Financial Elder Abuse in Queensland

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Contents

Executive Summary

The Financial Elder Abuse in Queensland report presents analyses of data collected from calls to the Elder Abuse Prevention Unit (EAPU) Helpline in Queensland between 1 July 2018 and 30 June 2024. The EAPU is funded by the Queensland Department of Families, Seniors, Disability Services and Child Safety to respond to elder abuse. Progressing towards a society in which older people live free from abuse and neglect requires greater understanding around experiences of elder abuse and factors associated with victimisation. Statistics presented in this report provide insight about financial elder abuse reported to the Helpline and may benefit prevention and intervention efforts. The report contains data about individual factors (victims and perpetrators), relationship factors, community factors, abuse presentation, impact of the abuse, and barriers to change.

Abuse

Financial abuse was present in nearly two-thirds of elder abuse cases reported to the Helpline. Common forms included non-contribution, pressure to give gifts, and theft. This abuse was often enabled through undue influence, misuse of Enduring Powers of Attorney (EPoA), and unauthorised use of bank cards.

In most cases, financial abuse occurred alongside other forms of abuse. Victims frequently experienced daily abuse, particularly when living with the perpetrator. In fact, three-quarters of those facing daily financial abuse shared a home with their abuser.

When financial abuse occurred alone, the abuse duration was typically shorter than in cases in which co-occurring abuse was reported. The shorter abuse duration found suggests that in some cases, financial abuse may precede other types of abuse.

Impact of the Abuse

Victims of elder financial abuse are disproportionately affected not only financially, but also psychologically and in terms of overall health. Compared to victims of other abuse types, they are significantly more likely to suffer financial hardship and homelessness.

When financial abuse occurred alone, financial impacts were more commonly reported. However, psychological, physical, and relational impacts, as well as homelessness, were less frequent in these cases than when financial abuse co-occurred with other forms. Despite this, more than half of those affected reported psychological impact, even in the absence of psychological abuse—highlighting that the harm extends beyond financial loss.

Barriers to Change for Victims

Victims of financial abuse face a number of barriers to change. The most common include fear of further abuse, concerns about the perpetrator's financial wellbeing, and impaired decision-making capacity.

Compared to other types of elder abuse, those experiencing financial abuse were more likely to cite concerns about the perpetrator, such as fears they might become homeless or unsafe, as well as worries about their own financial situation and feelings of guilt or self-blame. These findings highlight the emotional and practical constraints that can prevent victims from taking action.

Victim Individual Factors

Most victims of financial abuse were female, 80–84 years of age, living independently in the community, and almost half were widowed. While most victims owned their homes, many also relied on Centrelink payments.

Notably, close to half of victims had cognitive impairments, and more than one-third had diminished decision-making capacity. More than a third had formal decision-making arrangements in place.

Perpetrator Individual Factors

Perpetrators of financial elder abuse were generally 50–54 years of age and equally likely to be male or female. Most perpetrators were receiving payments from Centrelink and did not own a home. More than half of perpetrators were identified as having a perception of entitlement. A history of controlling behaviour was identified for one-third of perpetrators.

Perpetrator factors that most strongly differentiated between cases in which financial abuse was or was not present were that perpetrators of financial abuse tended to be older, not own a home, have issues with substance misuse and/or gambling, higher rates of impulsivity, and were more likely to have a sense of entitlement and/or inheritance impatience.

Relationship Factors

Three-quarters of perpetrators in cases of financial abuse were the sons or daughters of victims, with slightly more sons than daughters. Half of all cases involved victims and perpetrators living together. Perpetrators were formal decision makers for victims in one-third of cases. More than one-third of victims were dependent on perpetrators and more than one-quarter of perpetrators were dependent on victims.

Relationship factors that most strongly differentiated between cases in which financial abuse was or was not present were that perpetrators were more likely to be the adult children of victims, acting as formal decision-makers, have a history of borrowing from victims, have access to victims' bank accounts, and be dependent on victims.

Community Factors

Daughters were the most frequent notifiers of financial abuse. The proportion of cases of financial abuse reported varied across regions, with the highest proportion found in the Mackay–Isaac–Whitsunday region. Financial abuse was also found to represent a greater proportion of calls in remote areas. It is unclear if this is due to greater prevalence of financial abuse in remote areas, increased awareness of financial abuse in comparison to other types of abuse, or if financial abuse is more readily identified and/or reported in small communities. Further research could explore this.

The community factor that most strongly differentiated between cases in which financial abuse was or was not present was that victims were less likely to self-report financial abuse. When victims of financial abuse did report the abuse, they generally did it because they had reached breaking point.

Societal Factors

Ageism was identified in one-third of financial abuse cases and gender roles were identified in one-sixth of cases. The strongest predictor that differentiated between cases in which financial abuse was or was not present was ageism. Ageism was also found to have a significant relationship with inheritance impatience.

Conclusion

The findings from this study highlight the importance of prevention and early intervention. Cases in which the abuse duration was shorter were more likely to have financial abuse that was occurring alone. The longer the abuse duration, the more types of abuse that were reported to be co-occurring. This is important because victims who were only experiencing financial elder abuse tended to have less frequently reported psychological, physical, and relational impacts, and were less likely to have been reported to have experienced homelessness as a consequence of the abuse. These findings suggest that early intervention may reduce complexity and harm.

Section 1. Introduction

Elder abuse is increasingly being recognised as a serious problem in Australia. Elder abuse is generally defined 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 an older person” (World Health Organization, 2002). The National Elder Abuse Prevalence Study (NEAPS) estimated that 14.8 per cent of people aged 65 years and older experienced elder abuse in the preceding 12 months (Qu et al., 2021). Based on this prevalence rate and 2024 population projections (Australian Bureau of Statistics, 2023), 703,000 Australians are likely to have experienced elder abuse over the preceding 12 months. In Queensland, this would equate to 143,000 people who are likely to have experienced elder abuse. Australia has a rapidly ageing population, with the number of older people expected to almost double over the next 40 years (2024–2064) (Australian Bureau of Statistics, 2023). If the prevalence rate remained consistent, this could mean that almost 1.37 million Australians would experience elder abuse in 2064. In Queensland, this would equate to 277,000 people experiencing elder abuse.

Elder abuse can have profound and far-reaching consequences for individuals, families, and communities. Research has linked experiences of elder abuse to a range of adverse outcomes, including poor health (Dong & Simon, 2013), cognitive deterioration (Fang & Yan, 2019), psychological distress (Gillbard & Leggatt-Cook, 2022), homelessness (Gillbard & Leggatt-Cook, 2022), increased likelihood of hospitalisation (Dong & Simon, 2013), and even premature mortality (Crime and Misconduct Commission, 2013). The impacts extend beyond the victims themselves, often causing emotional distress for non-abusive family members, friends, and neighbours (Breckman et al., 2018). These widespread and serious effects underscore the urgent need for comprehensive strategies to prevent elder abuse and provide effective support for those affected.

In Australia, responding to elder abuse in the community has traditionally been the responsibility of state and territory governments. However, increasing recognition of elder abuse as a serious problem led to elder abuse being identified as a national priority area and resulted in greater collaboration between state, territory, and federal levels of government. In 2019, The Australian Government, in conjunction with the state and territory governments, launched the “National Plan to Respond to the Abuse of Older Australians [Elder Abuse] 2019-2023” (Council of Attorneys-General, 2019). The public consultation draft of the second national plan “National Plan to End the Abuse and Mistreatment of Older People 2024 – 2034: Public Consultation Draft” (Hereinafter referred to as the “*Draft National Plan 2024–2034*”) was released in late 2024 (Council of Attorneys-General, 2024). The *Draft National Plan 2024–2034* highlighted the need for specific research that investigates financial abuse indicators and risks (Council of Attorneys-General, 2024).

Financial abuse is defined by the EAPU as “The illegal or improper use and/or mismanagement of a person’s money, property or resources”(Gillbard & Leggatt-Cook, 2022). Financial abuse was found to be the third most prevalent abuse type in the NEAPS (Qu et al., 2021) and the Council of Attorneys-Generals expect the prevalence of financial elder abuse to increase over the next two decades due to what has been dubbed the "great wealth transfer" (Council of Attorneys-General, 2024). The great wealth transfer is expected to result in 3.5 trillion dollars being transferred to younger generations in the form of inheritances (Seeto, 2025). Expectations around this unprecedented wealth transfer may lead to increases in the perception of entitlement and inheritance impatience. Increases in the number of Will disputes have already been observed in Australia, with increasing estate values perceived to be a key driver of the increase (Dean & Mather, 2025; Seeto, 2025).

The current economic situation in Australia and economic disparity between generations is also likely to increase the risk of financial abuse. Australians’ satisfaction with the economic situation has been declining since 2021 (Frykberg et al., 2024). Satisfaction rates were lower in those aged under 55 years, with this population experiencing greater material deprivation and less satisfaction in their ability to afford the things that they needed (Frykberg et al., 2024). Feeling as though they are unable to afford what they need could lead to younger generations being more dependent on their ageing parents for financial support and increase inheritance impatience.

This study used data from UnitingCare’s Elder Abuse Prevention Unit (EAPU) Helpline in Queensland with the aim of developing a deeper understanding of financial abuse, including the context in which it occurs and the consequences of the abuse. Differences between cases in which financial elder abuse was present and cases in which financial abuse was not present were also explored. The framework underpinning the study was the bifocal ecological model described by Schiamberg and Gans (1999). The bifocal ecological model recognises the multifaceted nature of elder abuse and views elder abuse as occurring as a result of the complex interplay between individual (victim and perpetrator), relationship, community, and societal factors. The findings in this report are organised based on the bifocal ecological model (see Section 3 for further information about the bifocal ecological model).

The Elder Abuse Helpline

The Elder Abuse Prevention Unit Helpline is a Queensland service within UnitingCare’s Older Persons Programs. The EAPU is funded by the Queensland Government Department of Families, Seniors, Disability Services and Child Safety to respond to the abuse of older people in Queensland. The EAPU Helpline is a confidential service that offers specialised advice, including information, support, and referral, for older people who are experiencing abuse and for anyone who witnesses or suspects the abuse of an older person. Callers include family members, friends, neighbours, workers from a diverse array of fields, along with victims themselves.

Section 2. About the Data

Key Terms

Victim

The victim is the older person who has experienced abuse.[1]

Perpetrator

The perpetrator is the person who has acted or failed to act, and this has caused harm or distress to an older person.[2]

Financial Abuse

The illegal or improper use and/or mismanagement of a person's money, property or resources.

Data Collection

Helpline calls focus on providing support rather than data collection. Consequently, callers are not asked questions to elicit information about the victim or perpetrator solely to improve data collection. Nevertheless, during a Helpline call, callers often disclose a wealth of information about victims, perpetrators, and the relationship between them.

The anonymous data gathered from Helpline calls is entered into a custom-built research database. The database fields primarily consist of categorical variables, coupled with a smaller number of free text boxes to capture additional information. Where appropriate, staff can select all relevant items in the field, thereby enabling a more comprehensive understanding of the situation to be garnered. If the information is not disclosed in the call, staff leave the data field empty unless the field is a mandatory field, in which case staff select "Unknown" from the drop-down list. The data captured from Helpline calls forms the basis of this report.

[1] Although negative connotations may be associated with the label *victim*, another commonly used term, *survivor*, is not always appropriate because some victims in the dataset have not survived the abuse. For simplicity, victim is used throughout the report.
[2] Note that the term *perpetrator* refers to an "alleged perpetrator" because the EAPU does not investigate or verify details provided in calls. It is also noted that the term *perpetrator* is used in preference to *person using violence* as this data includes cases of neglect and neglect is not typically included under definitions of *violence*.

Data Handling

Before data were analysed, basic data cleaning was undertaken:

- Where multiple responses were recorded for a single variable (e.g. several types of abuse selected simultaneously), data was dummy-coded into binary variables (*Yes* or *No*).
- Where appropriate, data were cross-referenced to increase the reliability and reduce missing data. For example, in cases in which abuse behaviours were selected for a particular abuse type but the corresponding abuse type had not been selected, the data were cross-referenced and the abuse type was added to the "Abuse Type" field.

Data were cleaned and analysed using Stata® (StataCorp LLC) statistical software. Analyses consisted of descriptive statistics, cross-tabulation, and logistic regression.

Section 2.4. Sample

The sample consisted of 12,324 cases of elder abuse reported to the EAPU elder abuse Helpline between 1 July 2018 and 30 June 2024. There were 7,978 cases in which financial abuse had been reported. Victims were aged 50 years and older. The perpetrators of the abuse were family members, informal carers, and spouses/partners (including ex-partners).

Limitations

Several limitations are associated with the data collected by the EAPU:

- Accuracy: Data are collected through voluntary disclosure by notifiers and may be subjective, incomplete, or inaccurate. Notifiers to the Helpline are not always the victims themselves and this can influence the information that is reported. The NEAPS found that only 6.4 per cent of victims of financial abuse had reported the abuse to a Helpline.
- Missing data: Calls are not scripted; therefore, Helpline operators may not collect data for every variable. Thus, the current dataset likely under-represents the prevalence of factors and may lack the consistency provided by structured interviews or surveys.
- Sampling: Information collected depends on what notifiers report and may not reflect prevalence, patterns, and characteristics of elder abuse in the community.
- Other issues relate to operationalisation of the variables and the consistency of ratings among Helpline operators.[3] The report includes caveats where particular concerns exist with data.

[3] Note. Monthly database meetings and the provision of definitions for data points are used to increase inter-rater reliability. Despite this, some subjectivity is still possible.

Section 3. The Bifocal Ecological Model

The EAPU database and the analyses contained within this report are structured around the bifocal ecological model.

The Ecological Model

Bronfenbrenner's ecological model positions the individual within four levels of environmental systems that interact to influence individual human development and life experience (Bronfenbrenner, 1979). The systems are conceptualised as dynamically influencing each other, often in bidirectional ways. Schiamberg and Gans (1999) used a bifocal approach to extend the ecological model through simultaneously focusing on both victim and perpetrator. The Elder Abuse Statistics report uses this bifocal ecological framework to situate the risk factors for elder abuse within four interconnected systems.

1. Individual: relates to the immediate settings in which the individual (victim or perpetrator) lives and includes any individual factors that create vulnerabilities.
2. Relationship: relates to the relationship between the victim and perpetrator and includes shared risk factors; for example, whether the victim and perpetrator live together, or any relevant intergenerational experiences such as a family history of domestic violence or child abuse.
3. Community: refers to the relationships or connections of the victim or perpetrator with other people in the community, and any other family or support systems (both formal and informal). It also includes other community factors such as living in a small community and the potential for dual relationships and subcultures.
4. Society: relates to the cultural context in which individuals live, including aspects such as cultural norms and ideologies, public policy, access to healthcare, economic inequality, and legislation.

These systems interact and changes at one level can influence other levels. For example, changes to housing policy (societal) may lead to an increase in housing prices, resulting in home ownership being out of reach for the son of an older person. The son decides that the only option is for his 80-year-old mother to sell her house, move in with him, and pay for a share of his house. His mother's health subsequently deteriorates (individual) and she requires support; however, the son is reluctant to "waste" what he regards as his inheritance on formal support. The son provides minimal care; eventually his mother is unable to leave the house and becomes socially isolated (individual), thereby becoming more dependent on her son (relationship). The interaction between these individual, relationship, and societal factors increases the risk of elder abuse. Figure 1 graphically represents the framework used in the report.

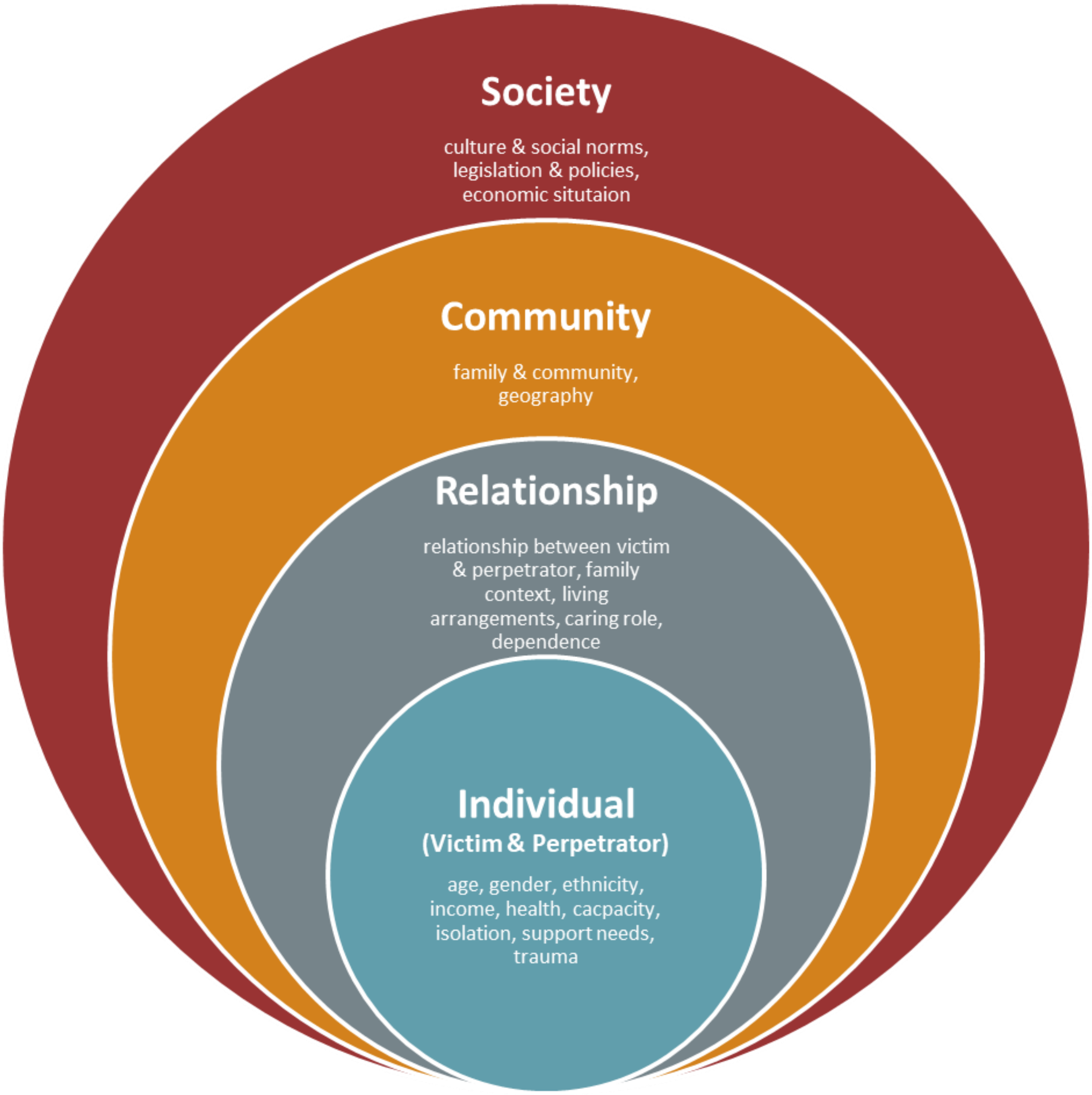

***Figure 1**. A bifocal ecological framework identifying potential risks and protective factors for elder abuse.*

Section 4. Results

Section 4 contains the analysis of the data. The analyses are split into eight subsections:

1. Abuse
2. Impact of the Abuse
3. Barriers to Change
4. Victim Individual Factors
5. Perpetrator Individual Factors
6. Relationship Factors
7. Community Factors
8. Societal Factors

Each subsection contains a summary which contains some of the key findings. Figures are used throughout the subsections as visual representations of the data. The only statistics included in the results sections are for multivariate analyses. The results also contain findings from bivariate analyses. The text identifies where statistically significant differences were found; however, the data tables and statistics are in the appendix.

Section 4.1. Abuse

Financial abuse was the second most frequently reported type of elder abuse (Figure 2). Financial abuse was reported in 64.7 per cent of cases (*n* = 7,978).

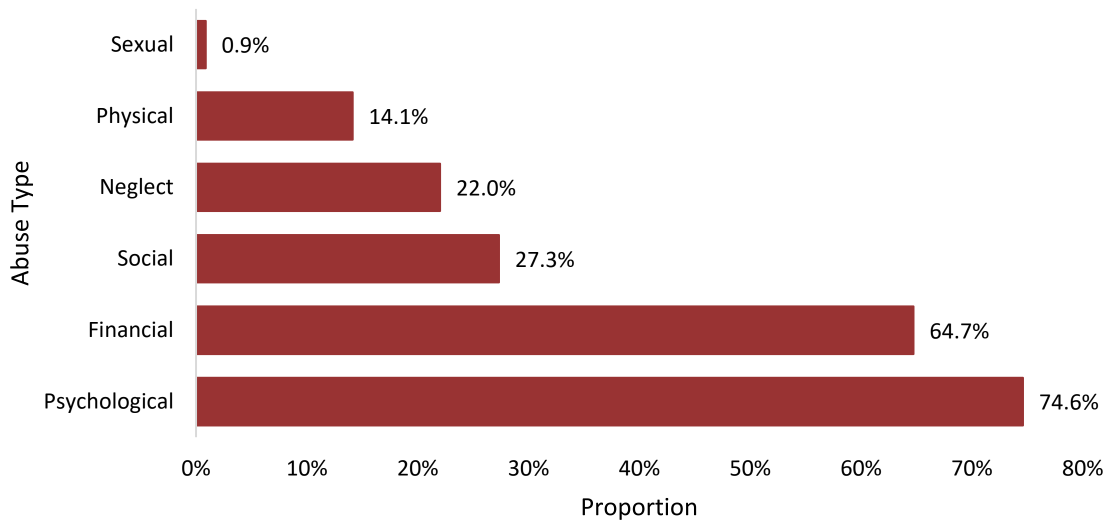

Figure 2. *Types of abuse (n = 12,324).*

The proportion of cases in which financial abuse was reported varied by financial year. The proportion of financial abuse cases reported was highest in the 2019–20 financial year (68.6%) and lowest in the 2021–22 financial year (61.8%) (Figure 3).

The months in which the highest proportions of financial abuse cases were reported included September (69.0%), August (66.9%), and November (66.2%).

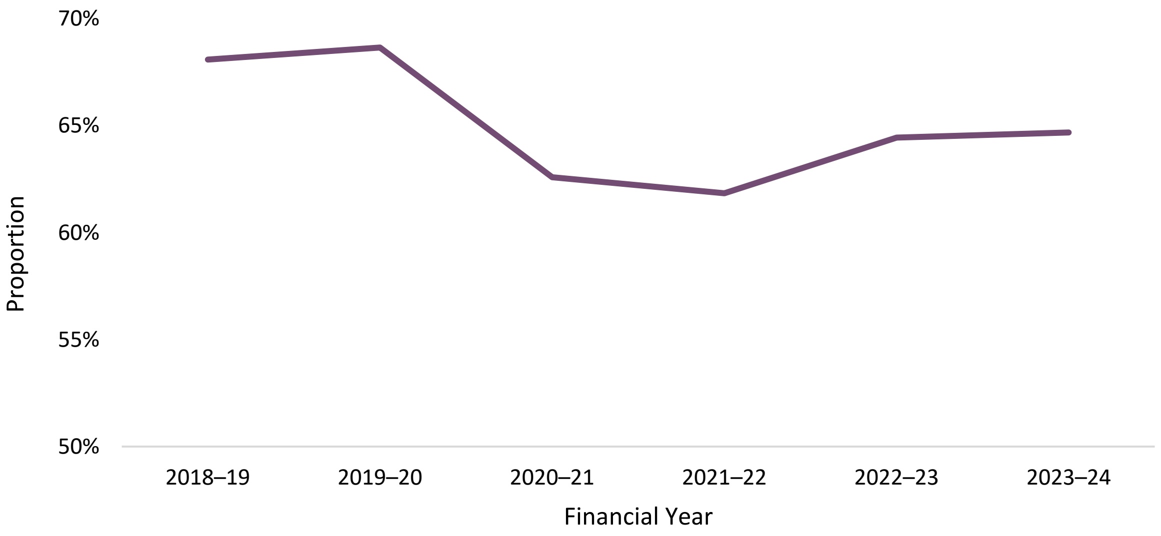

Figure 3. *Proportion of financial abuse cases by financial year (n = 12,324).*

There were 1,363 cases (17.1%) in which financial abuse was the only type of abuse reported. In most cases (*n* = 6,615, 82.9%), victims of financial abuse were also reported to be experiencing at least one additional of abuse type. This differed significantly to cases in which financial abuse was not reported, with only 39.4 per cent of these victims reported to have experienced more than one type of abuse (Figure 4).

