# Profile of elder abuse in Victoria Analysis of data about people seeking help from Seniors Rights Victoria

SUMMARY REPORT June 2015

National Ageing Research Institute in partnership with Seniors Rights Victoria





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# Acknowledgements

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This project has been approved by the Melbourne Health Human Research Ethics Committee 2014.

# **Executive Summary**

The National Ageing Research Institute (NARI) was commissioned by Seniors Rights Victoria (SRV) to produce this report in order to develop a better understanding of elder abuse as experienced by older Victorians. The report shows the kinds and frequency of abuse and other matters being reported to the SRV Helpline, as well as some of the common characteristics of the people who experience abuse, and those who perpetrate it.

It was found that financial abuse and psychological/emotional abuse were the most common matters reported, and that two-thirds of abuse is perpetrated by a son or daughter of the older person. In fact, over 90 per cent of alleged perpetrators of elder abuse are related to the older person, or in a de facto relationship.

This clearly places elder abuse as a family violence issue. This report shows that acts of violence, harassment, intimidation and financial abuse are taking place within Victoria families, across generations. For the majority of older Victorians, having family members to offer support and assistance to continue living independently at home is a positive experience. But this report shows that for some, family is the cause of stress and difficulty.

Like other forms of family violence, elder abuse has a gendered aspect. This data shows that in all kinds of elder abuse (financial, psychological/emotional, physical, social and sexual) men are more likely to be the perpetrators, and women are more likely to be the victims. The total number of older women reporting abuse was approximately 2.5 times that of older men.

This report indicates that older people who move in with adult children, or have adult children return to live with them, are at risk of elder abuse. Approximately 28 per cent of the older people reporting abuse lived with a son or daughter (in comparison to the wider population, less than 7 per cent of Australian older people live with an adult child).

Living alone may also be a risk factor for abuse, particularly financial abuse. Older people living alone reported calls to SRV at a higher rate than expected when compared with their presence in the wider population.

The data indicated that a significant number of alleged perpetrators were identified as having substance abuse or gambling issues, with many of those responsible for physical, psychological and social abuse identified as having mental health issues. This indicates that substance abuse and mental health challenges facing people aged 35 to 54 years, are directly affecting the older population.

This report shows that in order to address elder abuse, further research is needed into understanding intergenerational family conflict and the occurrence of family violence as it affects older people in our community.

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#### Introduction

The aim of this project was to gain a better understanding of the dimensions of elder abuse in Victoria, how it is being experienced by older people within the community, and how it is being responded to with the assistance of Senior Rights Victoria (SRV). Better understanding of the scope of elder abuse will lead to the identification of gaps in service provision and provide a basis for further research and education about elder abuse in Victoria.

For this project, the National Ageing Research Institute analysed information collected by Senior Rights Victoria through its telephone-based advisory service as well as its advocacy and legal casework. The objective of this analysis was to understand:

- · the types of abuse most frequently occurring
- characteristics of the victim and perpetrator associated with abuse
- interventions and responses currently provided to people who seek help for abuse.

The data was collected over a two-year period (July 2012 to June 2014) from people who called SRV requiring assistance and who met the inclusion criteria of the service.

#### Elder abuse

Elder abuse is any act which causes harm to an older person and is carried out by someone they know and trust, such as family and friends. Elder abuse may be physical, sexual, financial, psychological, social and/or neglect.

**Financial abuse** – using someone's money, property or other assets illegally or improperly, for example, forcing someone to change his or her will or to sign documents.

**Emotional or psychological abuse** – Using threats, humiliation or harassment causing anguish and feelings of shame or powerlessness. It often occurs in combination with other forms of abuse.

