) were the least likely to suspect they were being financially abused by a member of a family. Although the sample is small, these findings suggest that financial abuse may be likely to go undetected or unreported by the older person unless some other member of the family detects it and reports it.

Respondents were given the opportunity to comment on why the older person or other people in the family have been frightened of the family member perpetrating abuse. There were 17 qualitative responses giving brief explanations, which centred on the mental health problems of the perpetrator, manipulation of familial obligation by the perpetrator, the perpetrator taking advantage of the frailty of the older person, and the temperament of the perpetrator, such as s/he is "jealous"; or has a "nasty temper". For example: "Explosive rages similar to Father's verbally abusive Post Traumatic Stress Disorder (PTSD) behaviour" (son); "My eldest son has had past psychological problems and he has a jealous nasty temper" (older person, female); "Because my sister is verbally aggressive, particularly now that my mother is 86, she regularly tells my mother to withdraw money from the bank and give it to her [and the other siblings] and yells when my mother says no" (daughter).

## Discussion

The three highest risk factors that were ranked by the service providers in our study for financial abuse of an older person by a family member were (a) a family member with a strong sense of entitlement to an older person's property/possessions; (b) the older person having diminished capacity; and (c) the older person being dependent on a family member for care. The high priority afforded to these risk factors by service providers was also reflected in the older people and family members concerns in relation to financial abuse of older people. For example, both older people and adult sons and daughters described how their family members demonstrated a sense of entitlement in relation to older people's finances, particularly after there was a change in the family's circumstances, such as the death of an older person's spouse, or an adult child having high financial commitments and an inability to meet them. On the other hand, the risk factor of the older person having diminished capacity was only evident in family members' responses. Older people who were involved in this study did not name diminished capacity as potentially exposing them to financial abuse. We suggest that a family member's description of an older parent as having diminished capacity can be both a supportive response (e.g., demonstrating a genuine concern for a parent's wellbeing) or could be seen a tactic to facilitate financial abuse by a perpetrator (e.g., constructing the older person as an inadequate witness to the abuse).

Our study showed that approximately half of the sample of older people and family members indicated they were "not concerned" about financial abuse for similar reasons, including trusting a family member to manage finance and property matters in the interests of the older person. This finding is reflected in the literature, which suggests that family support and care is the most important protective factor against financial abuse of older people (Darzins, Lowndes, Wainer, Owada, & Mihaljcic, 2009). Given this finding, it is hardly surprising that fear experienced by older people and their family members is exacerbated by a family member's unpredictable behaviour that is often associated with mental health and drug and alcohol issues (Wilson et al., 2009). Our research showed that there is a level of parity between older people's concerns about potential financial abuse and service providers' understandings and knowledge about what places older people at risk of such abuse. We argue that this is a positive finding as it demonstrates that service providers generally understood the lived experiences of older people and family members and the complexity of ageing across the lifespan.

Our findings on the nature of the financial abuse experienced by the respondents are similar to those of Wilson et al.'s (2009) descriptions of intentional financial abuse, which they defined as a desire by a carer or family member to use an older person's assets for the benefit of others or themselves. They argued that such intentional abuse was linked to a range of attitudes to older people and their resources that suggested it was acceptable to misappropriate an older person's assets, including notions that the older person's assets would eventually belong to them, that the older person no longer needed their assets, or would have wanted to have their

assets used in this way; or that by providing assistance, the carer had “earned” the resource in question. They pointed out that such attitudes, when linked to a capacity to access the assets and the lack of any effective monitoring, can lead to financial abuse.

### **Limitations of the Study**

Data obtained for this study were limited by a number of factors that needed to be borne in mind when interpreting the findings. The voluntary national online surveys provided responses from a relatively small sample of national service providers ( $n=214$ ), and a relatively small sample of older Australians and their family members ( $n=113$ ). In addition, older people who were not provided with a hard copy of the survey needed to be computer literate, or to have assistance from others to complete the survey. It was difficult, if not impossible, to reach the older people who were most at risk; for example, those with cognitive impairment or those controlled by or in fear of a family member. Consequently, it is not possible to generalise from our findings, or to make any claims about the prevalence and nature of financial abuse of older people by family members in the Australian community.

Although a chi-square analysis was attempted to determine the statistical significance of the findings, cell sizes were too small. For example, while daughters may have appeared to be more likely to suspect financial abuse, results should be treated with caution as statistical significance was not established. Nevertheless, findings presented here are consistent with the findings of larger and more robust international studies in relation to the significance of financial abuse in the lives of older people (e.g., Acierno et al., 2010; Biggs, Manthorpe, Tinker, Doyle, & Erens, 2009). Our small study serves as further confirmation of these findings in the Australian context by identifying a set of issues and concerns that impact on older people’s capacity to manage their finances and protect themselves from potential and actual financial abuse by family members. Additionally, the study compares the responses of service providers with the responses of older people and their families to similar questions, and provides a starting point from which hypotheses can be developed about the key issues facing service providers when trying to prevent and address financial abuse of older people by their family members.

Another limitation relates to the quality and depth of data obtained by using an online survey format. When designing the questions, every attempt was made to pre-empt the complexity of issues that may arise for respondents from each category. However, we acknowledge that the capacity of respondents to describe issues and contexts in-depth was limited by the survey format, and issues raised by respondents could not be clarified or explored more fully by the researchers. However, the surveys have provided a useful snapshot of issues faced by service providers in addressing this complex social problem as well as some insight into the views and experiences of older Australians and their family members. In this way, the study has provided a

platform upon which future research can engage in a more systematic, qualitative investigation of these views and experiences.

### In Conclusion

A range of literature has indicated that older people are more at risk of financial abuse if they have diminished capacity including cognitive, physical, and sensory impairment (Kurrle, 2004; McCawley, Tilse, Wilson, Rosenman, & Setterlund, 2006). Our study also supported this claim. The growing body of literature in this field of financial abuse of older people has identified both a sense of entitlement held by family members and diminished capacity of an older person as the key risk factors contributing to abuse. The findings of our study are consistent with this literature in that family members and service providers all identified these as risk factors. Unfortunately, we were unable to canvass the views or experiences of those older people who were most at risk; for example, those with diminished capacity and those who are controlled by or in fear of a family member. We acknowledge that when being asked to respond to issues of abuse of older people, some service providers may have perceived themselves to be ill-equipped to understand and address the issue (Killick & Taylor, 2011). However, our findings did demonstrate that, in our sample of survey respondents, service providers' knowledge of risk factors for financial abuse of older people mirrored some of the concerns and experiences of older people and their family members. Our findings also showed that many older people were not mindful of the potential risks to their financial wellbeing, particularly when and if they experienced diminished capacity. Therefore, service providers may find it difficult to engage these older people in early intervention or preventative strategies to minimise those risks.

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