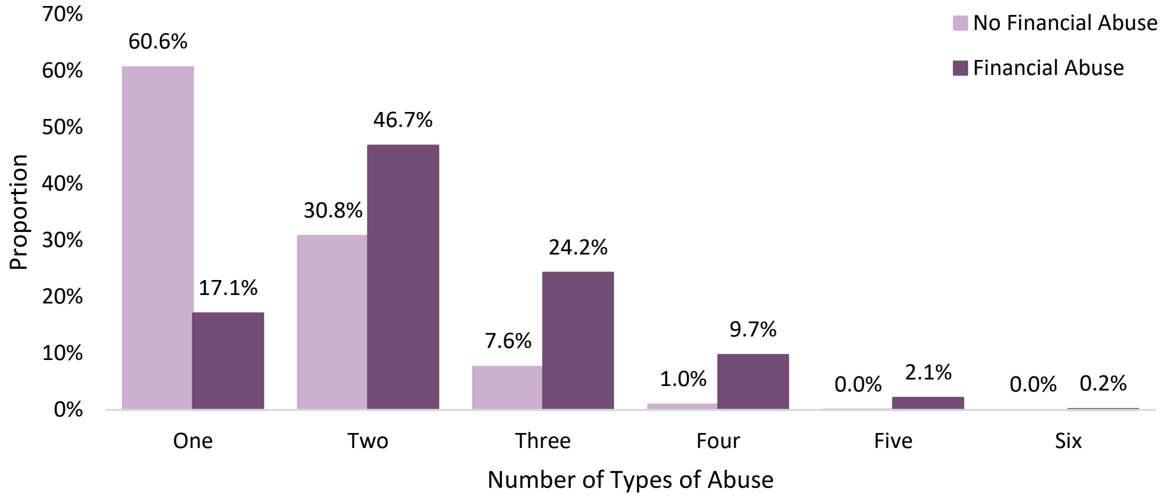

Figure 4. *Number of types of abuse reported for financial and non-financial abuse cases (n = 12,324).*

In three-quarters of financial abuse cases, victims were reported to be experiencing co-occurring psychological abuse (Figure 5). Social abuse and neglect were the next most frequent co-occurring abuse types.

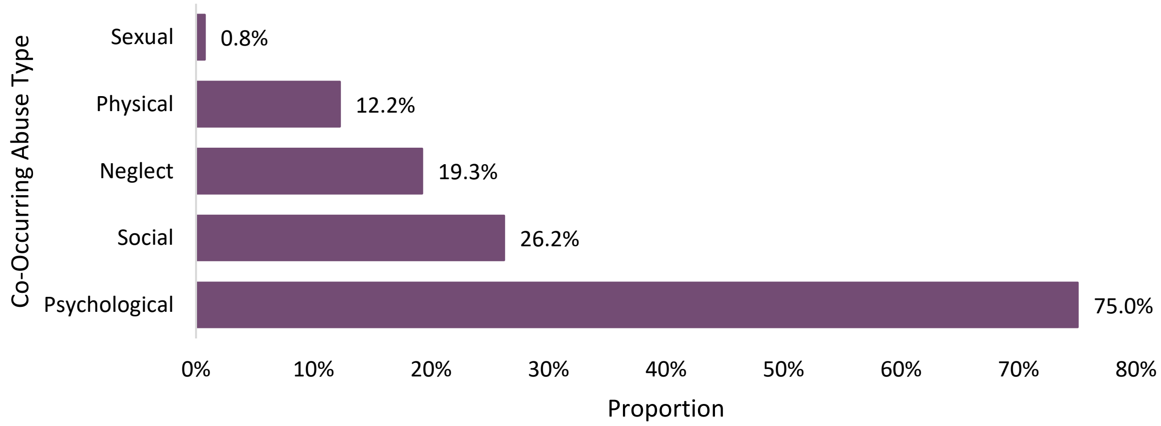

Figure 5. *Proportions of other abuse types co-occurring with financial abuse (n = 12,324).*

Mechanisms of Financial Abuse

Mechanisms of financial abuse are tactics or methods that are used to facilitate financial abuse. The most frequently reported mechanisms of abuse were undue influence, Enduring Power of Attorney (EPoA) misuse, and misuse of bank cards (Figure 6).

The definition of undue influence used by the EAPU to guide data entry is that undue influence is the substitution of the victim's wishes or free will with the wishes of the perpetrator (Reimers, 2019). Undue influence is achieved by use of coercion, pressure, or influence that is stronger than mere suggestion or advice (Horning et al., 2013). Undue influence can result in the victim making decisions that may not be in their best interests or may not be decisions that you would expect them to make if they were making them independently (Office of the Public Guardian, n.d.). Undue influence is only selected where the undue influence is used to facilitate financial abuse.

Although EPoA misuse is the second most frequently reported mechanism of financial abuse and is only reported in around one-quarter of financial abuse cases, the proportion is more than double this when the context is taken into consideration. Misuse of an EPoA is only possible if the perpetrator is appointed as a decision maker under an enacted EPoA. When EPoA misuse is examined solely for cases in which the perpetrator has been appointed as a formal decision maker, EPoA misuse is present in 58.4 per cent (n = 1,187) of cases. However, this may still be an underrepresentation as the EAPU only collects data about whether or not a perpetrator is a decision maker but not whether the decision maker is appointed under an enacted EPoA or by QCAT. The EAPU also does not collect data about whether the perpetrator has been appointed to make financial and/or health and lifestyle decisions on behalf of the victim. A perpetrator could be a formal decision maker but they may not be able to make financial decisions for the victim. This means that the number of decision makers who could misuse an EPoA to facilitate financial abuse may be lower. Hence, the proportion of cases in which EPoA misuse occurred may be higher if more accurate data was available around the decision types that a perpetrator can make and how they were appointed.

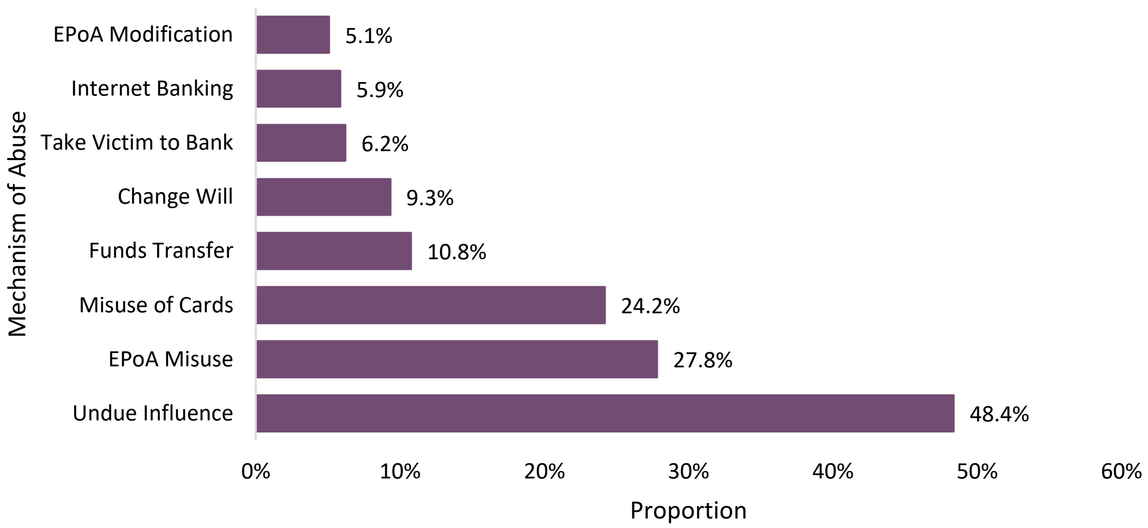

Figure 6. *Mechanisms of financial abuse (n = 4,267).*

Forms of Financial Abuse

The most frequently reported forms of financial abuse were non-contribution, being pressured to gift, and theft (Figure 7).

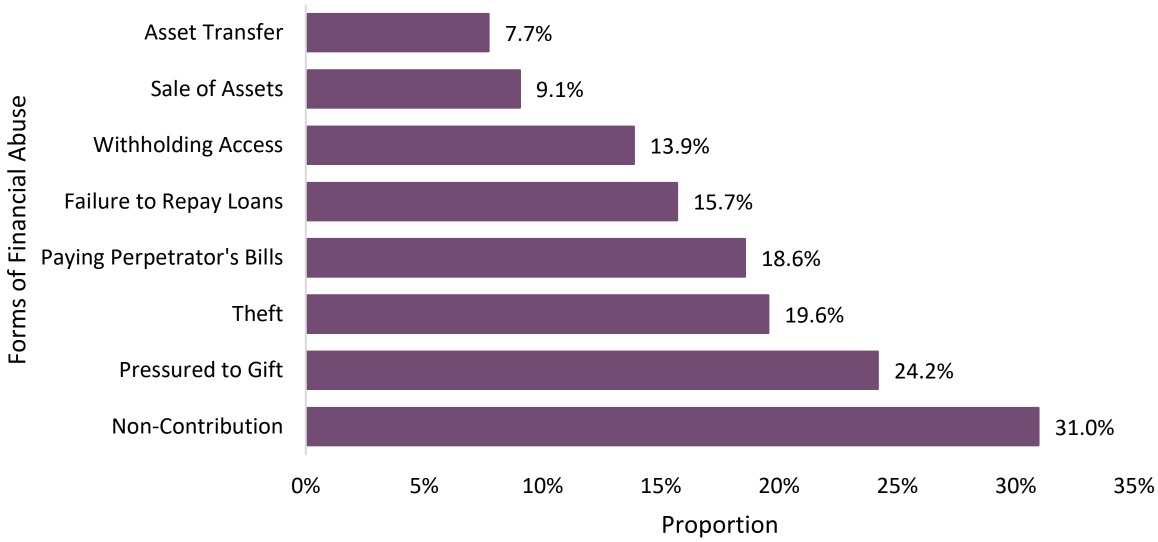

Figure 7. *Forms of financial abuse (n = 6,066).*

Frequency of the Abuse

In cases in which the frequency of the abuse was known, victims were most often reported to be experiencing daily abuse in cases in which financial abuse was reported (Figure 8).[4]

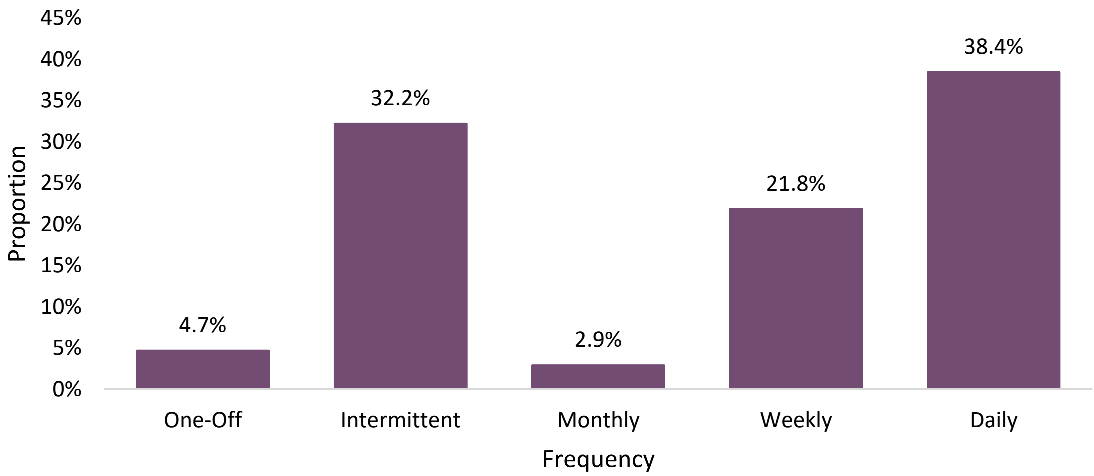

Figure 8. *Frequency of abuse in cases in which financial abuse was reported (n = 2,124).*

[4] Note. The frequency of the abuse was only recorded in 26.6 per cent of financial abuse cases (*n* = 2,124) and 22 per cent of cases in which financial abuse was not reported (*n* = 2,124). Consequently, these findings should be interpreted with caution.

The frequency of the abuse did not differ significantly between cases in which financial abuse was or was not reported, with abuse most frequently reported as occurring daily in cases in which financial abuse was not reported (*n* = 401, 42.0%) (Figure 9).[5]

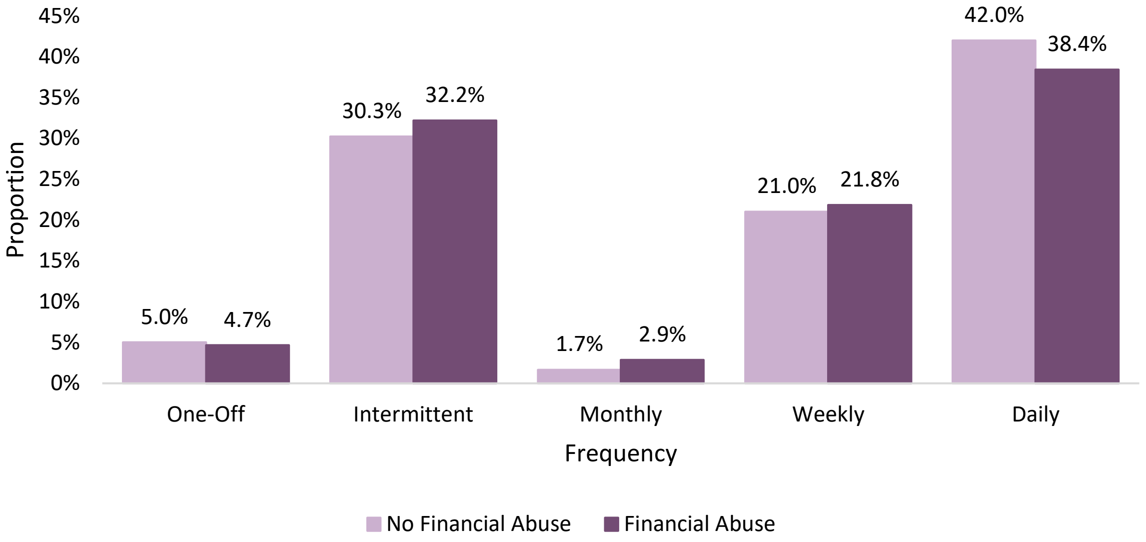

Figure 9. *Frequency of abuse in cases in which financial abuse was or was not reported (n = 3,079).*

Abuse was significantly more likely to be occurring daily for victims of financial abuse if victims and perpetrators were living together (*n* = 600, 73.5%) than in cases in which cohabitation was not reported (*n* = 216, 26.5%) (Figure 10).[6]

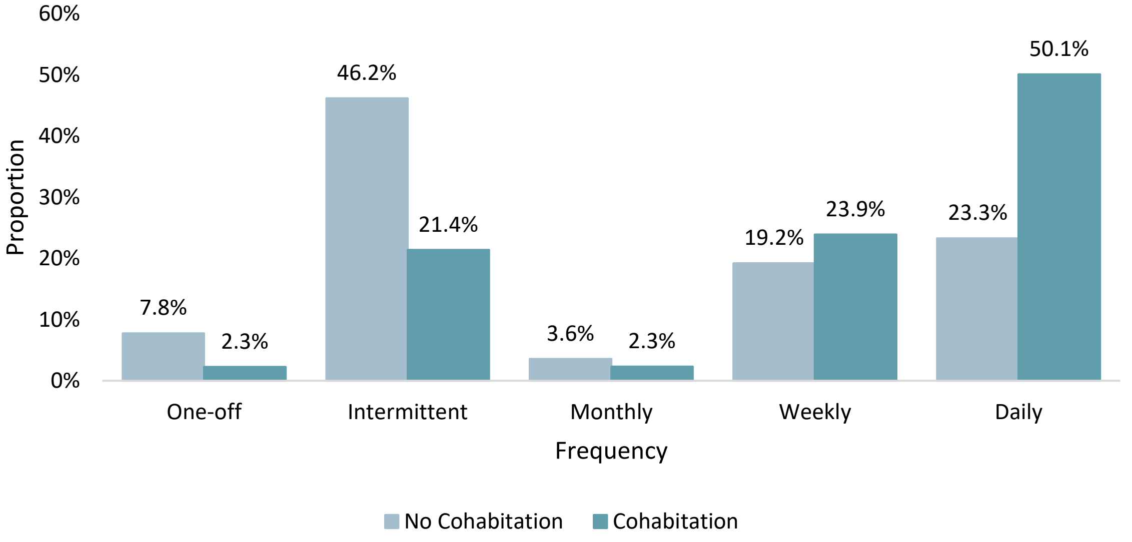

Figure 10. *Frequency of abuse in cases in which financial abuse has been reported by cohabitation status (n = 2,124).*

[5] Note. The frequency of the abuse was captured for each case and was not recorded separately for each type of abuse that the victim was experiencing. In cases where more than one type of abuse was reported, it is not possible to ascertain the frequency of the financial abuse.
[6] $\chi^2(4) = 239.51$, $p = .000$.

The proportions of cases in which abuse was occurring daily differed significantly over time between cases in which victims and perpetrators lived together and cases where they did not live together (Figure 11).[7] In 2018–19, the proportions of victims experiencing abuse daily was very similar irrespective of cohabitation status. However, this changed from 2019–20 to 2020–21, with the proportion of cases in which abuse was occurring daily sharply increasing in cases where victims lived together, and decreasing in cases where there was no cohabitation.

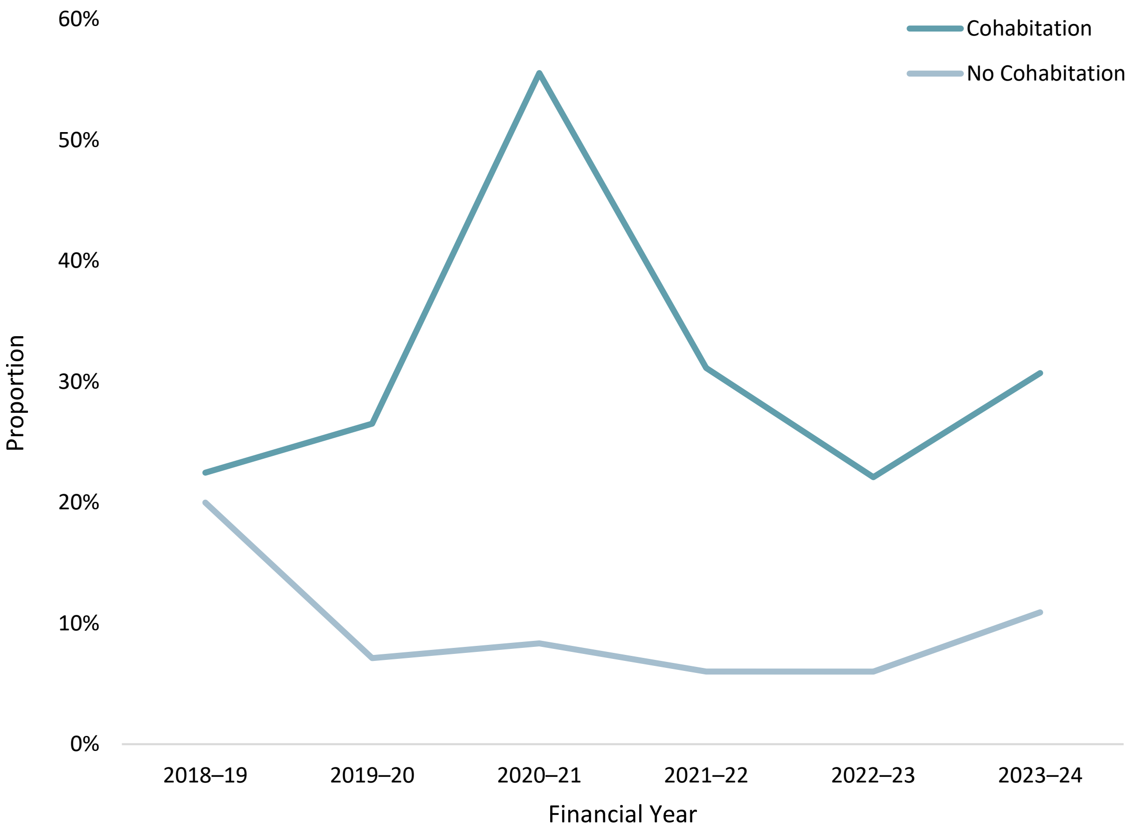

Figure 11. *Proportion of cases in which abuse was reported to be occurring daily by cohabitation status (n = 2,124).*

[7] $\chi^2(27) = 423.60$, $p = .000$.

In cases in which financial abuse was the only type of abuse reported, the abuse was significantly more likely to be occurring on a less frequent basis (Figure 12).[8,9]

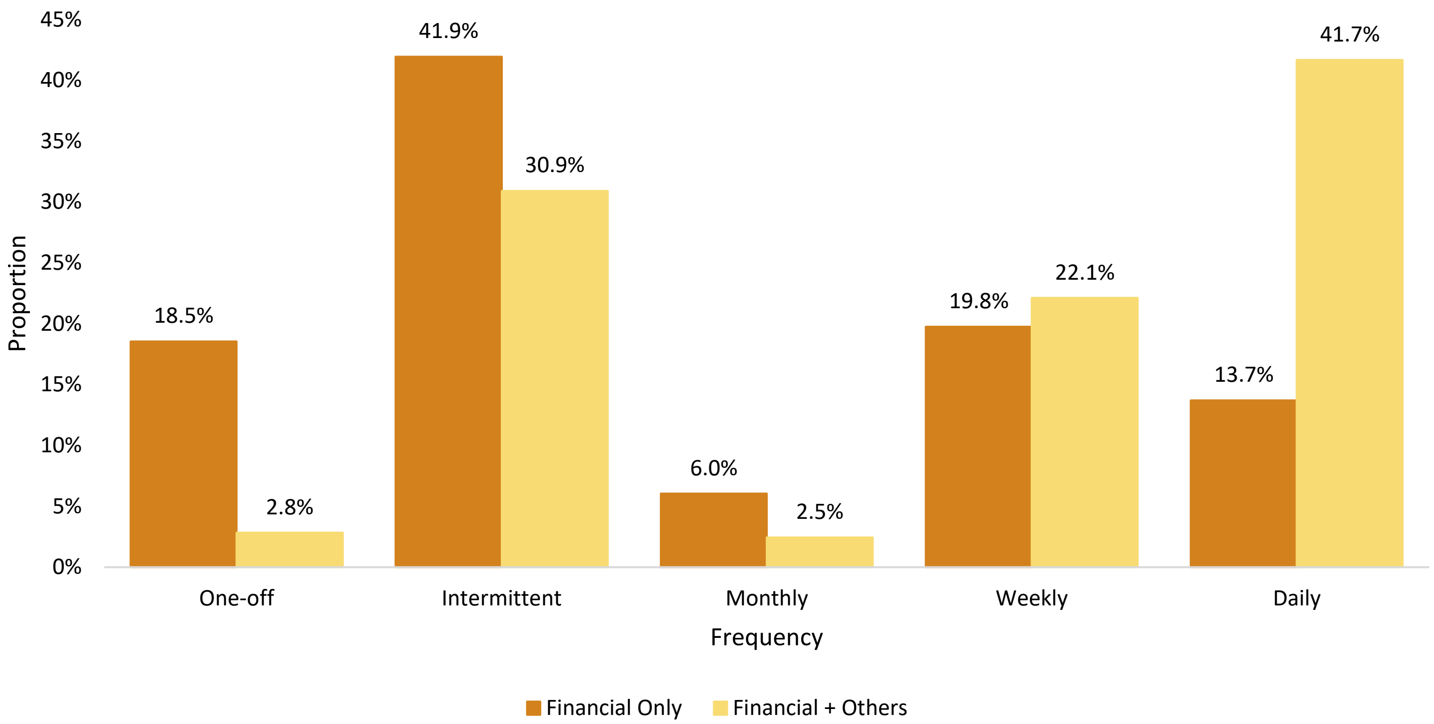

Figure 12. *Frequency of abuse in cases in which financial abuse was occurring alone or occurring in conjunction with other types of abuse (n = 2,124).*

[8] $\chi^2(4) = 179.48$, $p = .000$.
[9] Note. The frequency of the abuse was only recorded in 18.2 per cent of cases in which financial abuse was the only abuse type ($n = 248$). Consequently, these findings should be interpreted with caution.