**Physical abuse** – inflicting pain or injury, for example, hitting, slapping, pushing or using restraints.

**Sexual abuse** – any sexual activity for which the person has not consented.

**Social abuse** – Preventing contact with relatives, friends or service providers, or restricting activities.

**Neglect** – Failing to provide the basic necessities of life, either intentionally or unintentionally.

Lack of recognition and under-reporting means that the extent of elder abuse is difficult to estimate, but research indicates it is experienced by approximately 2–6% of older people in Australia.<sup>1, 2</sup>

Some research suggesting that only around 1% of cases are detected and reported by medical practitioners.<sup>3</sup> While there is a growing awareness of the occurrence elder abuse less than half of health workers and students have received any education or training alerting them to issues of elder abuse.<sup>4</sup>

# **Seniors Rights Victoria**

Seniors Rights Victoria provides information, advice, education and support to help prevent elder abuse and safeguard the rights, dignity and independence of older people. These services are provided to older Victorians, and their friends and family members, through:

- telephone information and referral
- specialist legal services
- advocacy, including short-term individual support
- education.

SRV also has a role in capacity building and working collaboratively with relevant sectors to better identify, address and prevent elder abuse.

SRV was established in April 2008 as part of the Victorian Government Elder Abuse Prevention Strategy. SRV is a program within the Council of the Ageing Victoria (COTA) and governed by its board. Funding is provided by Victoria Legal Aid the Department of Health and Human Services, and the Commonwealth Attorney General's Department. SRV works in partnership with Justice Connect, Eastern Community Legal Centre and Loddon Campaspe Community Legal Centre.

#### SRV assists Victorians who:

- are 60 years of age or older (45 years and over for Indigenous clients), or people approaching 60 years of age with age-related disabilities and illnesses;
- are experiencing or are at risk of experiencing elder abuse, mistreatment and/or financial exploitation within a relationship of trust;
- have issues relating to ageing; and
- have capacity to give legal instruction (capacity is presumed unless demonstrated otherwise).

# **Seniors Rights Victoria Helpline**

The SRV Helpline is staffed by advocates who provide information, assistance and support. Anybody can contact the Helpline if they are concerned about an older person who may be experiencing or at risk of abuse; however, while SRV gives advice to all people, it only takes older people on as clients. In order to become a client, an older person must contact the service directly, or provide consent to be contacted – their situation cannot be taken on by someone else concerned on their behalf.

The Helpline advocate determines an older person's eligibility for SRV intake and advice by exploring issues with the caller. If the matter doesn't fall within the SRV guidelines, the advocate refers the caller to another, more appropriate service.

If the caller is eligible for SRV services a conflict check is undertaken. This is primarily to check that SRV is not already acting in the interests of another person involved in the matter. Names of the older person and alleged perpetrator must be obtained to conduct a conflict check and intake, so older people who would prefer to remain anonymous cannot become clients (though they are still welcome to call the helpline for general information). Where the matter falls within SRV guidelines and there is no conflict, the caller is offered a duty advocate and lawyer to provide advice.

SRV will assist any older Victorian who has the capacity to provide instructions, and the service always presumes clients have capacity and are able to make informed decisions, unless demonstrated otherwise. As capacity is seen as being specific to each decision the person has to make, SRV may be able to help an older person even if they have a cognitive impairment or other disability. Having dementia does not necessarily exclude a person from the service.

After the advice call if the lawyer and advocate feel there is further support they can offer the client, and the client is willing, a case is opened. In many cases, an older person may decide not to proceed with legal advice, particularly if they feel the result may increase family conflict. In these instances, an advocate (and no lawyer) may continue to work with the client. The SRV staff work with clients until the matters are resolved or the situation ameliorated and the case is closed.

This report is an analysis of the information provided by the older person during the advice calls with a lawyer and advocate. In some cases, these clients would have continued to work with SRV over an extended period of time to resolve their situation, but this report does not analyse data gathered in that time.

# Methodology

The SRV Helpline advocate documents each call received by the service. This data was extracted for a two-year period (July 2012 to June 2014), and analysed in a statistical program (SPSS) to identify frequency of different types of abuse and relationships between characteristics of victims, perpetrators and types of abuse.

This project was approved by the Melbourne Health Human Research Ethics Committee.

# **Key Findings**

# Types of matters – abusive and non-abusive

Callers to SRV fall into two main categories: those reporting behaviour classified as abusive, and those reporting non-abusive situations for which they require help and assistance. Sometimes a caller will have issues falling into both categories.

The first category of abusive matters includes (in order of frequency):

- financial abuse
- psychological/emotional abuse
- physical abuse
- social abuse
- neglect
- sexual abuse.