Duration of the Abuse[10]

In more than half (n = 1,651, 58%) of financial abuse cases in which abuse duration was known, the abuse was reported to have been occurring for less than two years (Figure 13).[11]

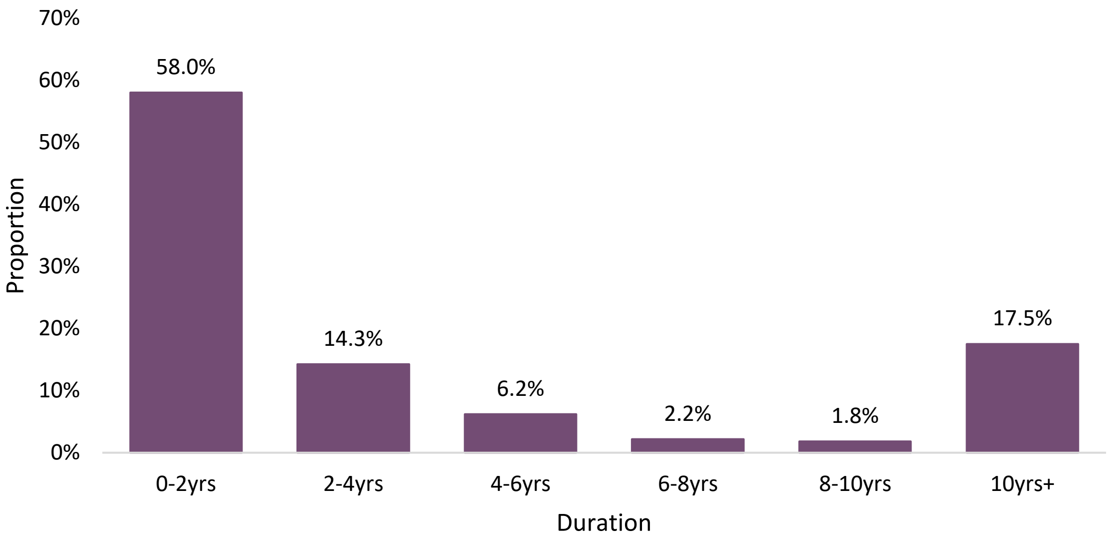

Figure 13*. Duration of the abuse in cases in which financial abuse was reported (n = 2,846).*

In cases in which financial abuse was the only type of abuse reported, the proportion of cases in which the abuse was reported to have been occurring for less than two years was significantly higher than recorded in cases in which financial abuse was co-occurring with other abuse types (Figure 14).[12] A positive relationship was found between the number of co-occurring abuse types and the duration of the abuse.[13] Therefore, the longer the abuse had been occurring, the greater the number of types of abuse that were likely to be co-occurring with the financial abuse.

[10] Note. The duration of the abuse was captured for each case and was not recorded separately for each type of abuse that the victim was experiencing. In cases where more than one type of abuse was reported, it is not possible to ascertain the duration of the financial abuse.
[11] Note. The duration of the abuse was only recorded for 35.7 per cent of cases in which financial abuse was reported (n = 2,846) and 35.8 per cent of cases in which financial abuse was not reported (n = 1,231). Consequently, these findings should be interpreted with caution.
[12] $\chi^2(1) = 20.02$, $p = .001$.
[13] $\chi^2(25) = 61.81$, $p = .000$.

A further breakdown of the data found that in most cases in which financial abuse was the only type of abuse reported, the abuse had been occurring for less than one year (n = 181, 52.9%). This proportion was significantly higher than found for cases in which financial abuse was co-occurring with other types of abuse (n = 1,105, 44.1%).[14]

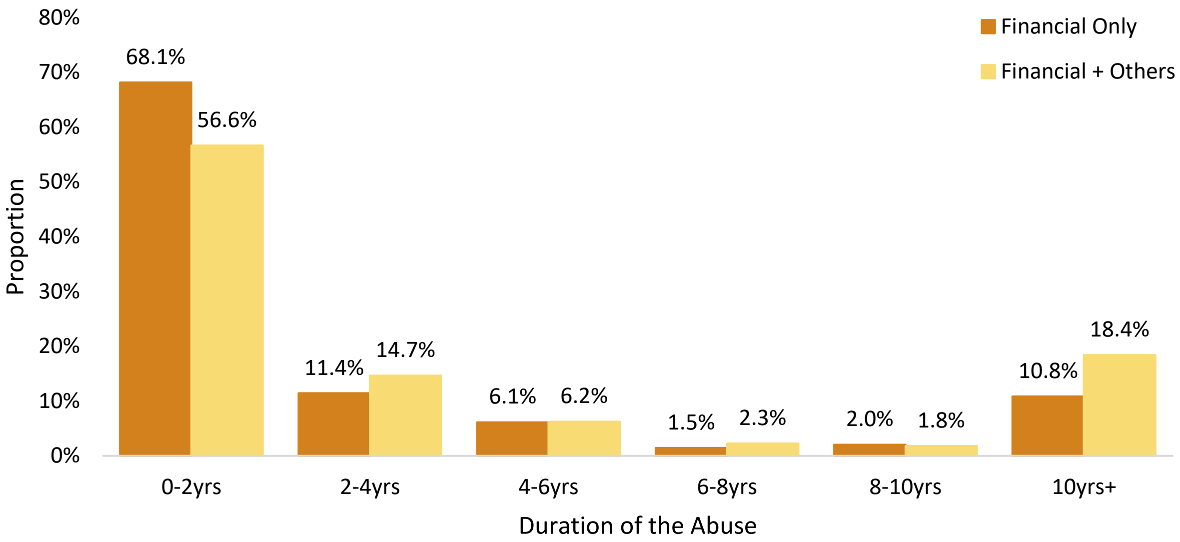

***Figure 14**. Duration of the abuse in cases in which financial abuse was the only type and cases in which there were co-occurring types of abuse (n = 2,846).*

Despite the large proportion of cases in which financial abuse was reported to have been occurring for less than two years, the duration of the elder abuse was significantly more likely to be longer in cases involving financial abuse than in cases in which financial abuse was not reported (Figure 15).

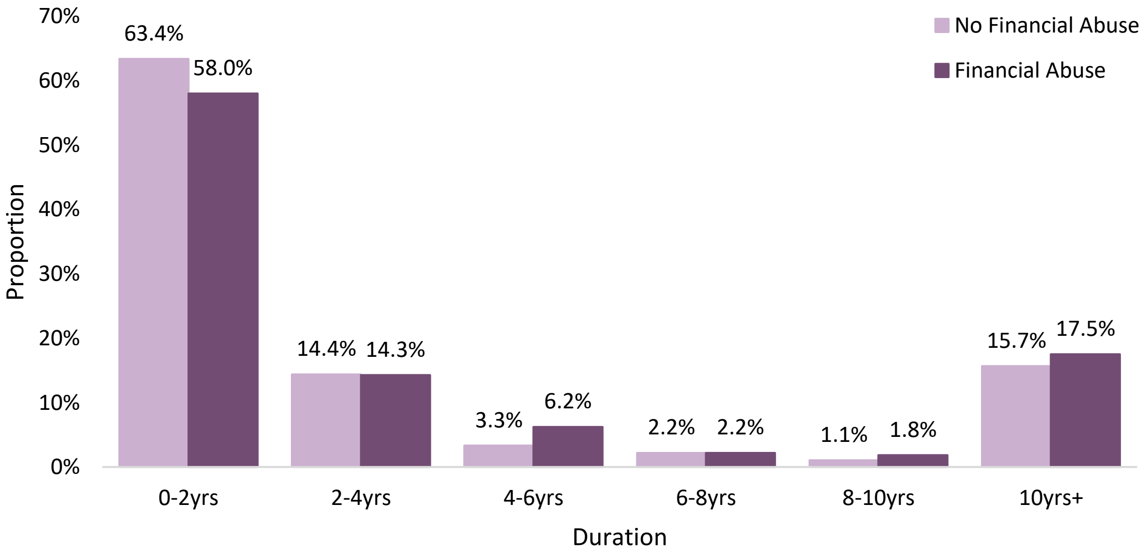

***Figure 15.** Duration of the abuse in cases in which financial abuse was or was not reported (n = 4,077).*

[14] $\chi^2(1) = 9.40$, $p = .002$.

Summary

Financial abuse was present in almost two-thirds of cases of elder abuse reported to the Helpline. The most commonly reported forms of financial abuse were non-contribution, victims being pressured to gift, and theft. The most commonly reported mechanisms that were used to facilitate financial abuse were undue influence, misuse of an EPoA, and misuse of bank cards. In most cases, financial abuse co-occurred with other forms of abuse. Consistent with other studies, psychological abuse was the type of abuse that most often co-occurred with financial abuse (Fraga Dominguez et al., 2022; Santos et al., 2019).

Victims of financial abuse were most likely to be experiencing abuse on a daily basis; however, this was heavily influenced by whether victims and perpetrators were living together. Three-quarters of victims of financial abuse who were experiencing daily abuse were living with perpetrators.

In cases in which financial abuse was the only type of abuse reported, the duration of the abuse was significantly shorter than it was for cases in which financial abuse was co-occurring with other types of abuse.

Section 4.2. Impact of the Abuse

Victims were reported to be impacted by the abuse in 69.9 per cent (*n* = 5,573) of financial abuse cases. The most frequently reported impacts of the abuse were psychological, financial, and health impacts (Figure 16).

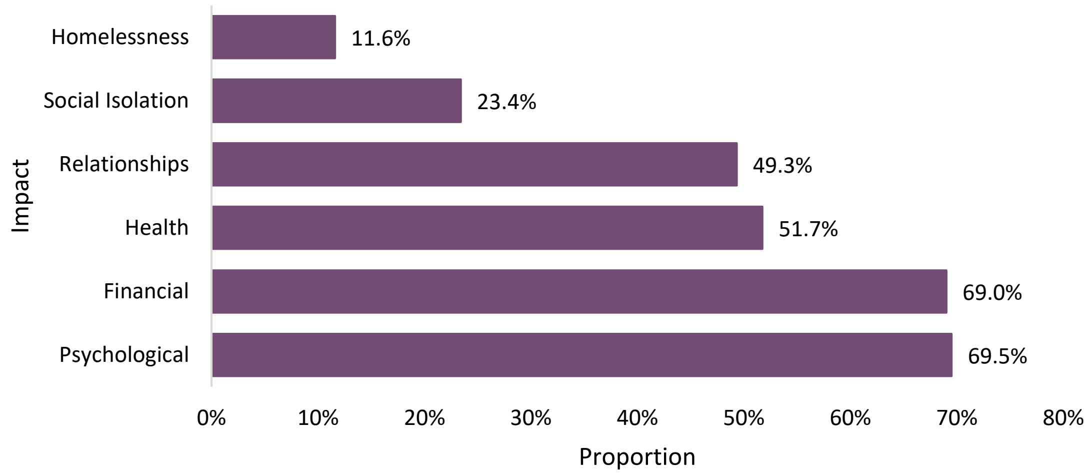

Figure 16. *Impact of elder abuse on victims (n = 5,573).*

Victims who were reported to have experienced financial abuse were significantly more likely to be financially impacted and experience homelessness as consequences of the abuse than victims who had not experienced financial abuse (Figure 17).

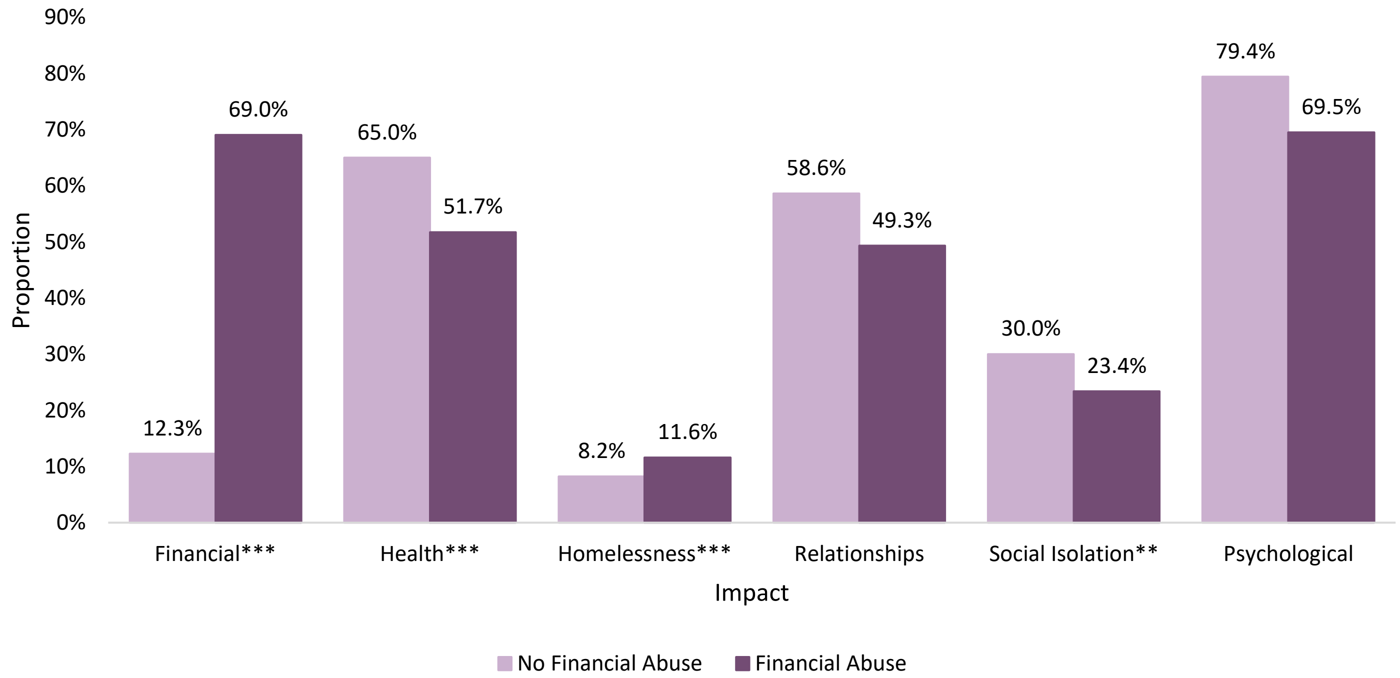

Figure 17. *Impact of the abuse in cases in which financial abuse was or was not reported (n = 8,331).*[15]

[15] Note. Significance levels ***p < .001, **p < .01, *p < .05.

The most frequently reported psychological impacts were stress, anxiety (diagnosed or suspected), and depression (diagnosed or suspected) (Figure 18). There were no significant differences between cases in which financial abuse was reported and cases in which financial abuse was not reported with regards to the types of psychological impacts recorded.

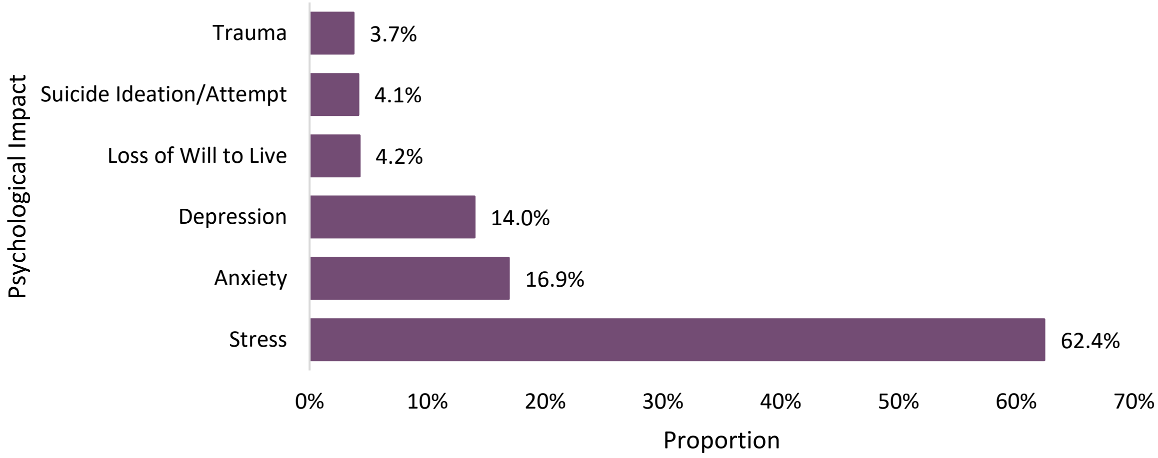

Figure 18. *Psychological impact of the abuse for victims of financial abuse (n = 5,573).*

In cases in which financial abuse was the only type of abuse reported, victims were reported to be impacted by the abuse in 61.2 per cent of cases (*n* = 834). This is much lower than the 71.6 per cent (*n* = 4,739) of victims of financial abuse reported to be co-occurring with other types who were reported to have been impacted by the abuse.

The most frequently recorded impacts were financial, psychological, and on victims' relationships with others (Figure 19). It is notable that although a greater proportion of victims of financial abuse occurring in isolation experienced financial impacts, the proportions of victims who experienced impacts to their physical health, relationships, psychological health, or became homeless due to the abuse, were much lower than they were for victims who experienced financial abuse that co-occurred with other types of abuse.

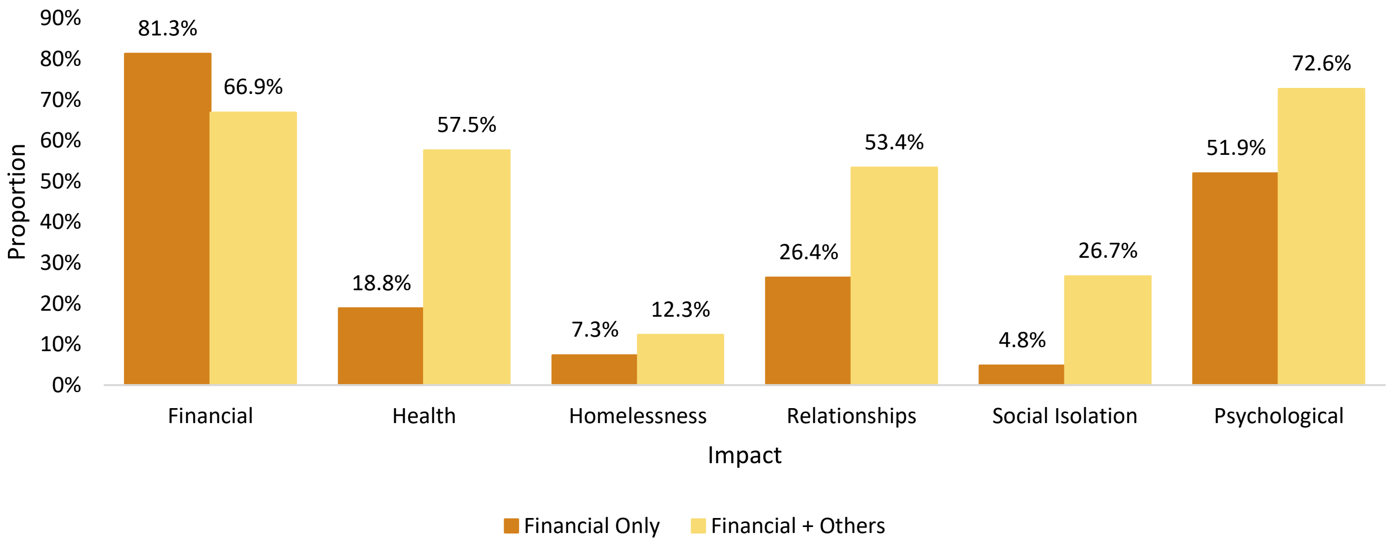

Figure 19. *Impact on victims who were reported to be experiencing financial abuse or financial abuse that co-occurred with other types of abuse (n = 5,573).*

Summary

Victims of financial abuse were most likely to be experiencing psychological, financial, and health impacts. Victims of financial abuse were significantly more likely to have experienced financial impacts and homelessness due to the abuse than victims who had experienced other types of abuse.

In cases in which financial abuse was the only type of abuse reported, a greater proportion of victims were reported to have been financially impacted. However, the impacts on psychological health, physical health, relationships, and victims becoming homeless due to the abuse were reported at much lower rates than they were for cases in which other types of abuse were co-occurring with financial abuse. It is also notable that more than half of victims were recorded as experiencing psychological impacts, despite the absence of co-occurring psychological or other types of abuse. This shows that the impact of elder financial abuse on victims extends beyond the financial losses.

Section 4.3. Barriers to Change

Helpline operators can record data about barriers to a victim's ability or willingness to enact change regarding the abuse they are experiencing.

For simplicity and clarity of reporting, the 25 barriers to change (Table 1) have been grouped into six categories (factors) (Gillbard & Leggatt-Cook, 2022).[16]

1. Protecting the Perpetrator and Relationship
2. Fear of Further Harm
3. Impact on Relationships with Others
4. Available Resources
5. Shame or Stigma
6. Individual Vulnerabilities

The most frequently reported barriers (factors) for victims of financial abuse were protecting the perpetrator and their relationship, fear of further harm, and shame or stigma (Figure 20).

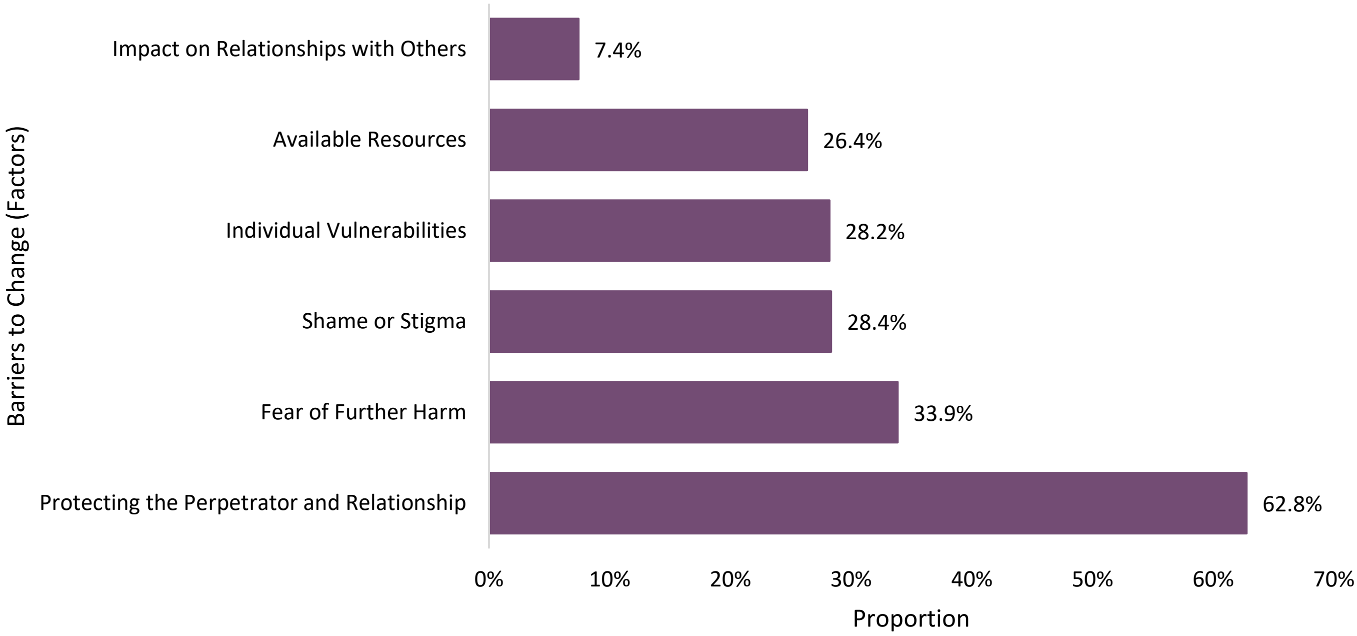

Figure 20. *Barriers to change for victims (n = 6,091).*

[16] Note. The factors were identified using a principal factor analysis with oblique (oblimin) rotation for the 2021–22 *Elder Abuse Statistics in Queensland: Year in Review 2021–22* report.

Significant differences were found in the barriers to change (factors) between cases in which financial abuse was or was not reported (Figure 21). Protecting the perpetrator and relationship was significantly more likely to be recorded as a barrier to change factor in financial abuse cases. Available resources and shame or stigma were also significantly more likely to be recorded as barriers to change (factors) in financial abuse cases. Individual vulnerabilities were significantly more likely to be reported as a barrier to change factor in cases in which financial abuse was not reported.

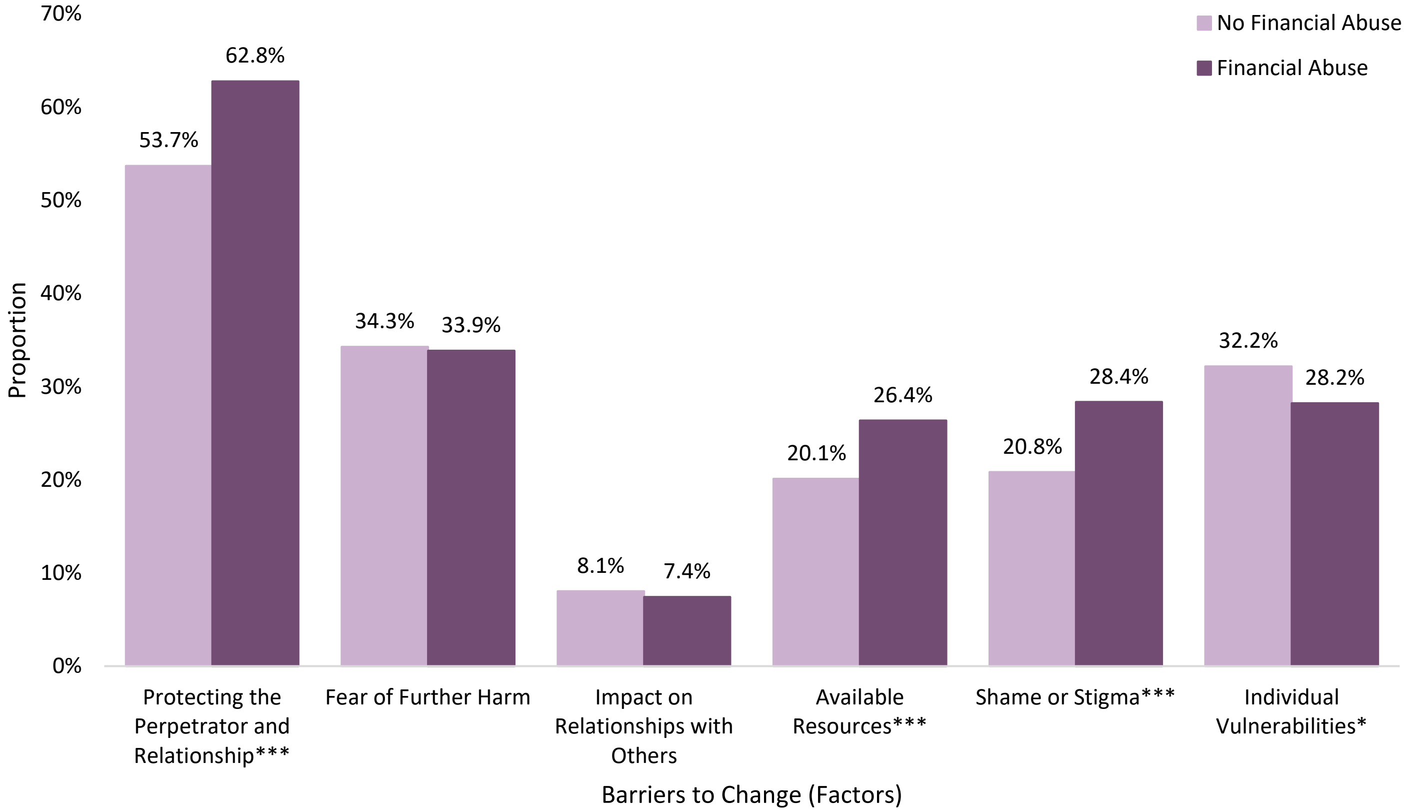

Figure 21. *Barriers to change for cases in which financial abuse was or was not reported (n = 7,896).*[17]

The most frequently recorded individual barriers to change in cases in which financial abuse was reported were victims' fears of further abuse, concerns about the financial impact on perpetrators, and a lack of decision-making capacity (Table 1). In cases in which financial abuse was not reported, victims' fears of further abuse, lack of decision-making capacity, and lack of knowledge were the most frequently reported barriers.

The most substantial differences in individual barriers to change between cases in which victims were or were not experiencing financial abuse were the much higher proportions of victims of financial abuse who were concerned about the financial impact on perpetrators (+360.5%), were fearful of the perpetrator becoming homeless (+132.5%), victims' financial situation (+127.3%), the safety of the perpetrator (+114.9%), and guilt/self-blame (+68.4%).

[17] Note. Significance levels ***p < .001, **p < .01, *p < .05.

***Table 1**. Barriers to Change Factors and Frequencies (n = 7,896)*[18]

Factor 1 – Protecting the Perpetrator and Relationship	No Financial Abuse	Financial Abuse
Impact on Perpetrator – Financial***	5.4%	25.1%
Impact on Perpetrator – Lose Relationships with Others**	13.0%	14.1%
Impact on Perpetrator – Police Involvement	12.9%	20.1%
Impact on Perpetrator – Homelessness***	7.3%	17.0%
Fear – Lose Relationship with Perpetrator***	14.4%	19.5%
Fear – Safety of Perpetrator***	3.9%	8.4%
Impact on Perpetrator – Health/Mental Health	5.8%	6.4%
Factor 2 – Fear of Further Harm		
Fear – Safety of Self*	16.5%	17.8%
Fear – Further Abuse	29.3%	27.7%
Fear – Safety of Others**	2.6%	3.7%
Factor 3 – Impact on Relationships with Others		
Fear – Lose Relationship with Grandchildren	5.6%	5.3%
Fear – Lose Relationship with Other Children	2.3%	2.6%
Fear – Lose Other Relationships**	3.2%	2.1%
Factor 4 – Available Resources		
Lack of Knowledge**	17.2%	19.1%
Financial Situation***	4.7%	10.6%
Fear – Homelessness (Self)***	4.2%	6.1%
Factor 5 – Shame or Stigma		
Denial***	9.6%	15.3%
Guilt/Self-Blame***	7.8%	13.1%
Shame or Stigma	10.4%	10.5%
Cultural Factors*	3.6%	4.5%
Factor 6 – Individual Vulnerabilities		
Lack of Capacity**	26.1%	21.7%
Support Needs	15.2%	13.4%

Summary

The most common individual barriers to change for victims of financial abuse were fears of further abuse, concerns about the financial impact on perpetrators, and a lack of decision-making capacity. The barriers to change differed between cases in which financial abuse was or was not present. Victims who were experiencing financial abuse were much more likely to have concerns about the financial impact on perpetrators, fears about the perpetrator becoming homeless, the victims' financial situation, the safety of the perpetrator, and guilt/self-blame identified as barriers to change.

[18] Note. Significance levels ***$p < .001$, **$p < .01$, *$p < .05$.

Section 4.4. Victim Individual Factors

Age

The most frequently reported age group for victims of financial abuse and other forms of elder abuse was 80–84 years (*n* = 1,509, 23.4%). There were no significant differences in age group between victims of financial abuse and victims who had not experienced financial abuse (Figure 22).

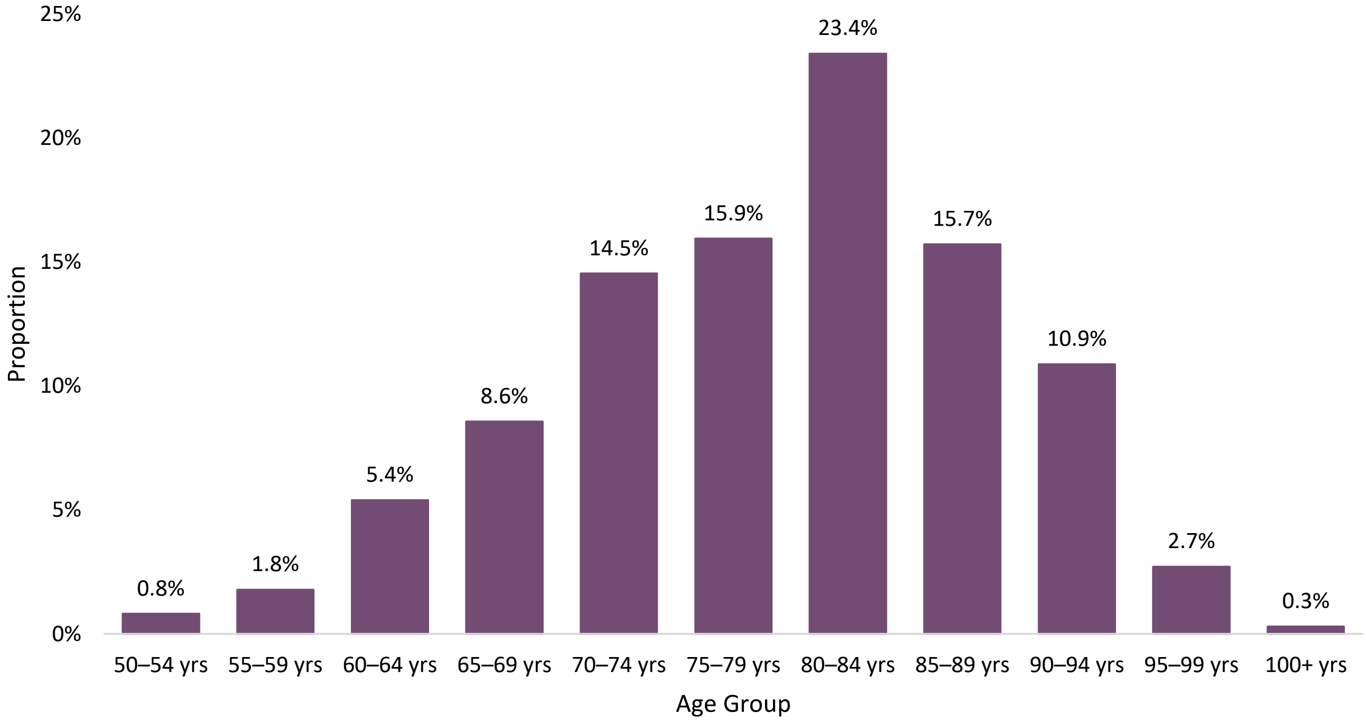

Figure 22. *Age of victims in financial abuse cases (n = 6,449).*

Gender

Two-thirds (66.8%) of victims who had experienced financial abuse were female (Figure 23). This is significantly lower than the 71.4% per cent of female victims in non-financial abuse cases.

The proportion of female victims was even lower in cases in which financial abuse was the only type of abuse reported (n = 1,363, 61.8%).

Figure 23. *Gender of victims in cases in which financial abuse was or was not recorded (n = 12,307).*

Relationship Status

Victims of financial elder abuse were most frequently reported to be widowed (Figure 24). Overall, almost two-thirds of victims did not have a partner (*n* = 3,147, 62.3%) and only one-third of victims were in a couple relationship (*n* = 1,901, 37.7%).

Victims who were only reported to have been experiencing financial abuse were most frequently recorded as widowed (*n* = 296, 45.1%). There was no significant difference in relationship types between victims who only experienced financial abuse and victims who experienced financial abuse in conjunction with other co-occurring types of elder abuse.

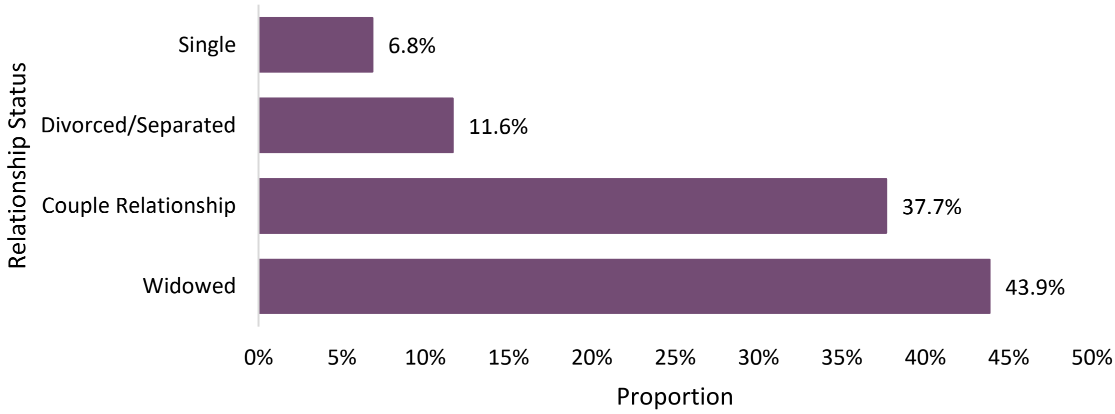

Figure 24. *Relationship status of victims of elder financial abuse (n = 5,048).*

The proportion of victims in couple relationships was significantly higher in cases in which financial abuse was not reported, with slightly more than half of victims reported to be in couple relationships (Figure 25).

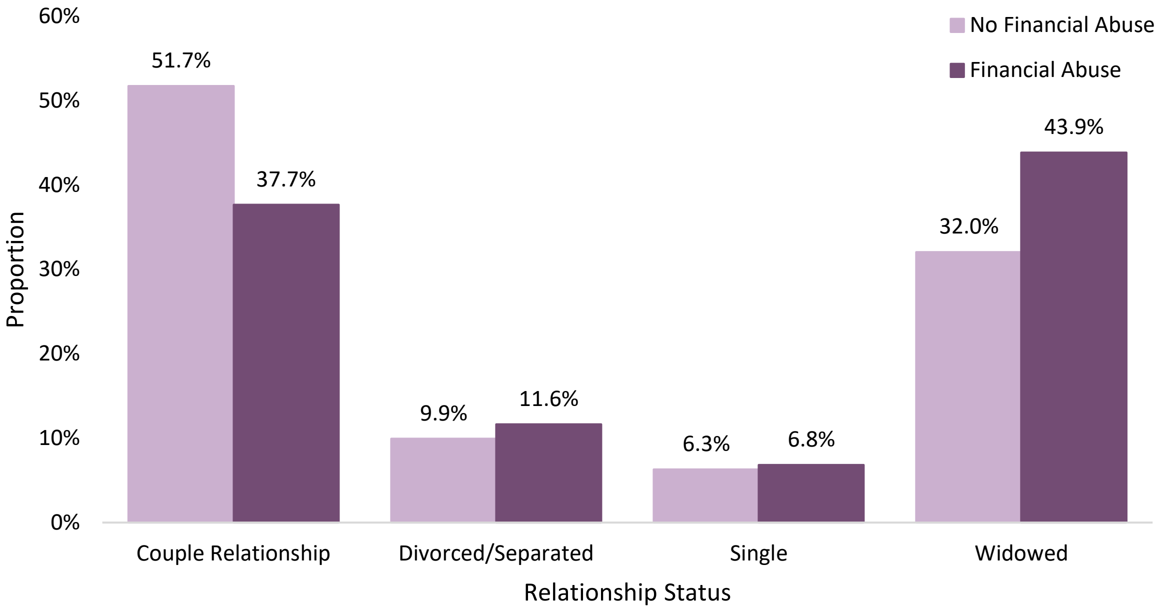

Figure 25. *Comparison of relationship statuses in cases in which financial abuse was or was not reported (n = 7,604).*

Cognitive Impairment

Victims were reported to have some form of cognitive impairment in 41.4 per cent (*n* = 3,300) of financial abuse cases. This rate was significantly higher than recorded for victims of other types of abuse (*n* = 1,603, 36.9%).

The proportion of victims with cognitive impairment was even higher in cases in which financial abuse was the only type of abuse reported (*n* = 659, 48.4%).

Impaired Capacity

More than one-third of financial abuse victims (*n* = 2,947, 38.4%) were reported to have impaired decision-making capacity. This rate was significantly higher than recorded for victims of other types of abuse (*n* = 1,445, 35.0%).

The proportion of victims reported to have impaired capacity was even higher in cases in which financial abuse was the only type of abuse reported (*n* = 591, 45.1%).

Decision-Making Arrangements

It is important to note that having a decision maker appointed does not necessarily increase the risk of financial abuse. This study only includes cases in which some form of abuse has been reported. There are many formal decision makers who do not financially abuse the person that they are making decisions for.

Data about decision-making arrangements were only recorded by Helpline staff if the caller revealed that a decision maker had been appointed by the Queensland Civil and Administrative Tribunal (QCAT) or appointed as an Attorney under an enacted EPoA.

Formal decision-making arrangements were reported to be in place in 34.2 per cent (*n* = 2,726) of financial abuse cases and 27.1 per cent (*n* = 1,177) of cases in which financial abuse was not reported. The rate recorded in financial abuse cases was significantly higher than recorded for cases in which financial abuse was not present. The proportion of cases was even higher if financial abuse was the only type of abuse recorded (*n* = 585, 42.9%).

Not all victims of financial abuse had capacity impairments in cases in which decision maker/s had been appointed. In 366 (13.4%) cases, victims were not recorded as having impaired capacity, and only 53 of these victims were identified as having cognitive impairment. This usually occurs when an EPoA specifies that the financial powers are to begin immediately.

Accommodation

Most victims were living in houses or units and there was no significant difference between victims who were reported to have experienced financial abuse (*n* = 5,745, 81.4%) and victims who had been reported to be experiencing other types of abuse (*n* = 3,113, 83.8%).

There were significantly more victims of financial abuse (*n* = 855, 12.1%) living in residential aged care facilities than victims of other types of abuse (*n* = 373, 10.0%).

Income/Wealth

More than two-thirds (*n* = 4,025, 78.2%) of victims of financial abuse owned a home. This rate was significantly higher than the 76.0 per cent of victims of non-financial abuse who owned a home.

Despite high home ownership rates, most victims of financial abuse (*n* = 3,594, 83.1%) were receiving some form of Centrelink payment (included part-payments). This was not significantly different to the rate reported for victims who were not reported to have experienced financial abuse (*n* = 1,496, 84.3%).

Summary

Consistent with findings from other studies, most victims of financial abuse were female (Fraga Dominguez et al., 2022; MetLife Mature Market Institute, 2011). Victims were most frequently aged 80–84 years and living in the community. Almost half of victims were widowed. Most victims owned a home but were also receiving some form of Centrelink payment. Close to half of victims of financial abuse had cognitive impairment and more than one-third had impaired capacity. Impaired cognition has previously been identified as increasing the risk of financial elder abuse (Spreng et al., 2016). Formal decision-making arrangements were in place for more than one-third of victims.

The victim factors that most strongly differentiated between cases in which financial abuse was or was not present were that victims of financial abuse were less likely to be in a couple relationship, more likely to have formal decision-making arrangements in place, and more likely to be reported to have some form of cognitive impairment.

Section 4.5. Perpetrator Individual Factors

Age

The most frequently recorded age group for perpetrators of financial abuse was 50–54 years (Figure 26). The same result was found for cases in which financial abuse had not been reported. Despite this, significant differences were found, with perpetrators of financial abuse tending to be older than perpetrators in non-financial abuse cases.

The median age of perpetrators of financial abuse was 55–59 years; whereas, the median age of perpetrators in cases in which financial abuse was not reported was 50–54 years.

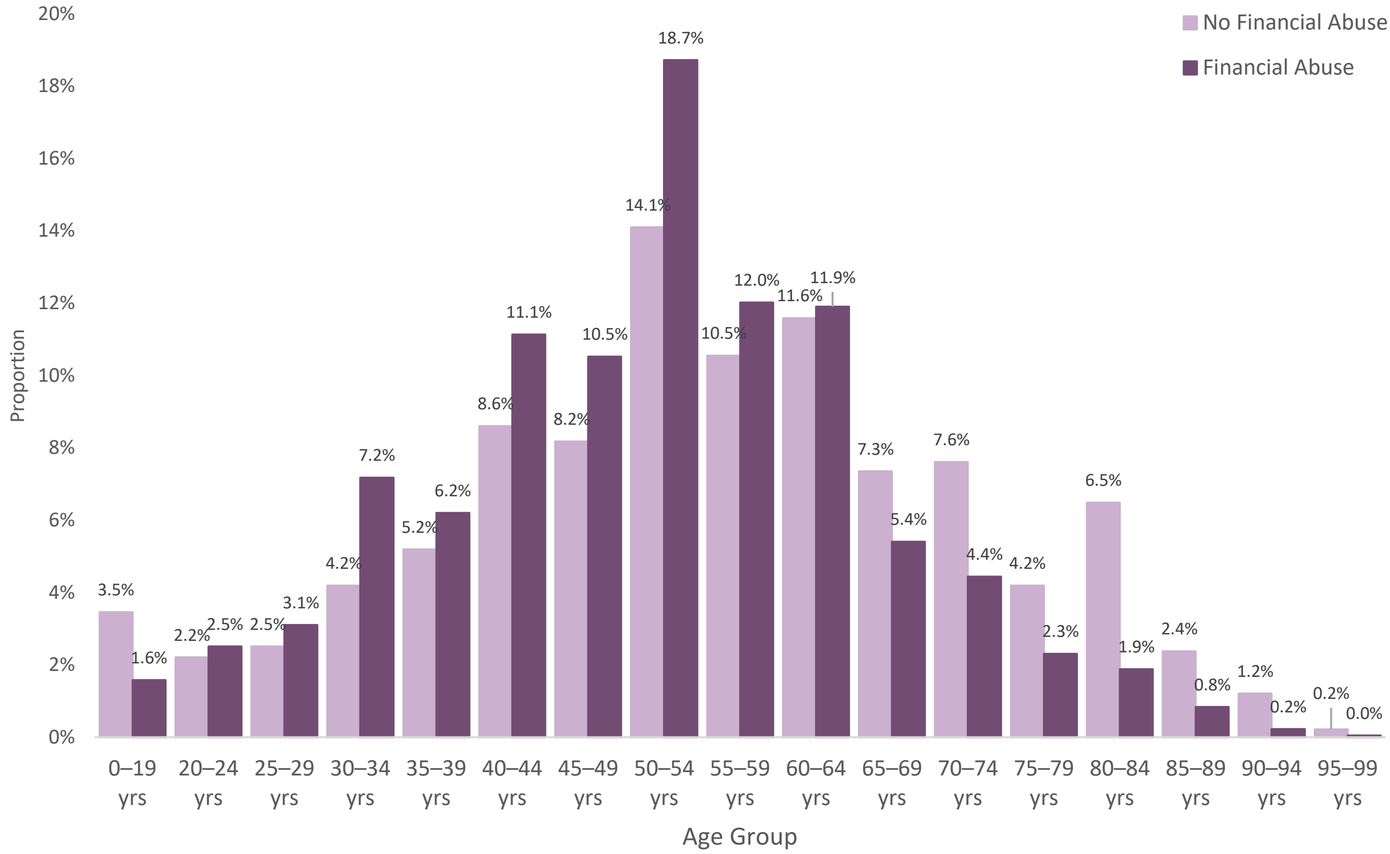

Figure 26. *Age of perpetrators in cases in which financial abuse was or was not present (n = 6,732).*

Gender

In cases involving financial abuse, there were slightly more male perpetrators (*n* = 4,008, 50.4%) than female perpetrators (*n* = 3,933, 49.5%) (Figure 27). This differed to cases in which financial abuse was not reported, with slightly more female perpetrators recorded (*n* = 2,237, 51.6%) than male perpetrators (*n* = 2,093, 48.3%). However, this difference was not significant (Appendix D).

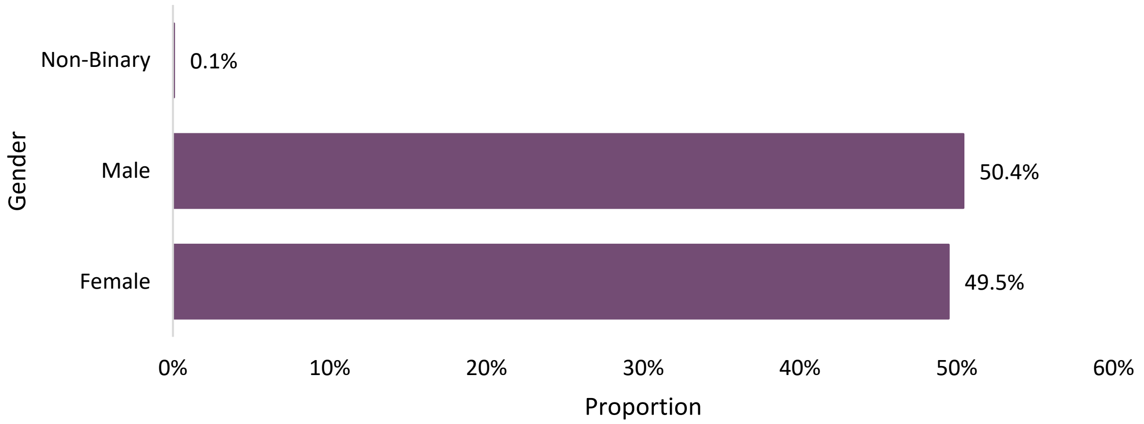

***Figure 27**. Gender of perpetrators in financial abuse cases (n = 7,947).*

Income/Wealth

Most perpetrators of financial abuse (*n* = 1,966, 52.9%) were receiving payments from Centrelink. This did not differ significantly to the non-financial abuse cases in which 50.7 per cent of perpetrators (*n* = 794) were receiving payments from Centrelink.