The second category includes (in order of frequency):

- non-abusive banking matters
- grandparenting issues
- non-abusive other matters
- guardianship and administration
- future planning advice
- family financial and care agreements
- tenancy issues
- health related matters
- age discrimination.

It is possible that some of the matters classed as non-abusive (for example, grandparents being denied access to grandchildren) may constitute abuse, however, in these instances not enough information has been supplied to SRV to make this distinction.

There were 755 clients who received advice from SRV staff over the two-year period. Of these, 455 people reported at least one abusive matter, and 236 people reported only non-abusive matters. There were some clients who reported abuse as well as non-abusive matters, the most common being to do with banking matters (see page 25).

#### Most common matters

The data for the top ten most common matters is reported below. Rarely would an older person report only one kind of matter, indicating how complex an individual's situation might be.

The most common matters reported by all clients of SRV are financial abuse and psychological/emotional abuse (each affecting a third of all callers), followed by banking matters and physical abuse (see page 17 for a full list of matters and frequency). For the purposes of much of the following discussion, the clients have been divided into two categories: those who reported abusive matters, and possibly also non-abusive matters (455 clients), and those who reported only non-abusive matters (236 clients).

Financial abuse and psychological/emotional abuse are overwhelmingly the two most frequent types of matters reported by all SRV clients. Of those older people who reported abuse, financial abuse and psychological/emotional abuse each affected almost two thirds of callers, and these two types of abuse often go hand-in-hand, with 2 in every 5 clients reporting both financial and psychological abuse.

#### 1. Abusive matters - Financial abuse

The most commonly reported matter, financial abuse can manifest in a variety of ways, some of the most frequent of which include incurring bills for which the older person is responsible; taking up residence in the older person's home for reasons other than the benefit of the older person; stealing; threatening or coercing an older person to hand over an asset; and the abuse or misuse of a Power of Attorney document (see page 19 for detail of all reported kinds of financial abuse).

The majority (70 per cent) of the older people who were victims of financial abuse were women, and the abuse occurred at a similar rate across the ages of 65 to 89 years, peaking at 70–84 years of age.

Men (60 per cent) were more likely to be the perpetrators of financial abuse, regardless of the gender of the victim (see page 27). Little is known about the specific motivations of the alleged perpetrators in these instances and whether their actions are powered by opportunism or their own financial stress and difficulties. One in four perpetrators of financial abuse appeared to have financial difficulties, and just under 20 per cent were described by the older person has having issues with substance abuse or gambling (see page 43).

Less than half (39 per cent) of the people who reported financial abuse lived with the perpetrator (usually a son, daughter or partner) and approximately the same number of older victims of financial abuse (39 per cent) reported living alone (see page 37).

#### 2. Abusive matters - Psychological/emotional abuse

The second most commonly reported matter was psychological/emotional abuse, the most frequent acts of which included verbal abuse; pressuring, intimidating, bullying or harassing an older person; name calling and degrading or humiliating treatment in public or private; exerting control and threatening to harm an older person or other people or pets (see page 20 for all reported kinds of psychological/emotional abuse).

The significant majority (79 per cent) of the older people who were victims of psychological/emotional abuse were women (see page 28). Approximately 44 per cent of these victims also reported financial abuse, while 20% reported co-occurring physical abuse.

Overall, men (61 per cent) were more likely to be perpetrators, however when the older victim was a man the perpetrator was almost as likely to be female as male (see page 28). A significant proportion of perpetrators were reported by the client to have mental health, substance abuse or gambling issues (see page 43).

Just over half of the clients reporting psychological/emotional abuse lived with the perpetrator (see page 37).

#### 3. Non-abusive matters - Banking matters

Non-abusive banking matters were the third most common situation that SRV staff gave advice for in the two-year period. It is difficult to say what the banking matters involved as the majority of clients did not specify.

#### 4. Abusive matters - Physical abuse

The fourth most commonly reported matter (and third most common form of abuse) was physical abuse, the most frequent acts of which included pushing or shoving; kicking, punching, slapping, biting or burning; and rough handling (see page Physical abuse for all reported kinds of physical abuse).