Perpetrators of financial abuse (*n* = 1,514, 42.6%) were significantly less likely to own property than perpetrators in non-financial abuse cases (*n* = 960, 58.9%).

Mental Illness

Perpetrators of financial abuse were reported to be experiencing, or suspected to be experiencing mental illness in 12.9 percent of cases (*n* = 1,027). This was significantly higher than the 10.7 per cent (*n* = 463) recorded for cases in which financial abuse was not reported.

Substance Misuse

Perpetrator substance misuse was recorded in 15.5 per cent (*n* = 1,237) of financial abuse cases. This was almost double the rate found in non-financial abuse cases (*n* = 373, 8.6%).

Perception of Entitlement

The EAPU defines a perception of entitlement as beliefs held by a perpetrator that they have some entitlement to the victim's money or assets. An example contained within the EAPU data dictionary of how a sense of entitlement may present in a Helpline call is a perpetrator referring to the victim's assets as theirs or making comments about being theirs in the future. This may include references to "their inheritance".

A perception of entitlement was recorded for perpetrators in 52.6 per cent (*n* = 4,193) cases of financial abuse. This was more than double the rate found in cases in which financial abuse was not reported (*n* = 1,050, 24.2%).

A perception of entitlement was significantly more likely to be recorded in cases of financial involving male perpetrators (*n* = 2,177, 54.3%) than female perpetrators (*n* = 2,005, 51.0%).[19]

Inheritance impatience was recorded in 23.6 per cent (*n* = 988) of financial abuse cases in which a sense of entitlement was recorded.

Other Individual Characteristics

The most frequently reported other individual characteristics for perpetrators of financial abuse were a history of controlling behaviour, a history of conflictual relationships, and a history of aggression (Figure 28).

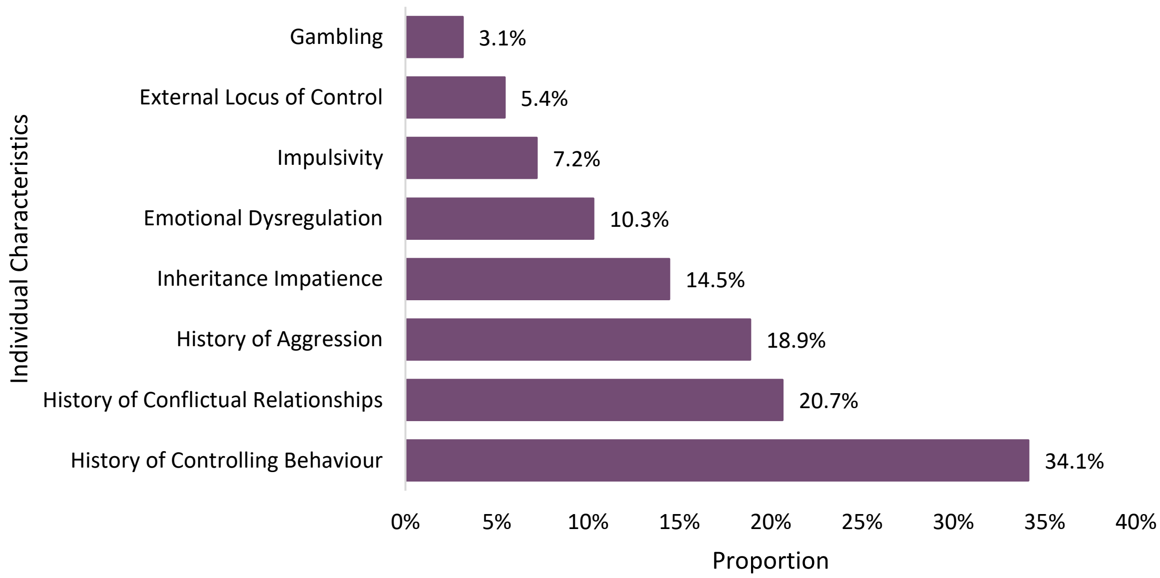

Figure 28. *Other individual characteristics for perpetrators of financial abuse (n = 7,978).*

Significant differences were present in the individual characteristics between cases in which financial abuse was or was not reported (Figure 29). The most notable differences related to gambling, inheritance impatience, and impulsivity. The proportion of cases in which gambling was recorded was 519 per cent higher in cases in which financial abuse was recorded; however, it is important to note that the proportion was still low at 3.1 per cent.

[19] $X^2(1) = 8.87$, $p = .003$.

Inheritance impatience was 295 per cent higher in cases involving financial abuse. Impulsivity was 123.3 per cent higher in financial abuse cases.

Inheritance impatience refers to a perpetrator's impatience to receive what they believe to be "their inheritance" early (before the victim dies). Inheritance impatience often results in perpetrators pressuring victims to sign over their house, provide lump sum payments from "their inheritance" while the victim is still alive, or could involve perpetrators treating the victim's assets as though they already own them e.g. making modifications to a car or house in preparation of the asset becoming theirs. A perception of entitlement generally underlies inheritance impatience as it is based on the perpetrator's belief that they are entitled to inherit assets from the victim. In 84.1 per cent (n = 970) of financial abuse cases in which inheritance impatience was identified, the perpetrators were victims' sons or daughters.

Impulsivity was defined as an inability to inhibit impulses and thoughts (Bakhshani, 2014). Impulsivity manifests as behaviours such as making decisions and acting without thinking, and not planning or thinking ahead (including consequences of actions). Impulsivity is only selected by staff if the impulsivity is a longstanding issue and is not related to dementia. Helpline staff select impulsivity if callers refer to the perpetrator as impulsive or describe patterns of behaviour that are consistent with the definition of impulsivity contained in the data dictionary.

The proportion of financial abuse cases in which inheritance impatience was recorded was significantly higher if victims were 80 years of age or older (n = 656, 19.2%) than cases in which victims were aged between 50 and 79 years of age (n = 408, 13.5%).

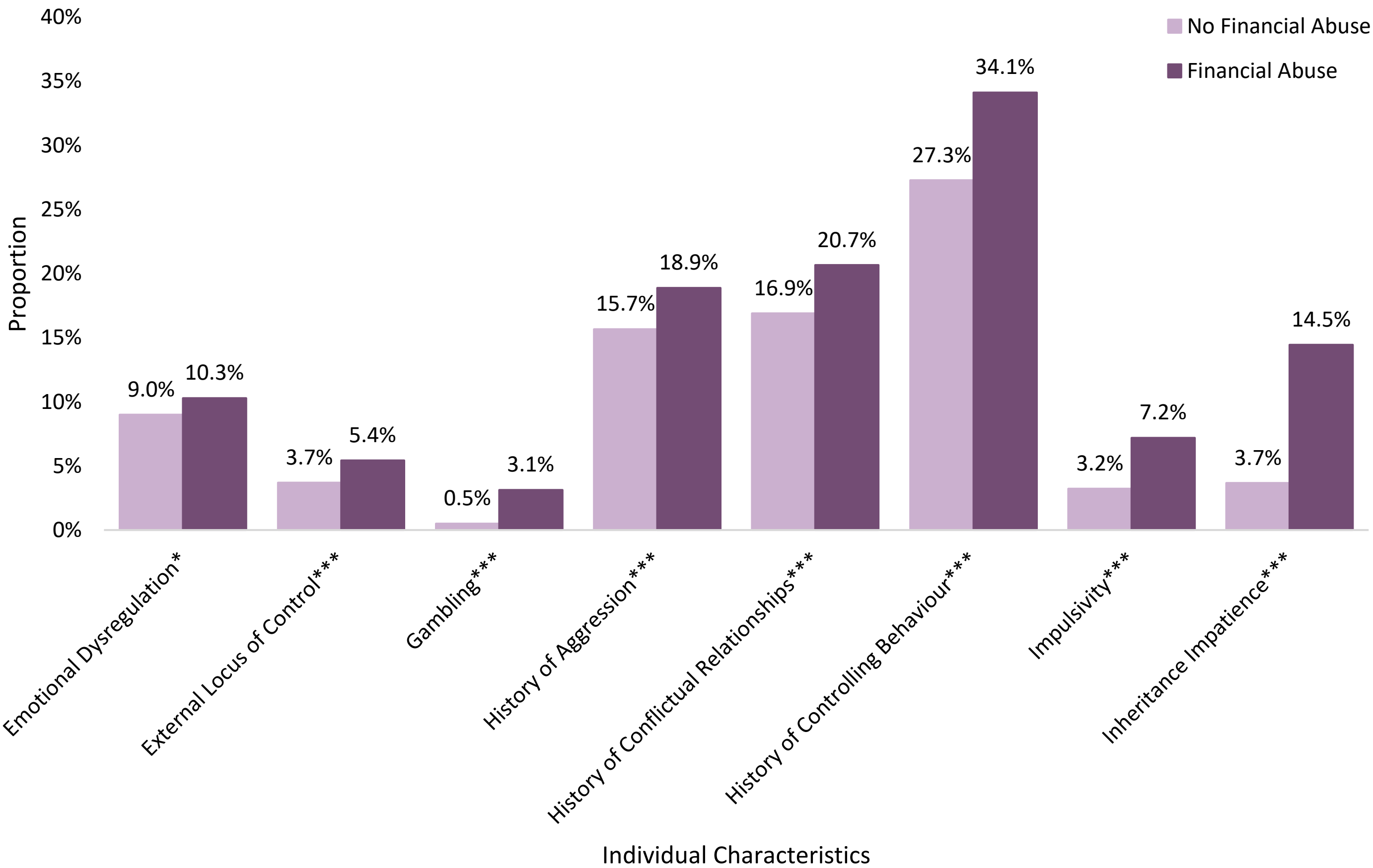

Figure 29. *Other individual characteristics for perpetrators in cases in which financial abuse was or was not present (n = 12,324).*

The proportions of cases in which other individual behavioural characteristics were identified were much lower in cases in which financial abuse was the only type of abuse recorded (Figure 30).

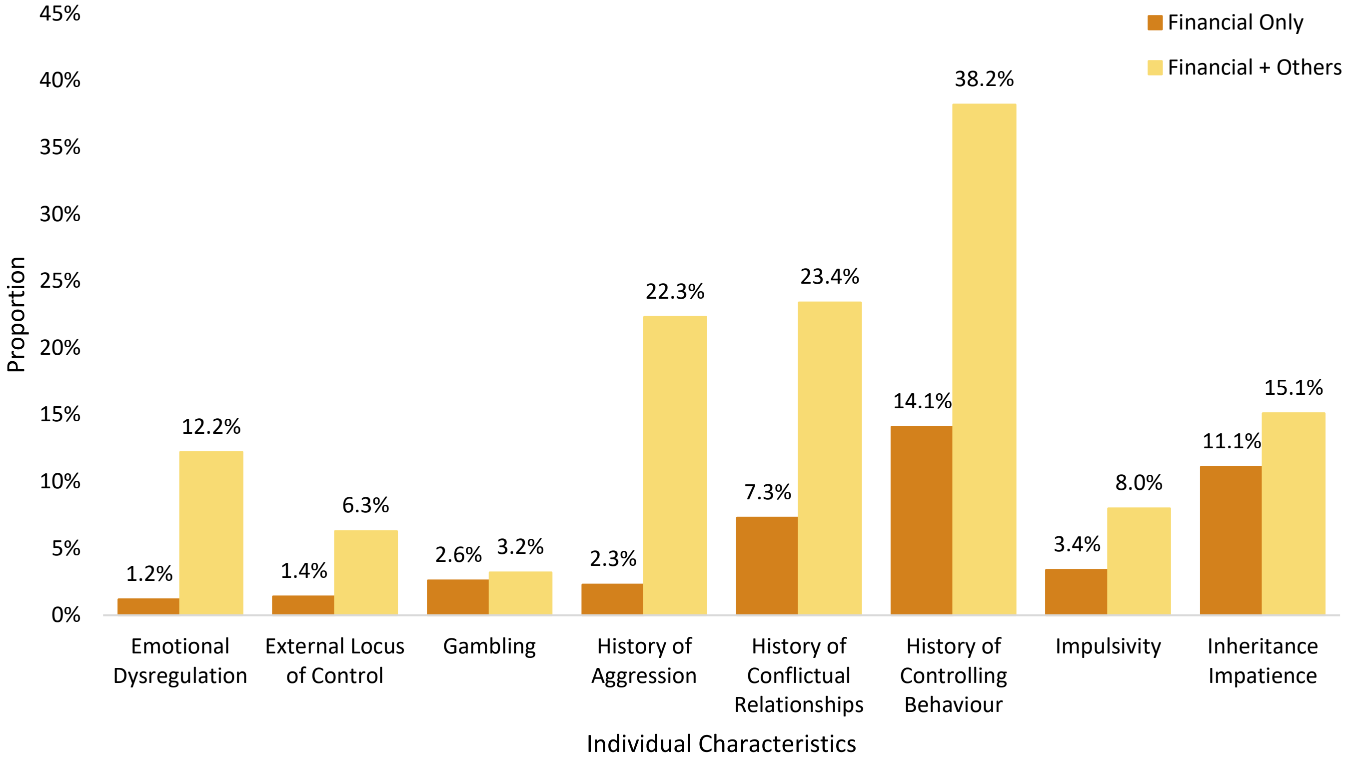

Figure 30. *Other individual characteristics for perpetrators in cases in which financial abuse was or was not the only type of abuse reported (n = 7,978).*

Summary

Perpetrators of financial elder abuse were generally 50–54 years of age and males and females were fairly evenly represented. Most perpetrators were receiving payments from Centrelink and did not own a home. More than half of perpetrators were identified as having a perception of entitlement. A history of controlling behaviour was identified for one-third of perpetrators.

Perpetrator factors that most strongly differentiated between cases in which financial abuse was or was not present were that perpetrators of financial abuse tended to be older, not own a home, have issues with substance misuse and/or gambling, higher rates of impulsivity, and more likely to have a sense of entitlement and/or inheritance impatience.

Section 4.6. Relationship Factors

Perpetrator Relationship to Victim

Sons and daughters of victims were identified as perpetrators in three-quarters (*n* = 5,973, 74.9%) of cases of financial elder abuse. This was significantly lower than the two-thirds (*n* = 2,982, 68.6%) of sons and daughters who were identified as perpetrators in cases in which financial abuse was not reported.

Sons were the most frequently reported perpetrators in cases of financial abuse, followed closely by daughters (Figure 31). This finding differed to cases in which financial abuse was not reported, as daughters were most frequently reported as perpetrators in these cases (Figure 32). The other marked difference was the much higher proportion of spouses/partners reported as perpetrators in cases where financial abuse was not reported.

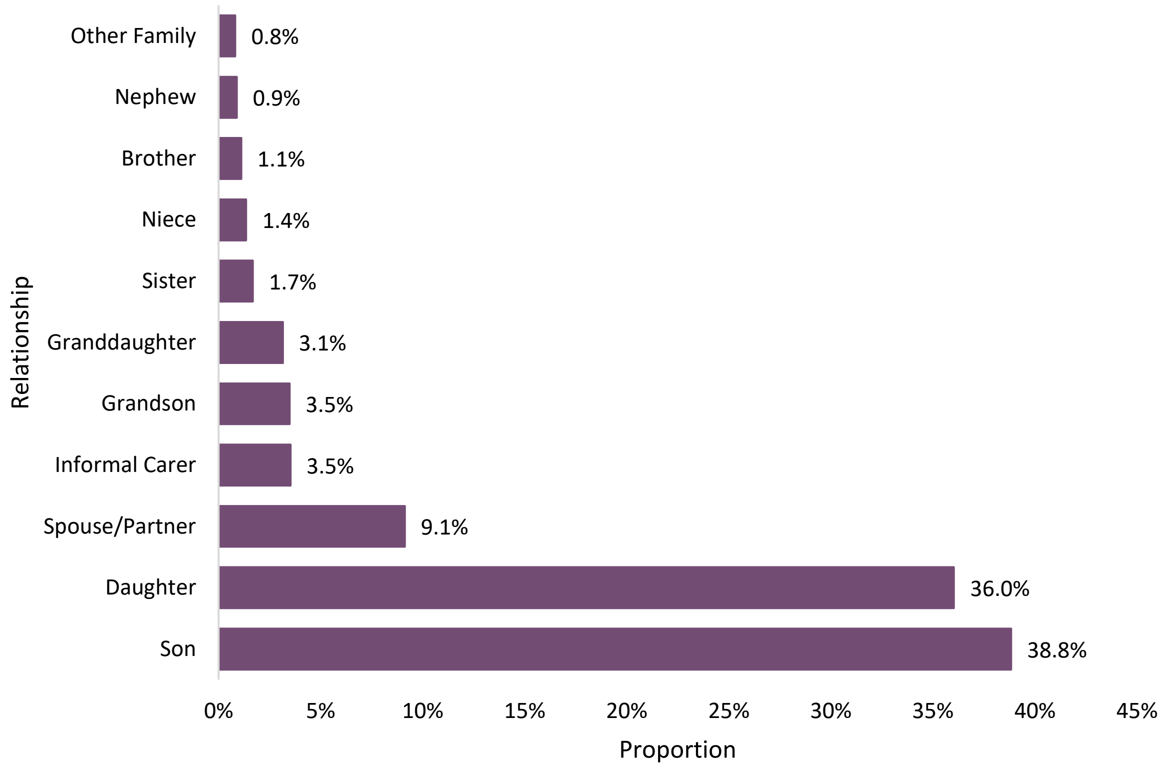

Figure 31. *Relationship between perpetrator and victim (n = 7,978).*

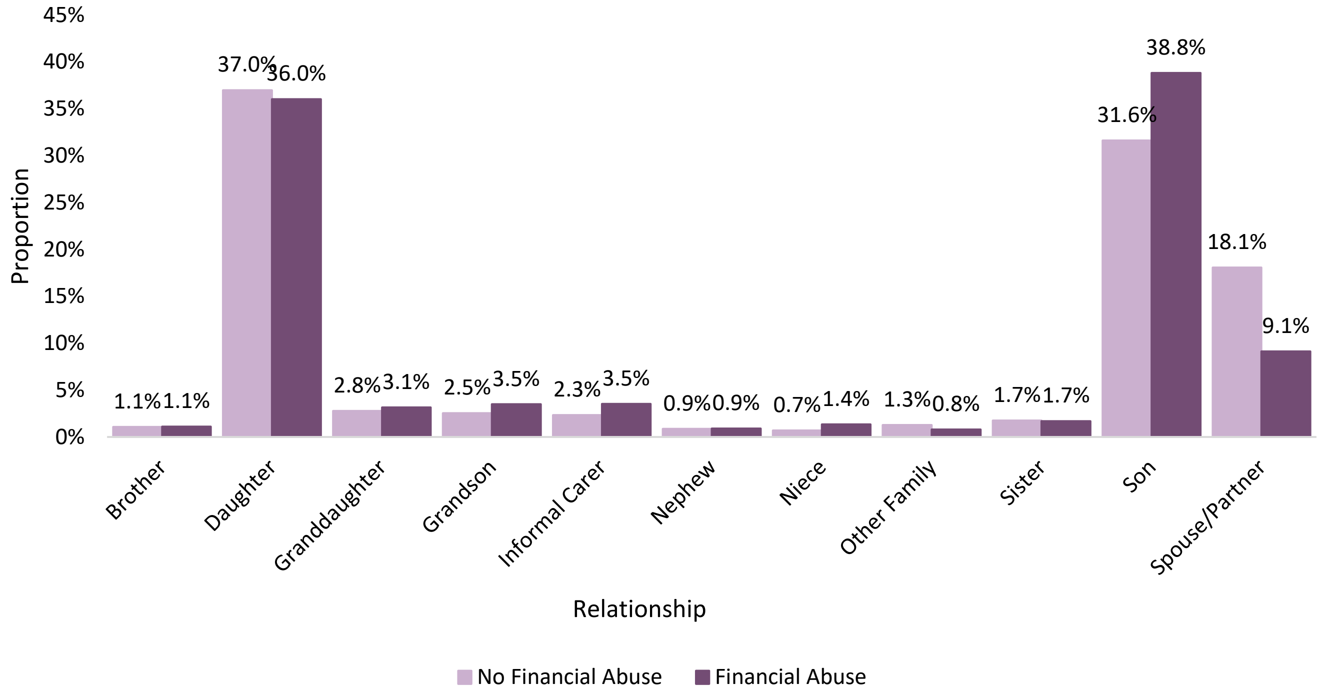

Figure 32. *Comparison of perpetrator relationships to victims in cases in cases in which financial abuse was or was not present (n = 12,324).*

Cohabitation

Victims and perpetrators were reported to be living together in 52.4 per cent (*n* = 4,184) of financial abuse cases. This was significantly lower than the 56.5 per cent (*n* = 2,456) of victims and perpetrators living together in cases in which financial abuse was not recorded.

Cohabitation rates in financial abuse cases were even lower (*n* = 802, 39.5%) if perpetrators were appointed as decision makers for victims. This lower cohabitation rate is at least partially explained by the higher proportion of victims who have a decision maker appointed living in residential aged care facilities (*n* = 542, 26.7%).

Financial abuse does not always require perpetrators to be in close proximity to victims. Perpetrators may be able to financially abuse victims from afar using phone or online banking, nominee access at Centrelink, or as an attorney under an enacted Enduring Power of Attorney (EPoA).

Misuse of EPoA's was significantly more likely to be identified as a mechanism of financial abuse in cases in which victims and perpetrators were not living together (*n* = 770, 36.8%) than cases in which victims and perpetrators were living together (*n* = 417, 19.2%).[20]

Cohabitation was significantly less likely to be reported in cases in which financial abuse was the only type of abuse reported (*n* = 390, 28.6%) than in cases in which financial abuse was co-occurring with other types of abuse (*n* = 3,794, 57.4%).[21] Furthermore, victims of financial abuse were significantly more likely to be experiencing a greater number of co-occurring abuse types if they lived with perpetrators, with almost half (*n* = 2,039, 48.7%) reported to be experiencing at least three types of abuse.[22]

[20] $\chi^2(1) = 164.65$, $p = .000$.
[21] $\chi^2(1) = 374.32$, $p = .000$.
[22] $\chi^2(5) = 797.58$, $p = .000$.

Rates of cohabitation in cases of financial elder abuse varied over time, with the lowest rate (*n* = 369, 31.6%) recorded in the 2018–19 financial year and the highest rate (*n* = 920, 59.7%) recorded in the 2022–23 financial year (Figure 33).

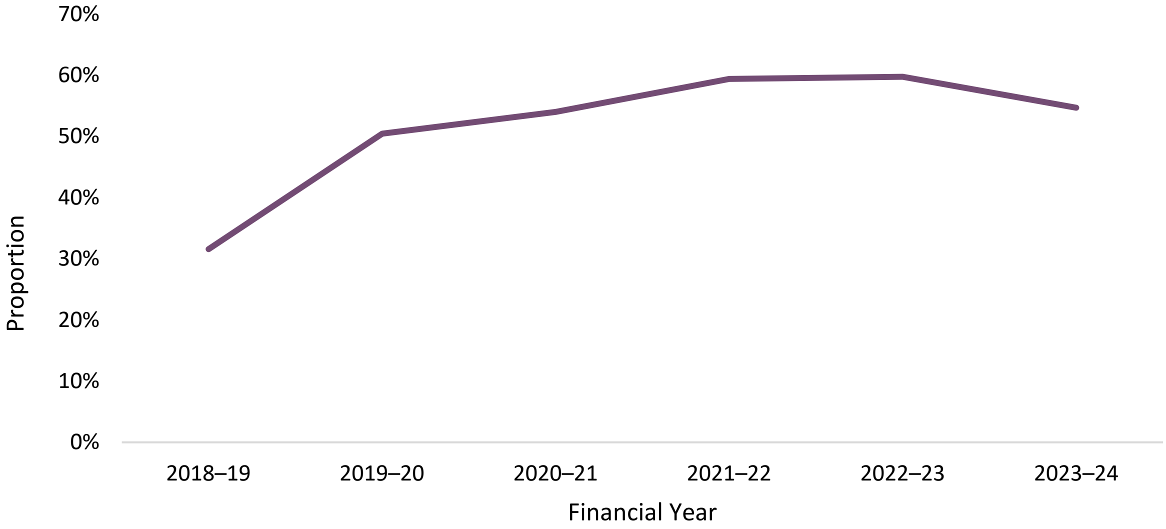

Figure 33. *Cohabitation rates in financial abuse cases over time (n = 7,978).*

Decision Makers as Perpetrators

Formal decision makers were identified as perpetrators in 2,032 cases (25.5%) of financial abuse. This was significantly higher than the 21.1 per cent (*n* = 917) of cases in which financial abuse was not recorded.

Further analysis revealed that the 2,032 perpetrators who were decision makers represented 74.5 per cent of cases of financial abuse in which decision-making arrangements were in place (*n* = 2,726).

Daughters, sons, and spouse/partners were most often identified as formal decision makers who were perpetrating financial abuse against victims (Figure 34).

In 58.4 per cent (*n* = 1,187) of financial abuse cases in which formal decision makers were identified as perpetrators, EPoA misuse was recorded as a mechanism used to facilitate financial abuse.

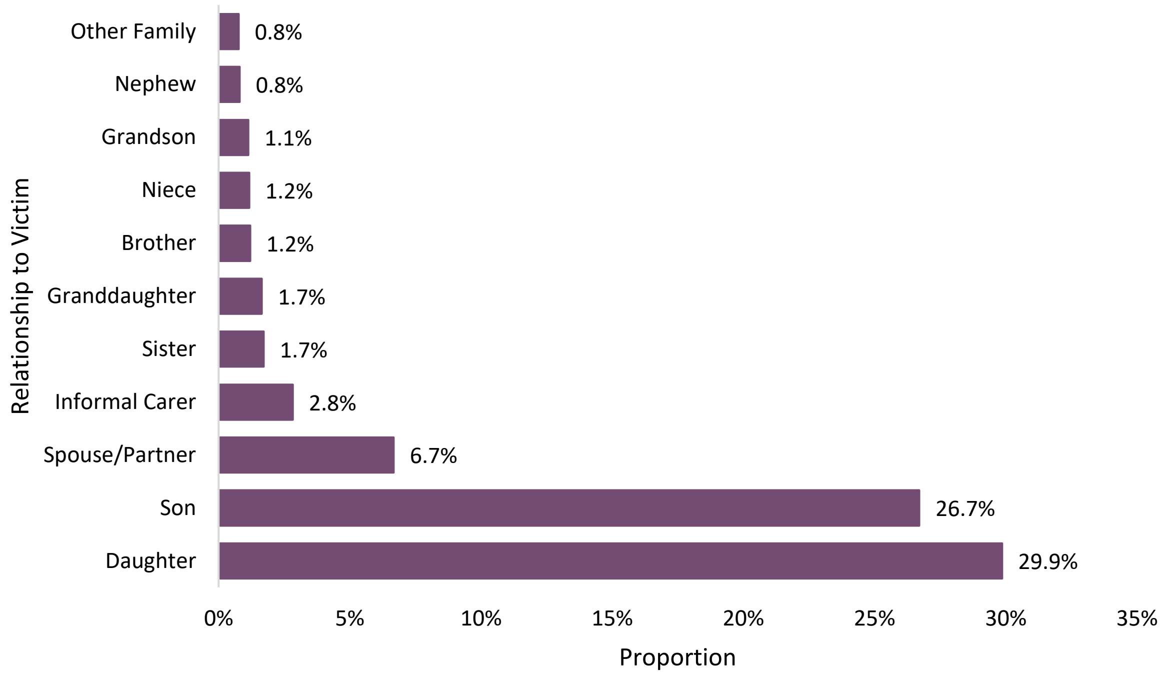

Figure 34. *Proportion of perpetrators by relationship type in cases of financial abuse in which perpetrators were formal decision makers for victims (n = 2,032).*

Financial Relationships

Information about financial relationships were recorded for close to one-quarter (*n* = 1,895, 23.8%) of cases involving financial abuse. The most frequently recorded financial relationship related to perpetrators having a history of borrowing from victims (Figure 35). Having a history of borrowing from the victim and having authorised access to assets/accounts were significantly more likely in cases of financial abuse.

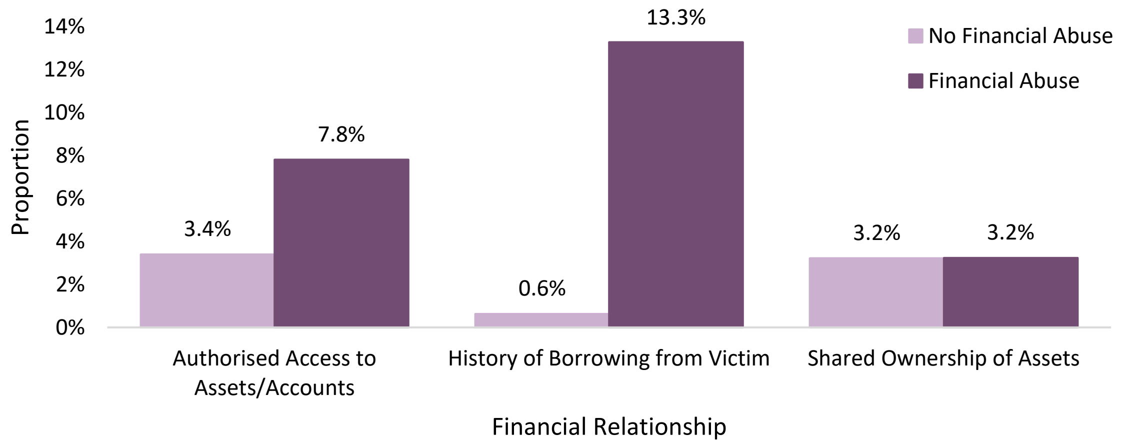

Figure 35. *Financial relationships in cases of financial abuse and no financial abuse (n = 12,324)*

Victims Dependent on Perpetrators

More than one-third (*n* = 2,780, 36.1%) of victims of financial abuse were recorded as being dependent on perpetrators. This was significantly higher than the 32.5 per cent (*n* = 1,413) of victims recorded as being dependent on perpetrators in cases in which financial abuse was not recorded.

Victims of financial abuse were most frequently recorded as being dependent on perpetrators for emotional support (*n* = 1,310, 16.4%), decision-making (*n* = 1,184, 14.8%), and care (*n* = 869, 10.9%).

Victims who were only experiencing financial abuse were less likely to be dependent on perpetrators (*n* = 147, 10.8%).

Perpetrators Dependent on Victims

More than one-quarter (*n* = 2,238, 28.1%) of perpetrators of financial elder abuse were recorded as being dependent on victims. This was significantly higher than recorded for non-financial abuse cases (*n* = 698, 16.1%).

Perpetrators of financial abuse were most frequently recorded as being dependent on the victims for financial support (*n* = 1,545, 19.4%), accommodation (*n* = 1,380, 17.3%), and emotional support (*n* = 676, 8.5%).

Summary

Three-quarters of perpetrators in cases of financial abuse were the sons or daughters of victims, with slightly more sons than daughters. Half of all cases involved victims and perpetrators living together. Perpetrators were also formal decision makers for victims in one-third of cases. More than one-third of victims were dependent on perpetrators and more than one-quarter of perpetrators were dependent on victims.

Relationship factors that most strongly differentiated between cases in which financial abuse was or was not present were that perpetrators were more likely to be the adult children of victims, acting as formal decision-makers for victims, have a history of borrowing from victims, have access to victims' bank accounts, and be dependent on victims.

Section 4.7. Community Factors

Notifiers

The most frequent notifiers in financial abuse cases were daughters, victims themselves, and workers (Figure 36).

Health workers were the most frequently recorded workers who called the Helpline, representing close to half (*n* = 340, 47.0%) of workers (where sector was recorded). Community services workers (*n* = 166, 22.9%) and aged care workers (*n* = 161, 22.2%) were the next most frequent groups of workers who notified the Helpline about the abuse. In total, the workers from these three sectors accounted for 92.1 per cent of workers (where sector was recorded) who notified the Helpline about cases of financial elder abuse.

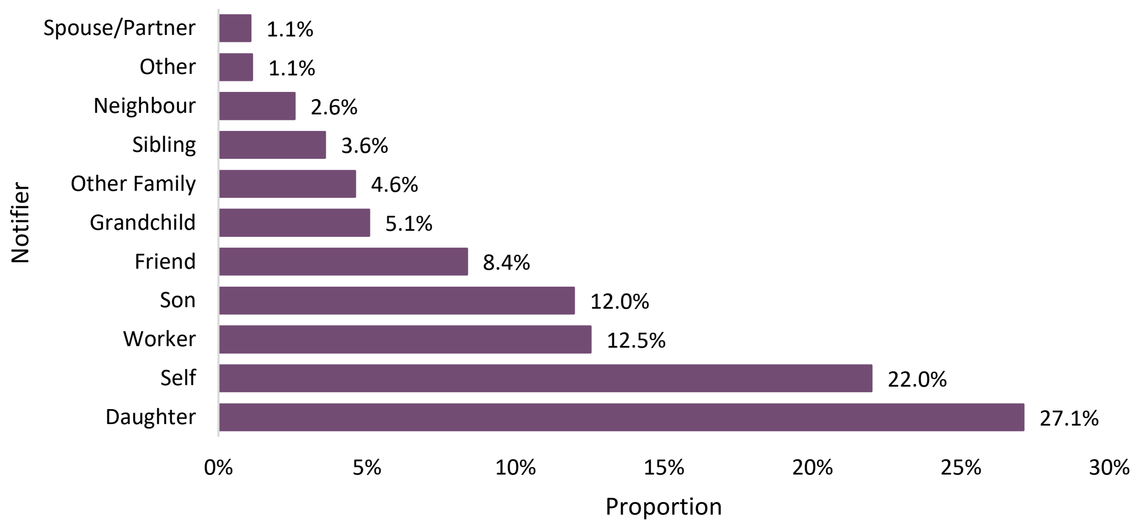

Figure 36. *Notifiers in financial abuse cases (n = 7,935).*

The likelihood of victims self-reporting the abuse decreased as a function of remoteness.[23] The proportion of victims who self-reported the abuse in major cities was almost double that of victims who self-reported in very remote areas (Figure 37). In very remote areas, workers were the notifiers in close to one-third of cases (n = 36, 30.8%).

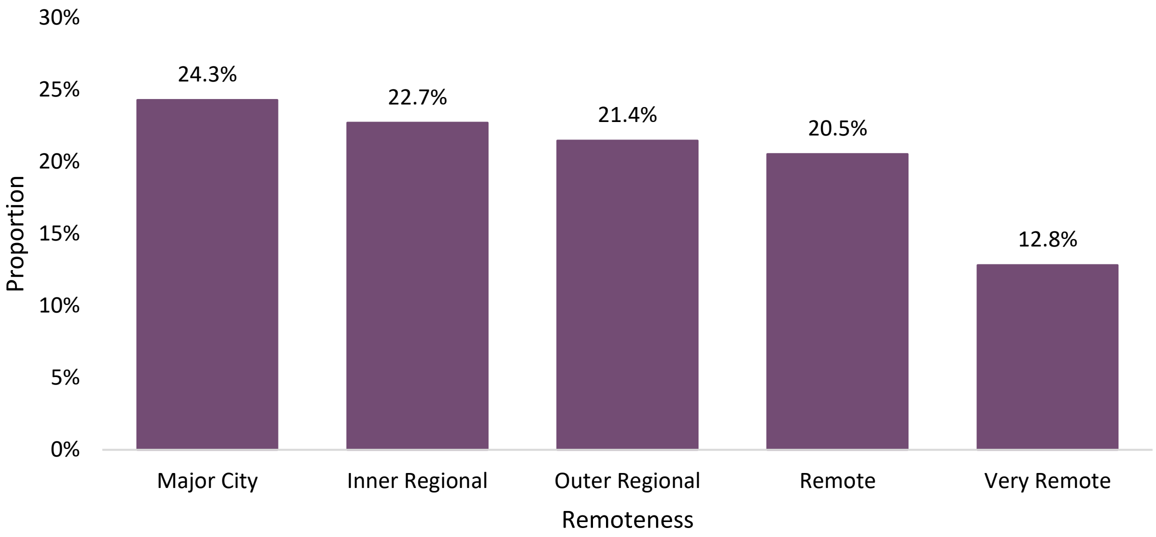

Figure 37. *Self-reporting of financial abuse by remoteness (n = 6,921).*

Victims of financial abuse were significantly less likely to self-report abuse than victims who were not experiencing financial abuse (Figure 38). The proportion of victims who self-reported abuse in cases in which financial abuse was the only abuse type reported (n = 307, 22.6%), was very similar to other cases of financial abuse.

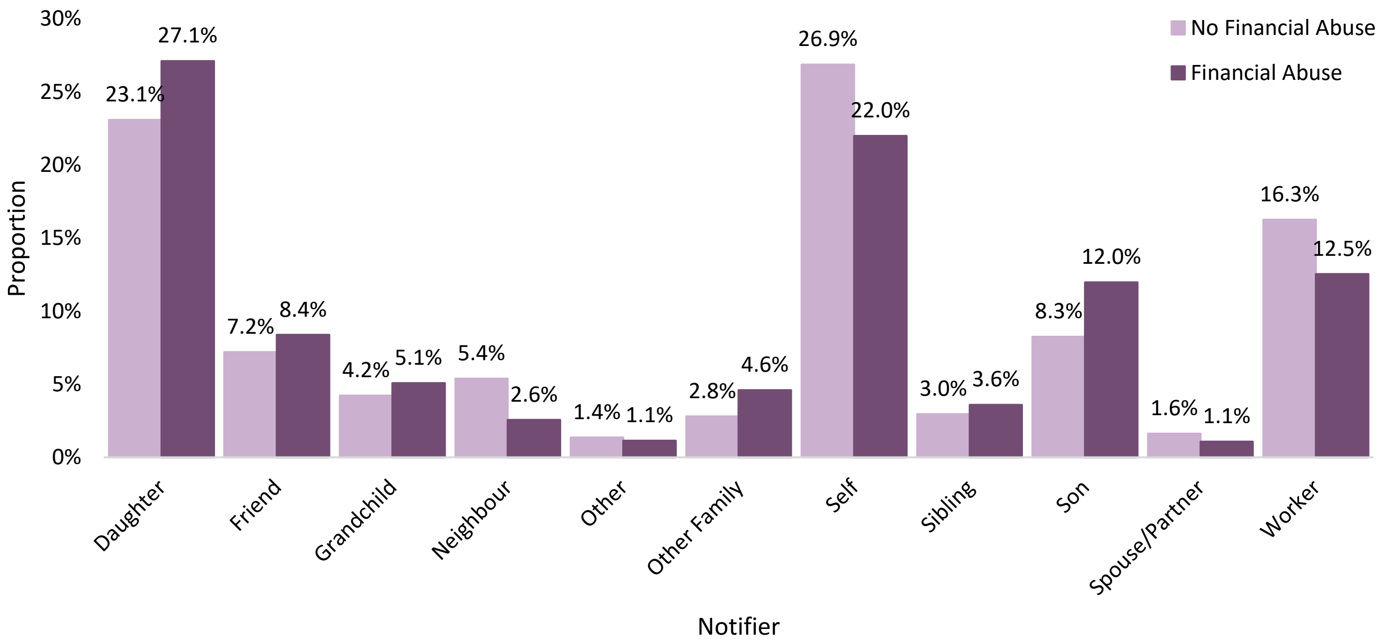

Figure 38. *Comparison of notifiers in cases in which financial abuse was or was not present (n = 12,260).*

23 $\chi^2(1) = 14.84$, $p = .005$.

What Prompted Notifier to Contact Helpline

As detailed in Section 4.1, many callers reported that the abuse had been occurring for several years. Given the length of time that abuse has been occurring for before the Helpline is contacted, Helpline workers often ask callers what has prompted them to seek support at that point of time.

The most frequently recorded prompts for calling the EAPU to seek support in cases in which financial abuse was occurring were that the abuse was escalating, they found out about the EAPU, or that they had reached breaking point (Figure 39).

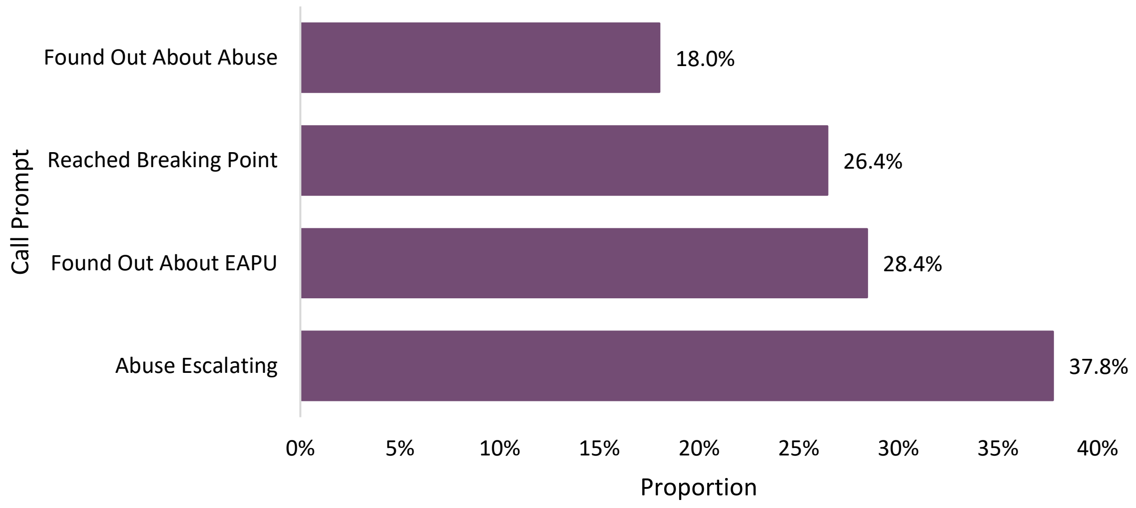

Figure 39. *Call prompts in cases of financial elder abuse (n = 5,283).*

There were differences between cases in which financial abuse was reported and cases in which financial abuse was not reported with regards to what prompted callers to contact the Helpline (Figure 40). Of note was the much higher proportion of cases in which callers had contacted the Helpline because they had reached breaking point in financial abuse cases.

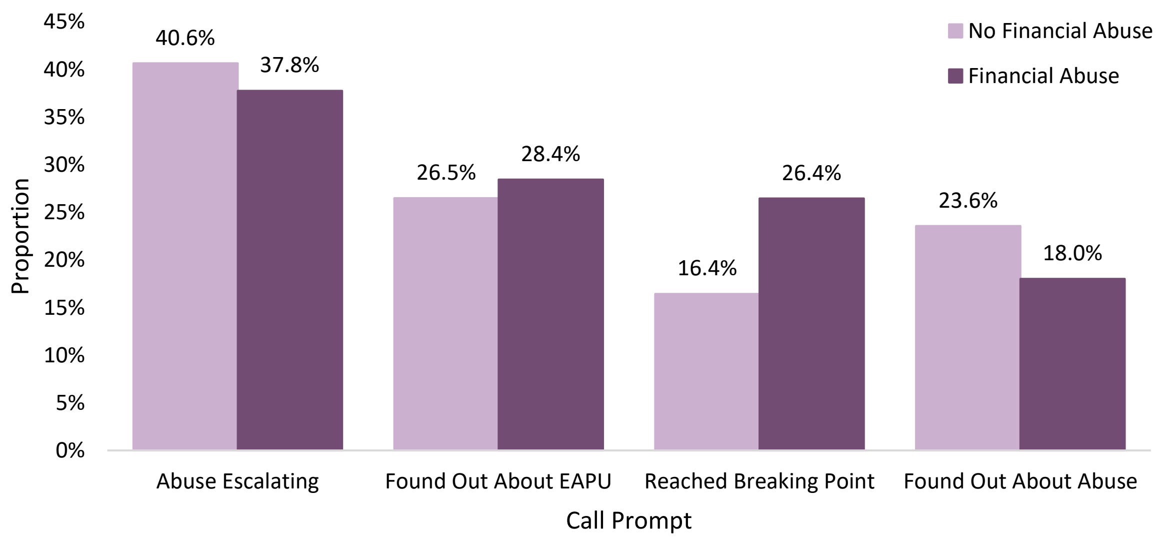

Figure 40. *Call prompts in cases in which financial abuse was or was not present (n = 7,995).*

When the data was analysed to only include cases in which victims self-reported financial abuse, victims were most likely to call the Helpline because they had reached breaking point, found out about the EAPU, or the abuse was escalating (Figure 41). This differed to cases in which financial abuse was reported by others, where the most frequently reported call prompts were that the abuse was escalating, the caller found out about the EAPU, and the caller reached breaking point (Figure 42).

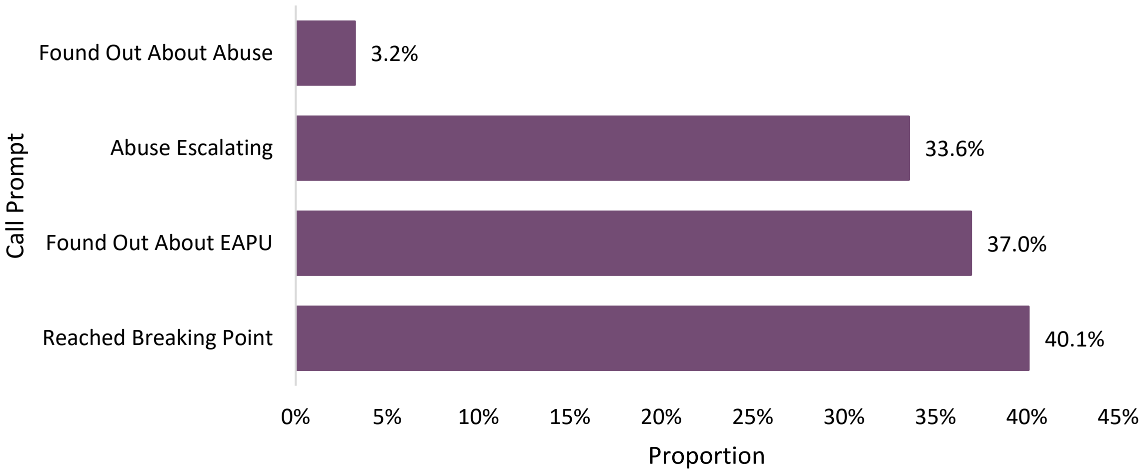

Figure 41. *What prompted victims of financial abuse to self-report abuse to EAPU Helpline (n = 1,204).*

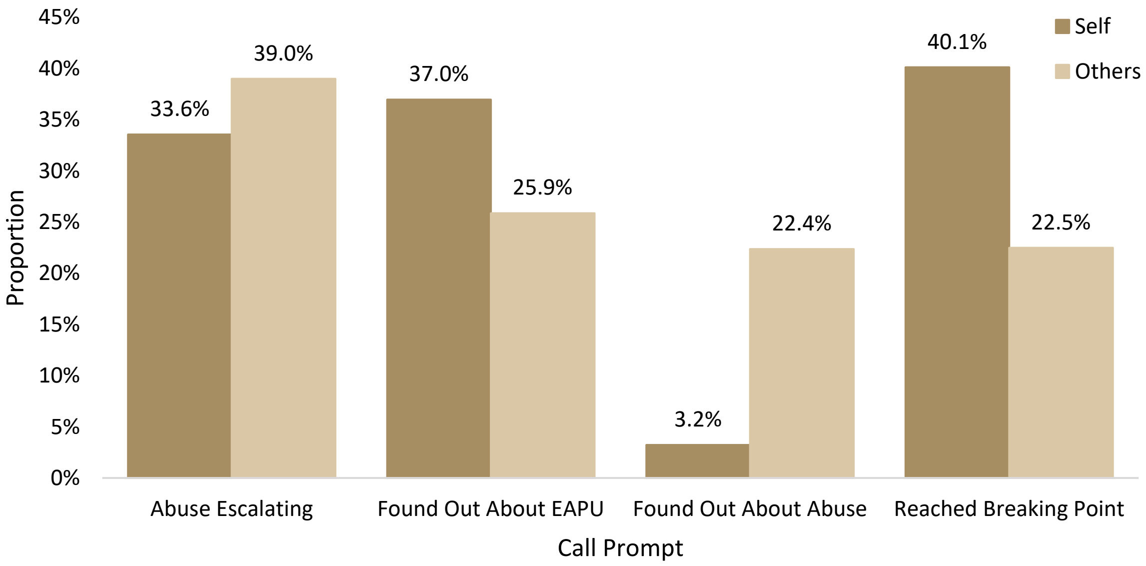

Figure 42. *Call prompts for victims who self-reported financial abuse compared to financial abuse reported by others (n = 5,267).*

Geographic Location

The largest number of financial abuse cases were reported in the Brisbane region (Table 2), followed by the Gold Coast and Wide Bay regions.

Table 2. *Number of Cases of Financial Abuse Reported by Region (6,954)*

Region[24]	Number
Brisbane	1,599
Gold Coast	810
Wide Bay	720
Sunshine Coast	555
Moreton Bay–North	514
Cairns	477
Ipswich	398
Townsville	344
Logan–Beaudesert	342
Central Queensland	327
Toowoomba	247
Mackay–Isaac–Whitsunday	197
Darling Downs–Maranoa	171
Moreton Bay–South	149
Queensland–Outback	104

[24] Note. Data from Brisbane North, South, East, West, and Inner City SA4 regions were combined because Helpline workers sometimes record the suburb as Brisbane City if victims are reported to live in Brisbane without a specified suburb. This results in an over-representation of cases in the Brisbane Inner City region.

The proportions of cases in which financial abuse was reported varied by region. The highest proportion of financial abuse cases were reported for the Mackay–Isaac–Whitsunday region, in which financial abuse was reported to be occurring in 73 per cent of cases (Figure 43). The region with the lowest proportion of financial abuse cases was the Sunshine Coast, with financial abuse reported in 60.7 per cent of cases. It is unclear whether the differences in the proportion of cases in different regions relates to higher prevalence of financial abuse or an increased likelihood of reporting financial abuse.

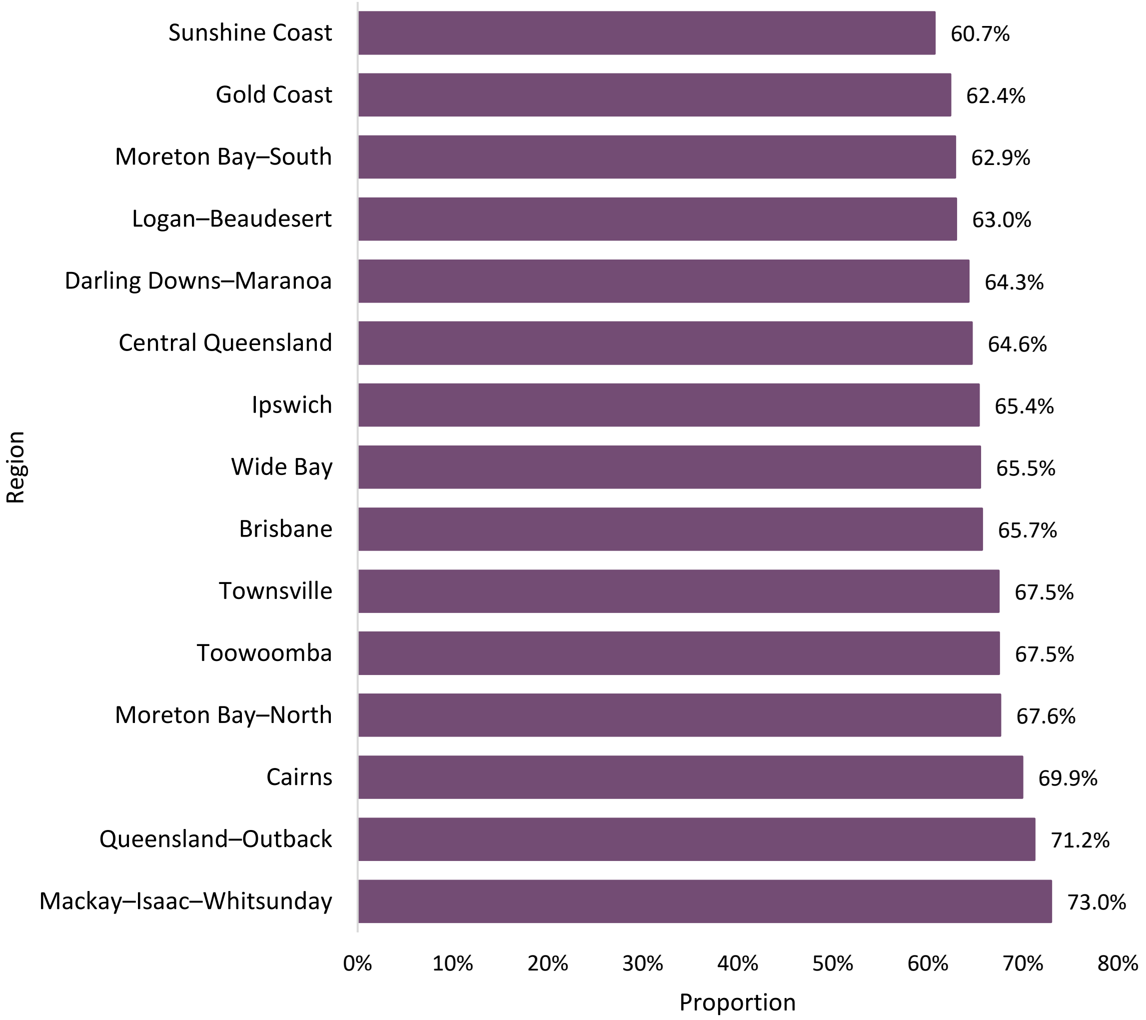

Figure 43. *Proportion of cases of financial abuse reported for each region (n = 10,641).*

There was variability in the proportions of financial abuse cases reported across different regions over time. In most regions, the highest rates of financial abuse were recorded in the 2018–19 or 2019–20 financial years (Figure 44). There were some exceptions, with the highest rates of financial abuse for the Gold and Sunshine coasts being reported in 2022–23 and 2023–24 financial years. Toowoomba and Wide Bay regions also differed to most regions as the lowest rates of financial abuse were recorded in 2023–24.

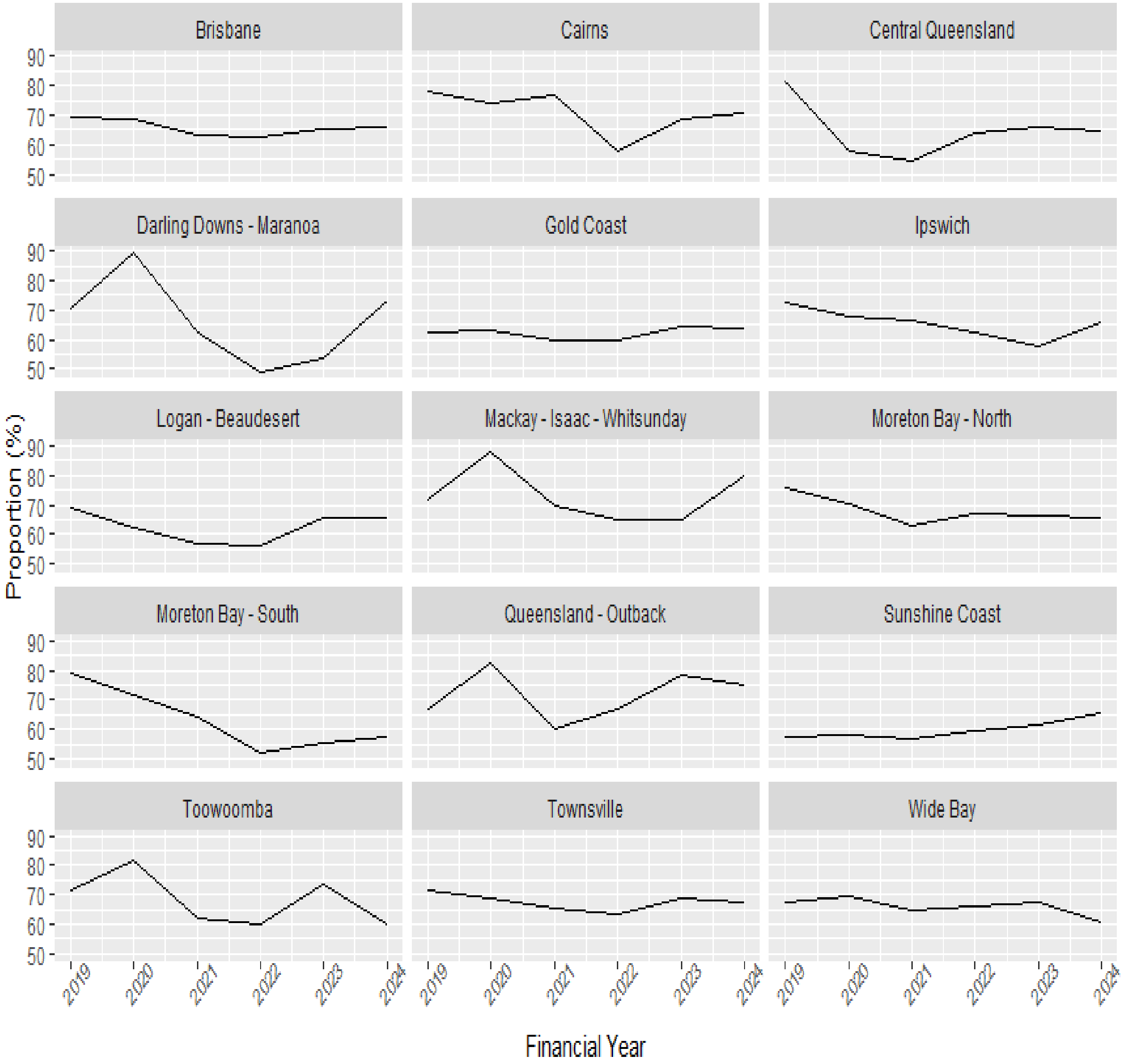

Figure 44. *Proportion of financial abuse cases by region by financial year (n = 10,641).*

Remoteness

The proportions of financial abuse cases were found to vary as a function of remoteness, with the highest proportion of financial abuse cases reported in areas classified as remote (Figure 45).

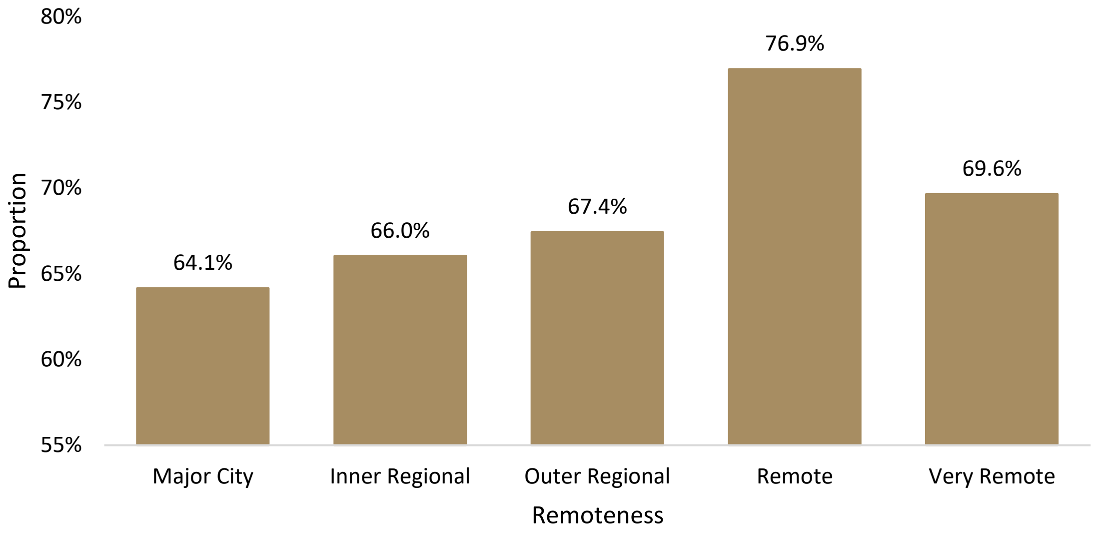

Figure 45. *The proportion of financial abuse cases reported by remoteness (n = 10,641).*

Summary

Daughters were the most frequent notifiers of financial abuse. The proportion of cases in which financial abuse was reported varied across regions, with the highest proportion found in the Mackay–Isaac–Whitsunday region. Financial abuse was found to represent a greater proportion of calls in remote areas. It is unclear if this is due to greater prevalence of financial abuse in remote areas, increased awareness of financial abuse in comparison to other types of abuse, or if financial abuse is more readily identified and/or reported in small communities. Further research could explore this.

The community factor that most strongly differentiated between cases in which financial abuse was or was not present, was that victims were less likely to self-report financial abuse. When victims of financial abuse did report the abuse, they generally did it because they had reached breaking point.

Section 4.8. Societal Factors

Ageism

Ageism was identified to be present in 32.6 per cent (*n* = 2,598) of financial abuse cases. This was significantly higher than the 29.6 per cent (*n* = 1,288) recorded in non-financial abuse cases.[25]

Ageism was found to have a significant relationship with inheritance impatience, with ageism recorded in 47.9 per cent (*n* = 552) of financial abuse cases in which inheritance impatience had been identified.[26]

Gender Roles

Gender roles were significantly more likely to be identified as a factor in financial abuse cases (*n* = 1,220, 15.3%) than in non-financial abuse cases (*n* = 574, 13.2%).[27] The victims were female in 80.9 per cent (*n* = 986) of financial abuse cases in which gender roles were identified as a factor.

Summary

Ageism was identified in one-third of financial abuse cases and gender roles were identified in one-sixth of cases. The strongest predictor that differentiated between cases in which financial abuse was or was not present was ageism. Ageism was also found to have a significant relationship with inheritance impatience.

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[25] $\chi^2(1) = 11.17, p = .001$.
[26] $\chi^2(1) = 143.87, p = .000$.
[27] $\chi^2(1) = 9.83, p = .002$.

Section 5. Discussion

Financial Abuse

Financial abuse was present in almost two-thirds of cases of elder abuse reported to the Helpline. The most commonly reported forms of financial abuse were non-contribution, victims being pressured to gift, and theft. The most commonly reported mechanisms used to facilitate financial abuse were undue influence, misuse of an EPoA, and misuse of bank cards. Misuse of an EPoA was identified as a mechanism of financial abuse in more than half of cases in which decision makers had been appointed and enacted. In most cases of financial abuse, the victim was also reported to be experiencing other types of abuse. Psychological abuse was the most frequent abuse type that co-occurred with financial abuse.

The proportions of cases which involved financial abuse varied across financial years, with the highest rate reported in 2019–20 and the lowest rate reported in 2021–22. From 2022–23 onwards, financial abuse cases had started to increase. Despite this, the proportion of financial abuse cases remained substantially lower than the peak observed in 2019–20. The peak in financial abuse in 2019–20 coincided with Queensland starting to feel the economic impacts of the COVID-19 pandemic. Social distancing and travel restrictions had flow-on economic effects with substantial job losses (Equity Economics, 2020; Grozinger & Parsons, 2020; Makaroun et al., 2020).

A study conducted by the Australian Institute of Family Studies found that 66 per cent of people aged 50 years and over had experienced changes to who they were living with during the pandemic (Hand et al., 2020). Further, many people under the age of 30 years had reported moving back home with their parents. This pattern was evident in this dataset, with a sharp increase in cohabitation recorded in 2019–20. It is likely that the increase in financial abuse in 2019–20 is related to the economic impact of COVID-19 and the subsequent increase in cohabitation rates.

The rates of financial abuse dropped sharply in 2020–21 and have not returned to pre-COVID rates. The drop in 2021–22 coincided with the fortnightly amount of Jobseeker payments temporarily increasing to almost double due to the addition of the Coronavirus Supplement. In 2022, Australia also recorded the lowest unemployment rate in close to 50 years (Australian Bureau of Statistics, 2022). It is likely that the increase in Jobseeker payments and lower rates of unemployment may have contributed to the lower rates of financial abuse because previous research has found that greater socioeconomic inequality is associated with higher prevalence rates for financial abuse (Fraga et al., 2014). However, it is unclear why the proportion of financial cases have remained lower despite increases in the cost of housing over recent years.

The proportions of cases in which financial abuse was reported varied by region. The highest proportion of financial abuse cases were reported for the Mackay–Isaac–Whitsunday region; whereas the lowest proportion was the Sunshine Coast. The proportions of financial abuse cases were found to vary as a function of remoteness, with the highest proportion of financial abuse cases reported in areas classified as remote. It is unclear whether the differences in the proportion of cases in different regions relates to higher prevalence of financial abuse or an increased likelihood of reporting financial abuse. Reporting could be influenced by levels of awareness of financial abuse and the Helpline. The difference could also be related to a higher prevalence of financial abuse in remote areas. Research undertaken by Tilse et al. (2006) found that there was increased complexity for people managing assets on behalf of older people in rural areas, particularly when it came to cases where the farm was the primary asset. Other challenges identified were physical distance between the older person and the person managing financial decisions and a lack of services.

Some of the most notable findings from this study come from comparisons between cases in which financial abuse was the only type of abuse reported and cases in which financial abuse was co-occurring with other types of abuse. In cases in which financial abuse was the only type of abuse reported, the duration of the abuse was significantly shorter than it was for cases in which financial abuse was co-occurring with other types of abuse. The shorter abuse duration in cases in which financial abuse is the only abuse type suggests that in some cases, financial abuse may precede other types of abuse. This is consistent with findings from The MetLife Study of Elder Financial Abuse (MetLife Mature Market Institute, 2011). The MetLife Study proposed that financial abuse can dehumanise victims and act as a catalyst to other forms of elder abuse.

Impact of the Abuse

The serious consequences of elder abuse are not always recognised, but this research has shown that financial elder abuse can negatively impact on the financial, psychological, and physical health of victims. Financial elder abuse was also found to affect victims' relationships with the perpetrator, other family members, and friends, and lead to social isolation. It is notable that more than half of victims that were only experiencing financial abuse were recorded as experiencing psychological impacts, despite the absence of co-occurring psychological or other types of abuse. This shows that the impact of elder financial abuse on victims extends beyond the financial losses and is consistent with other research into the impacts of financial abuse where negative impacts on psychological and physical health were found (Nguyen et al., 2021; Wood & Lichtenberg, 2017).

The impact of the abuse on victims was found to differ as a function of whether financial abuse was occurring in isolation or co-occurring with other types of abuse. Fewer victims of financial abuse occurring alone were reported to have experienced impacts to their psychological health, physical health, relationships, or have become homeless as a consequence of the elder abuse. It is likely that this finding is due to a combination of factors, including the shorter abuse duration reported for cases in which financial abuse was occurring in isolation and that the impacts on victims are likely to increase as they experience additional types of co-occurring abuse. The types of co-occurring abuse experienced are also likely to affect the ways in which victims are impacted by the abuse.

Previous research also provides some insight into other consequences of financial elder abuse. Research has found that the impacts of financial abuse extend beyond victims, with family members and society as a whole negatively affected by financial elder abuse (Gunther, 2020). Financial elder abuse can also result in economic costs related to health, welfare, housing, justice, support services, and aged care (Baker et al., 2016; Brent, 2015; Deloitte Access Economics, 2022; Jackson, 2009). Given the breadth of the impact of financial abuse, preventing elder abuse from occurring and intervening early are critical components of any response to financial elder abuse.

Barriers to Change for Victims

The most frequently recorded barriers to change (individual) in cases in which financial abuse was reported were victims' fears of further abuse, concerns about the financial impact on perpetrators, and a lack of decision-making capacity. In cases in which financial abuse was not reported, victims' fears of further abuse, lack of decision-making capacity, and lack of knowledge were the most frequently reported barriers.

The most common individual barriers to change for victims of financial abuse were fears of further abuse, concerns about the financial impact on perpetrators, and a lack of decision-making capacity. The barriers to change differed between cases in which financial abuse was or was not present. Victims who were experiencing financial abuse were much more likely to have concerns about the financial impact on perpetrators, fears about the perpetrator becoming homeless, the victims' financial situation, the safety of the perpetrator, and guilt/self-blame identified as barriers to change. When the individual barriers to change were combined into factors, the most common factor was protecting the perpetrator and their relationship with the perpetrator.

It is to be expected that a victim's financial situation would present as a barrier for change, particularly given the high proportion of victims who were financially impacted by the abuse. For many victims of financial abuse, the only available option for redress is to commence civil litigation. In cases in which a victim's finances have been depleted by the abuse, the victim may not have the substantial amount of money required to seek civil remedies.

Help-Seeking

Victims of financial abuse were less likely to contact the Helpline to self-report the abuse than victims who were not experiencing financial abuse. This finding is consistent with findings around help-seeking in the National Elder Abuse Prevalence Study (NEAPS) undertaken by the Australian Institute of Family Studies (Qu et al., 2021). The NEAPS found that only 30 per cent of victims of financial abuse sought help; whereas, the proportions of victims who sought help for physical abuse (50.3%) and psychological abuse (39.8%) were much higher. Most victims of financial abuse who sought help, contacted friends or family in preference to service providers (Qu et al., 2021). Help-seeking by victims of financial abuse was influenced by their perceptions of the seriousness of the financial abuse, with 60.9 per cent of victims who rated the financial abuse as very serious reporting that they had sought help (Qu et al., 2021).

Although the current study did not examine victims' perceptions of the seriousness of the abuse, data were collected around what prompted victims to call the Helpline. The most common reasons were that they had reached breaking point, found out about the EAPU, or the abuse was escalating. Help-seeking also varied by remoteness, with the proportions of victims who self-reported the financial abuse almost double the proportion of victims who reported in very remote areas. Workers were more likely to be the notifiers in very remote areas.

Section 6. Research Insights and Proposals

The findings from this study highlight the importance of prevention and early intervention. The high proportion of victims experiencing financial abuse and the impact of the abuse on victims, show the need for urgent action to prevent financial abuse. The findings from this study also suggest that successful early intervention may reduce the number of other types of abuse that victims experience and reduce the impact of the abuse on victims. The proposals that follow are suggested actions that may be beneficial for primary prevention, early intervention, and responses to financial elder abuse.

Primary Prevention

Ageism

Ageism was found in one-third of financial abuse cases and there was a strong relationship between inheritance impatience and ageism.

Reduce ageism – Implement and evaluate evidence-informed educational and inter-generational programs.

Enduring Powers of Attorneys

Misuse of EPoAs was frequently identified as a mechanism that was used to facilitate financial abuse. Furthermore, decision-makers were identified as perpetrators in three-quarters of cases in which enacted decision-making arrangements were in place.

Education – Increase the provision of information to older people around the importance of having their wishes documented, how to decide who to appoint, and their rights. Education about responsibilities is also critical for Attorneys appointed under EPoAs. Education could become a requirement before Attorneys sign their acceptance. Education could be as simple as a short video or an interactive app-based education session that increases understanding of responsibilities and provides answers to frequently asked questions.

Financial Abuse in Remote Areas

The proportion of cases of financial abuse in areas classified as remote was much higher than the proportion in areas classified as major cities. Previous research has also shown that there can be greater complexity in asset management in rural areas and that distance and a lack of services can also create challenges (Tilse et al., 2006). Victims of financial abuse in remote areas were less likely to self-report abuse.

Research – Targeted research could seek to examine financial abuse in remote and very remote areas. The research could seek to understand prevalence, the nature of the abuse, and challenges for prevention and early intervention efforts. The research could also use co-design methods to work with remote and very remote communities to design prevention and intervention methods.

Early Intervention

Banking

Many of the methods that perpetrators use to financially abuse victims are related to banking. Almost one-quarter of cases involved perpetrators misusing bank cards. Other mechanisms such as using internet banking, taking victims to the bank, and transferring funds were also reported. This means that banks are often well-placed to identify financial elder abuse in the early stages.

Banks are already using fraud detection software that can identify unusual account activity such as changes in patterns of spending, increased numbers of cash withdrawals, or transactions occurring in new locations. Bank tellers who regularly interact with an older person may also be able to identify changes such as another person accompanying the older person to the bank to make large withdrawals or transfers, signs of fear or another person giving instructions and not allowing the older person to speak, requests for additional cardholders to be added to an account or open accounts in joint names, or an Attorney who uses the EPoA to make unusually large withdrawals.

Many banks are already doing a good job of identifying and responding to financial abuse. However, responses vary between banks, branches and staff members. The Australian Banking Association (ABA) has developed the Banking Code of Practice (Banking Code), which member banks are required to comply with. Part B2 of the Banking Code requires banks to “take extra care with customers who are experiencing vulnerability”. This direction includes elder abuse and family and/or domestic violence. The ABA also provides a number of relevant industry guidelines such as “Preventing and responding to financial abuse (including elder financial abuse)” and “Responding to requests from a power of attorney or court-appointed administrator”. The guidelines contain valuable information; however, the guidance around practices are phrased as best practice rather than requirements, using language such as “banks should….”. This language is also used with regards to reporting financial abuse. Furthermore, even when banks do have policies, procedures, and training in place, there can be vast differences between banks (Parliamentary Joint Committee on Corporations and Financial Services, 2024).

As part of the Inquiry into Financial Services Regulatory Framework in Relation to Financial Abuse, the Parliamentary Joint Committee on Corporations and Financial Services requested information from 100 providers of financial products about processes used to identify, respond to, and report financial abuse (Parliamentary Joint Committee on Corporations and Financial Services, 2024). Of the 45 substantive responses received, 26 services (57.8%) had processes in place to identify, respond to, and report financial abuse. A further 17 (37.8%) partially had processes in place, and only 2 services (4.4%) did not have any processes in place. Some of the processes included:

- frameworks, guidelines, policies and procedures in place that related to vulnerability, domestic and family violence, and/or elder abuse
- terms and conditions that allowed the cancellation of perpetrators' accounts
- mandatory training around financial abuse, domestic and family violence, and/or vulnerability
- individual reviews and supporting evidence requirements for EPoAs
- transaction monitoring
- assessments and checks before setting up joint loans
- flags in the systems to identify vulnerable customers
- monitoring of language in payment transfer descriptions
- hardship arrangements
- specialist teams to support victims of financial abuse
- data capture and research to improve identification and responses to financial abuse.

Despite the wide variety of processes described by services, there was substantial variability between them with regards to the processes that were in place. Inconsistency can be problematic as anecdotal evidence suggests that perpetrators of financial abuse may transfer victims' funds to other banks if one bank raises concerns about the use of funds or imposes restrictions. Other challenges for banks in responding to financial elder abuse include concerns around privacy and information sharing, differences in legislation and options for reporting between states, and difficulties in ascertaining the validity of an EPoA (Australian Banking Association, 2024).

Training for bank staff – Mandatory training for all bank staff on how to identify, respond to, and report elder abuse is likely to be beneficial. Training could also provide education about opportunities to prevent elder abuse such as recommending that the older person seek independent financial and legal advice before entering into assets for care arrangements, acting as a guarantor on loans, taking out joint loans, or using their funds to pay out their adult child's mortgage.

Policies and procedures – Having policies and procedures related to preventing elder financial abuse could reduce the instances of abuse. A protective measure could involve separating parties and speaking to each person separately to advise them of risks and responsibilities before setting up joint loans or accounts, the older person becomes a guarantor for another person's loan, property is transferred to a family member or friend, or large monetary transfers are made to pay for another person's mortgage.

Information sharing – Changes to privacy legislation to enable banks to report suspected elder abuse without fear of breaching legislation. Another option could be to make changes to the Domestic and Family Violence Information Sharing Guidelines to include serious risk related to financial abuse.

Research – Research could examine barriers to reporting and responding to elder abuse for bank staff.

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Reducing Barriers to Reporting and Change for Victims of Financial Elder Abuse

Victims of financial abuse were less likely to self-report the abuse than victims of other types of abuse and many only reported the abuse when they reached breaking point. There were a number of barriers to change for victims that affected their willingness to report the abuse earlier. Overall, protecting the perpetrator and their relationship with the perpetrator was the most frequently identified barrier to change factor for victims of financial abuse. When looking at individual barriers, victims who were experiencing financial abuse were much more likely to have concerns about the financial impact on perpetrators, fears about the perpetrator becoming homeless, the victims' financial situation, the safety of the perpetrator, and guilt/self-blame than victims who were experiencing other types of abuse. Reducing the barriers to change may increase the likelihood of victims reporting the abuse earlier.

Awareness raising – Targeted awareness raising that highlights the different ways in which financial abuse can occur and aims to reduce shame and guilt.

Research – Research into facilitators and inhibitors of help-seeking for victims of elder abuse will provide insight into ways to increase help-seeking. Research into the types of interventions that are preferred by older people may also provide opportunities to improve services and increase the likelihood of victims seeking help and being willing to engage with services. Early intervention will only be successful if the support options meet victims needs and victims are willing to engage with service providers.

Peer support training – Development, implementation, and evaluation of a peer support program for older people may be beneficial given that most victims of financial abuse who seek support reach out to friends and family. The program could provide free training to older people to help them identify elder abuse and know how to respond to disclosures of elder abuse. Similar models exist in other contexts e.g. the Peer Support Program in schools and Mental Health First Aid training.

Dual Integrated Response Model – Having the option to provide support for both victims and perpetrators is likely to increase help-seeking for victims. Victims often tell Helpline staff that they want the perpetrator to receive help. The staff member supporting the perpetrator could assist them to find alternative accommodation, financial counselling, and access to support for mental illness or substance misuse.

Response

This research has highlighted the complexity present in cases of financial elder abuse.

Dual Integrated Response Model – Providing integrated support for both victims and perpetrators is likely to lead to better outcomes, particularly in complex cases.

Research – Research into the types of interventions that are preferred by older people is likely to lead to development of more effective interventions.

Evaluation – Continuous evaluation of intervention models. There is little research around the efficacy of intervention models. A continuous evaluation process could help to provide an evidence base for the intervention model, provide insight into which intervention models produce better outcomes for different abuse situations, and guide improvements to interventions.

Appendices

Appendix A: Results Tables for Abuse

Table 3. *Abuse Data*

Abuse	No Financial Abuse *n*	%	Financial Only *n*	%	Financial + Others *n*	%
Number of Abuse Types						
One	2,634	60.6%	1,363	100.0%	0	0.0%
Two	1,337	30.8%	0	0.0%	3,727	56.3%
Three	332	7.6%	0	0.0%	1,934	29.2%
Four	42	1.0%	0	0.0%	773	11.7%
Five	1	0.0%	0	0.0%	169	2.6%
Six	0	0.0%	0	0.0%	12	0.2%
Frequency of the Abuse						
One-off	48	5.0%	46	18.5%	53	2.8%
Intermittent	289	30.3%	104	41.9%	580	30.9%
Monthly	16	1.7%	15	6.0%	46	2.5%
Weekly	201	21.0%	49	19.8%	415	22.1%
Daily	401	42.0%	34	13.7%	782	41.7%
Duration of the Abuse						
0–2 yrs	780	63.4%	233	68.1%	1,418	56.6%
2–4 yrs	177	14.4%	39	11.4%	367	14.7%
4–6 yrs	41	3.3%	21	6.1%	156	6.2%
6–8 yrs	27	2.2%	5	1.5%	57	2.3%
8–10 yrs	13	1.1%	7	2.0%	45	1.8%
10 yrs+	193	15.7%	37	10.8%	461	18.4%

Table 4. *Abuse – Statistics*[28]

Abuse	No Financial Abuse %	Financial Abuse %	Statistics Chi-Squared	Significance
Financial Year			30.82	<0.001
2018–19	31.9%	68.1%		
2019–20	31.4%	68.6%		
2020–21	37.4%	62.6%		
2021–22	38.2%	61.8%		
2022–23	35.6%	64.4%		
2023–24	35.3%	64.7%		
Month			22.40	0.021
January	35.3%	64.7%		
February	38.7%	61.3%		
March	36.7%	63.3%		
April	34.8%	65.2%		
May	34.7%	65.3%		
June	36.8%	63.2%		
July	34.4%	65.6%		
August	33.1%	66.9%		
September	31.0%	69.0%		
October	37.7%	62.3%		
November	33.8%	66.2%		
December	36.1%	63.9%		
Number of Abuse Types			2,700.00	<0.001
One	60.6%	17.1%		
Two	30.8%	46.7%		
Three	7.6%	24.2%		
Four	1.0%	9.7%		
Five	0.0%	2.1%		
Six	0.0%	0.2%		
Frequency of the Abuse			7.06	n.s.
One-off	5.0%	4.7%		
Intermittent	30.3%	32.2%		
Monthly	1.7%	2.9%		
Weekly	21.0%	21.8%		
Daily	42.0%	38.4%		
Duration of the Abuse			22.43	<0.001
0–2 yrs	63.4%	58.0%		
2–4 yrs	14.4%	14.3%		
4–6 yrs	3.3%	6.2%		
6–8 yrs	2.2%	2.2%		
8–10 yrs	1.1%	1.8%		
10 yrs+	15.7%	17.5%		

[28] Note. n.s. signifies that the result was not significant.

Appendix B: Results Tables for the Impact of the Abuse on Victims

Table 5. *Impact of the Abuse*

Impact of the Abuse	No Financial Abuse *n*	No Financial Abuse %	Financial Only *n*	Financial Only %	Financial + Others *n*	Financial + Others %
Financial	295	12.3%	678	81.3%	3,169	66.9%
Health	1,563	65.0%	157	18.8%	2,727	57.5%
Homelessness	198	8.2%	61	7.3%	585	12.3%
Relationships	1,410	58.6%	220	26.4%	2,529	53.4%
Social Isolation	722	30.0%	40	4.8%	1,265	26.7%
Psychological	1,910	79.4%	433	51.9%	3,441	72.6%

Table 6. *Impact of the Abuse – Statistics*[29]

Impact	No Financial Abuse %	Financial Abuse %	Statistics Chi-Squared	Statistics Significance
Financial	12.3%	69.0%	2,503.00	<0.001
Health	65.0%	51.7%	17.96	<0.001
Homelessness	8.2%	11.6%	39.45	<0.001
Relationships	58.6%	49.3%	2.38	n.s.
Social Isolation	30.0%	23.4%	7.64	0.006
Psychological	79.4%	69.5%	0.06	n.s.

[29] Note. n.s. signifies that the result was not significant.

Appendix C: Results Table for Barriers to Change for Victims

Table 7. *Barriers to Change – Statistics*[30]

	No Financial Abuse	Financial Abuse	Statistics	
Barriers to Change	%	%	Chi-Squared	Probability
Protecting the Perpetrator and Relationship	64.2%	72.9%	71.40	<0.001
Fear of Further Harm	41.0%	39.3%	0.15	n.s
Impact on Relationships with Others	9.6%	8.6%	1.20	n.s
Available Resources	24.0%	30.6%	44.31	<0.001
Shame or Stigma	24.9%	32.9%	61.63	<0.001
Individual Vulnerabilities	38.5%	32.7%	15.75	0.016

[30] Note. n.s. signifies that the result was not significant.

Appendix D: Results Table for Victim Individual Factors

Table 8. *Victim Factors*

	No Financial Abuse		Financial Only		Financial + Others	
Victim Factors	***n***	**%**	***n***	**%**	***n***	**%**
Victim Age						
50–54 yrs	39	1.1%	9	0.9%	43	0.8%
55–59 yrs	67	1.9%	21	2.0%	94	1.7%
60–64 yrs	159	4.6%	29	2.8%	319	5.9%
65–69 yrs	305	8.9%	82	8.0%	470	8.7%
70–74 yrs	537	15.6%	133	13.0%	804	14.8%
75–79 yrs	515	15.0%	147	14.3%	881	16.2%
80–84 yrs	720	20.9%	250	24.4%	1,259	23.2%
85–89 yrs	529	15.4%	161	15.7%	852	15.7%
90–94 yrs	433	12.6%	143	14.0%	558	10.3%
95–99 yrs	122	3.5%	47	4.6%	128	2.4%
100+ yrs	15	0.4%	3	0.3%	16	0.3%
Victim Gender						
Female	3,098	71.3%	841	61.8%	4,484	67.9%
Male	1,243	28.6%	519	38.2%	2,122	32.1%
Non-Binary	1	0.0%	0	0.0%	0	0.0%
Relationship Status						
Couple Relationship	1,322	51.7%	251	38.3%	1,650	37.6%
Divorced/Separated	254	9.9%	58	8.8%	530	12.1%
Single	161	6.3%	51	7.8%	294	6.7%
Widowed	819	32.0%	296	45.1%	1,918	43.7%
Residence Type						
Aged Care Facility	373	10.0%	296	27.3%	559	9.4%
Caravan	26	0.7%	7	0.6%	37	0.6%
Granny Flat	78	2.1%	20	1.8%	110	1.8%
House/Unit	3,113	83.8%	710	65.5%	5,035	84.3%
Retirement Village	86	2.3%	30	2.8%	143	2.4%
Other	38	1.0%	21	1.9%	89	1.5%
Home Owner	1,873	76.0%	492	78.2%	3,533	78.2%
Receiving Centrelink Payment	1,496	84.3%	478	87.7%	3,116	82.5%
Cognitive Impairment	1,603	36.9%	659	48.3%	2,641	39.9%
Capacity Impairment	1,445	35.0%	591	45.1%	2,356	37.0%
Decision Maker Appointed	1,177	27.1%	585	42.9%	2,141	32.4%

Table 9. *Victim Factors – Statistics*[31]

Victim Factors	No Financial Abuse %	Financial Abuse %	Statistics Chi-Squared	Significance
Age			1.15	n.s.
50–54 yrs	1.1%	0.8%		
55–59 yrs	1.9%	1.8%		
60–64 yrs	4.6%	5.4%		
65–69 yrs	8.9%	8.6%		
70–74 yrs	15.6%	14.5%		
75–79 yrs	15.0%	15.9%		
80–84 yrs	20.9%	23.4%		
85–89 yrs	15.4%	15.7%		
90–94 yrs	12.6%	10.9%		
95–99 yrs	3.5%	2.7%		
100+ yrs	0.4%	0.3%		
Gender			26.57	<0.001
Female	71.3%	66.8%		
Male	28.6%	33.2%		
Other	0.0%	0.0%		
Relationship Status			143.79	<0.001
Couple Relationship	51.7%	37.7%		
Divorced/Separated	9.9%	11.6%		
Single	6.3%	6.8%		
Widowed	32.0%	43.9%		
Accommodation			17.21	0.004
Aged Care Facility	10.0%	12.1%		
Caravan	0.7%	0.6%		
Granny Flat	2.1%	1.8%		
House/Unit	83.8%	81.4%		
Retirement Village	2.3%	2.5%		
Other	1.0%	1.6%		
Home Owner	76.0%	78.2%	4.57	0.033
Receiving Centrelink Payment	84.3%	83.1%	1.24	n.s.
Cognitive Impairment	36.9%	41.4%	23.56	<0.001
Capacity Impairment	35.0%	38.4%	13.18	<0.001
Decision Maker Appointed	27.1%	34.2%	65.29	<0.001

[31] Note. n.s. signifies that the result was not significant.

Appendix E: Results Tables for Perpetrator Individual Factors

Table 10. *Perpetrator Factors*

Perpetrator Factors	No Financial Abuse		Financial Only		Financial + Others	
	n	%	*n*	%	*n*	%
Age						
0–19 yrs	80	3.5%	4	0.7%	66	1.7%
20–24 yrs	51	2.2%	7	1.2%	104	2.7%
25–29 yrs	58	2.5%	16	2.7%	121	3.2%
30–34 yrs	97	4.2%	48	8.0%	269	7.0%
35–39 yrs	120	5.2%	30	5.0%	244	6.4%
40–44 yrs	199	8.6%	71	11.8%	421	11.0%
45–49 yrs	189	8.2%	55	9.1%	410	10.7%
50–54 yrs	326	14.1%	125	20.7%	702	18.4%
55–59 yrs	244	10.5%	68	11.3%	463	12.1%
60–64 yrs	268	11.6%	78	12.9%	448	11.7%
65–69 yrs	170	7.3%	49	8.1%	190	5.0%
70–74 yrs	176	7.6%	27	4.5%	169	4.4%
75–79 yrs	97	4.2%	12	2.0%	90	2.4%
80–84 yrs	150	6.5%	3	0.5%	80	2.1%
85–89 yrs	55	2.4%	7	1.2%	30	0.8%
90–94 yrs	28	1.2%	3	0.5%	7	0.2%
95–99 yrs	5	0.2%	0	0.0%	2	0.1%
Gender						
Female	2,237	51.7%	712	52.8%	3,221	48.9%
Male	2,093	48.3%	636	47.2%	3,372	51.1%
Home Owner	960	58.9%	215	55.8%	1,299	41.0%
Receiving Centrelink Payment	794	50.7%	142	40.1%	1,824	54.3%
Mental Illness	463	10.7%	52	3.8%	975	14.7%
Substance Misuse	373	8.6%	74	5.4%	1,163	17.6%
Perception of Entitlement	1,050	24.2%	606	44.5%	3,587	54.2%
Emotional Dysregulation	391	9.0%	17	1.2%	804	12.2%
External Locus of Control	161	3.7%	19	1.4%	414	6.3%
Gambling	22	0.5%	36	2.6%	214	3.2%
History of Aggression	681	15.7%	32	2.3%	1,474	22.3%
History of Conflictual Relationships	734	16.9%	100	7.3%	1,548	23.4%
History of Controlling Behaviour	1,185	27.3%	192	14.1%	2,530	38.2%
Impulsivity	140	3.2%	46	3.4%	528	8.0%
Inheritance Impatience	159	3.7%	151	11.1%	1,002	15.1%

Table 11. *Perpetrator Factors – Statistics*[32]

Perpetrator Factors	No Financial Abuse %	Financial Abuse %	Statistics Chi-Squared	Statistics Significance
Age			296.11	<0.001
0–19 yrs	3.5%	1.6%		
20–24 yrs	2.2%	2.5%		
25–29 yrs	2.5%	3.1%		
30–34 yrs	4.2%	7.2%		
35–39 yrs	5.2%	6.2%		
40–44 yrs	8.6%	11.1%		
45–49 yrs	8.2%	10.5%		
50–54 yrs	14.1%	18.7%		
55–59 yrs	10.5%	12.0%		
60–64 yrs	11.6%	11.9%		
65–69 yrs	7.3%	5.4%		
70–74 yrs	7.6%	4.4%		
75–79 yrs	4.2%	2.3%		
80–84 yrs	6.5%	1.9%		
85–89 yrs	2.4%	0.8%		
90–94 yrs	1.2%	0.2%		
95–99 yrs	0.2%	0.0%		
Gender			5.48	n.s.
Female	51.6%	49.5%		
Male	48.3%	50.4%		
Non-Binary	0.1%	0.1%		
Home Owner	58.9%	42.6%	119.51	<0.001
Receiving Centrelink Payment	50.7%	52.9%	2.16	n.s.
Mental Illness	10.7%	12.9%	13.04	<0.001
Substance Misuse	8.6%	15.5%	118.71	<0.001
Perception of Entitlement	24.2%	52.6%	928.12	<0.001
Emotional Dysregulation	9.0%	10.3%	5.31	n.s.
External Locus of Control	3.7%	5.4%	18.20	<0.001
Gambling	0.5%	3.1%	89.98	<0.001
History of Aggression	15.7%	18.9%	19.83	<0.001
History of Conflictual Relationships	16.9%	20.7%	25.61	<0.001
History of Controlling Behaviour	27.3%	34.1%	61.01	<0.001
Impulsivity	3.2%	7.2%	81.38	<0.001
Inheritance Impatience	3.7%	14.5%	344.57	<0.001

[32] Note. n.s. signifies that the result was not significant.

Appendix F: Results Tables for Relationship Factors

Table 12. *Relationship Factors*

Relationship Factors	No Financial Abuse *n*	No Financial Abuse %	Financial Only *n*	Financial Only %	Financial + Others *n*	Financial + Others %
Relationship to Victim						
Brother	47	1.1%	28	2.1%	61	0.9%
Daughter	1,608	37.0%	505	37.1%	2,370	35.8%
Granddaughter	120	2.8%	53	3.9%	198	3.0%
Grandson	110	2.5%	39	2.9%	239	3.6%
Informal Carer	102	2.3%	49	3.6%	232	3.5%
Nephew	38	0.9%	15	1.1%	56	0.8%
Niece	30	0.7%	30	2.2%	78	1.2%
Other Family	56	1.3%	24	1.8%	41	0.6%
Sister	76	1.7%	30	2.2%	104	1.6%
Son	1,374	31.6%	505	37.1%	2,593	39.2%
Spouse/Partner	785	18.1%	85	6.2%	643	9.7%
Perpetrator Lives with Victim	2,456	56.5%	390	28.6%	3,794	57.4%
Perpetrator is a Decision Maker	917	21.1%	462	33.9%	1,570	23.7%
Authorised Access to Assets/Accounts	148	3.4%	109	8.0%	514	7.8%
History of Borrowing from Victim	27	0.6%	63	4.6%	997	15.1%
Shared Ownership of Assets	140	3.2%	18	1.3%	240	3.6%
Victim Dependent on Perpetrator	1,413	32.5%	316	23.2%	2,566	38.8%
Perpetrator Dependent on Victim	698	16.1%	147	10.8%	2,091	31.6%

Table 13. *Relationship Factors – Statistics*[33]

Relationship Factors	No Financial Abuse %	Financial Abuse %	Statistics Chi-Squared	Significance
Relationship to Victim			263.77	<0.001
Brother	1.1%	1.1%		
Daughter	37.0%	36.0%		
Granddaughter	2.8%	3.1%		
Grandson	2.5%	3.5%		
Informal Carer	2.3%	3.5%		
Nephew	0.9%	0.9%		
Niece	0.7%	1.4%		
Other Family	1.3%	0.8%		
Sister	1.7%	1.7%		
Son	31.6%	38.8%		
Spouse/Partner	18.1%	9.1%		
Perpetrator Lives with Victim	56.5%	52.4%	18.73	<0.001
Perpetrator is a Decision Maker	21.1%	25.5%	65.29	<0.001
Authorised Access to Assets/Accounts	3.4%	7.8%	93.02	<0.001
History of Borrowing from Victim	0.6%	13.3%	561.16	<0.001
Shared Ownership of Assets	3.2%	3.2%	0.00	n.s.
Victim Dependent on Perpetrator	32.5%	36.1%	16.13	<0.001
Perpetrator Dependent on Victim	16.1%	28.1%	222.91	<0.001

[33] Note. n.s. signifies that the result was not significant.

Appendix G: Results Tables for Community Factors

Table 14. *Community Factors*

Community Factors	No Financial Abuse		Financial Only		Financial + Others	
	n	%	n	%	n	%
Notifier						
Daughter	998	23.1%	311	23.0%	1,840	28.0%
Friend	311	7.2%	106	7.8%	558	8.5%
Grandchild	183	4.2%	61	4.5%	342	5.2%
Neighbour	233	5.4%	20	1.5%	183	2.8%
Other	59	1.4%	20	1.5%	70	1.1%
Other Family	121	2.8%	89	6.6%	276	4.2%
Self	1,162	26.9%	307	22.7%	1,438	21.9%
Sibling	128	3.0%	44	3.2%	241	3.7%
Son	357	8.3%	212	15.6%	738	11.2%
Spouse/Partner	70	1.6%	15	1.1%	70	1.1%
Worker	703	16.3%	170	12.5%	824	12.5%
Notifier: Self	1,162	26.9%	307	22.6%	1,438	21.8%
Call Prompt: Abuse Escalating	1,102	40.6%	216	29.6%	1,779	39.1%
Call Prompt: Found out About the EAPU	718	26.5%	206	28.2%	1,296	28.5%
Call Prompt: Found out About the Abuse	446	16.4%	210	28.8%	742	16.3%
Call Prompt: Reached Breaking Point	639	23.6%	117	16.0%	1,280	28.1%

Table 15. *Community Factors – Statistics*[34]

Community Factors	No Financial Abuse %	Financial Abuse %	Statistics Chi-Squared	Significance
Notifier			218.80	<0.001
Daughter	23.1%	27.1%		
Friend	7.2%	8.4%		
Grandchild	4.2%	5.1%		
Neighbour	5.4%	2.6%		
Other	1.4%	1.1%		
Other Family	2.8%	4.6%		
Self	26.9%	22.0%		
Sibling	3.0%	3.6%		
Son	8.3%	12.0%		
Spouse/Partner	1.6%	1.1%		
Worker	16.3%	12.5%		
Notifier: Self	26.9%	22.0%	36.94	<0.001
Call Prompt: Abuse Escalating	40.6%	37.8%	0.18	n.s.
Call Prompt: Found out About the EAPU	26.5%	28.4%	10.13	0.001
Call Prompt: Found out About the Abuse	23.6%	18.0%	7.81	0.005
Call Prompt: Reached Breaking Point	16.4%	26.4%	16.08	<0.001

[34] Note. n.s. signifies that the result was not significant.

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