Like most abuse types, the majority of victims were women and the perpetrator was more likely to be a man (63%). However, like psychological/emotional abuse when the victim was a man, the perpetrator was just as likely to be a female as a male (see page 28).

While victims of all ages experienced physical abuse, it was relatively less common in those aged 80 and older, and more frequent in those aged 60 to 69 years when compared with other types of abuse (see page 31). Sons and daughters were still the most common perpetrators (in almost equal numbers), but husbands, wives and de facto partners were perpetrators of physical abuse in higher numbers than other abuse types (see page 36). A history of family violence was noted by almost a third of clients reporting physical abuse, and a similar number reported poor physical health (see page 41).

In the majority (65 per cent) of cases, the perpetrator of the violence lived with the victim (see page 37), and a significant number of perpetrators were reported as having issues with mental health, substance abuse and/or gambling (see page 43).

#### 5. Non-abusive matters - Grandparenting

The fifth most commonly reported matter was to do with grandparenting and almost all of the clients with a concern in this area reported that they were being denied access to their grandchildren (see page 25). A small number also reported receiving unreasonable pressure to look after their grandchildren. SRV would usually refer a client to mediation in cases relating to grandparenting issues, rather than open a case, because it is a family law matter.

#### 6. Non-abusive matters – Other matters

The sixth most commonly reported matter could be a mix of any number of non-abusive matters that didn't fit into particular categories, but has been included in the report to show the amount of advice SRV also provide for non-abusive matters. Many of the older people who reported abuse may have reported an additional matter that fell into this category.

#### 7. Non-abusive matters – Guardianship and administration

The seventh most commonly reported matter was to do with guardianship and administration, in particular when there had been a failure by a guardian to consider the least restrictive option. Other reported aspects of guardianship were the failure to consider the wishes of the older person, inappropriate assessment of best interest versus risk, and review of the need for guardianship and administration (see page 25).

#### 8. Abusive matters - Social abuse

The eighth most commonly reported matter (and fourth most common form of abuse) was social abuse, the most frequent acts of which involved preventing contact with family and friends; and living in and taking over an older person's home without consent (see page 22 for more details). This form of abuse has a lot of crossover with psychological/emotional abuse and may not always be recorded as a separate matter.

Most people (77%) who reported social abuse also reported psychological/emotional abuse, while 40% reported financial abuse, showing how the different kinds are often linked.

Like other forms of abuse the majority of older people were women (74 per cent) and the majority of perpetrators were men (72 per cent). Sons and daughters were responsible for the majority of social abuse, with significant numbers having issues with substance abuse and/or gambling, and financial difficulties.

Poor physical health and family conflict were identified for a large number of clients who reported social abuse (see page 41).

#### 9. Non-abusive matters – Future planning advice

Callers with matters in this area were mostly concerned with general information, power of attorney advice and information on wills.

#### 10. Non-abusive matters - Family financial agreements

Callers with concerns about family financial agreements were mainly interested in information and advice regarding being displaced from home and drafting family care agreements.

#### Abusive matters - Neglect

Due to its very nature it is somewhat unlikely that someone experiencing neglect will have the capacity to report their situation to SRV and receive assistance. Neglect is also a somewhat contentious idea as there is no clearly identified person who should be providing care for any older person (unlike children where a parent is directly responsible). It may be for this reason that SRV staff only gave advice for 6 clients experiencing neglect in the two year period.

Neglect involves the failure of a person responsible to provide life necessities, such as food, shelter, clothing and medical care, as well as the refusal to permit others to provide care, and the occurrence of self neglect (see page 29). Clients who reported neglect also experienced other kinds of abuse.

#### Abusive matters – Sexual abuse

Two clients in the 2-year period reported sexual abuse, which can involve unwanted sexual acts (including sexual contact, rape, language or exploitative behaviour). The nature of sexual abuse may mean it is less likely to be reported to a service such as SRV, therefore it is difficult to draw any conclusions about its prevalence and risk factors from such a small sample size.

# **Characteristics of Older people**

While every person's circumstance is different, there are some characteristics that victims of elder abuse are somewhat likely to share, and while not causes of elder abuse, they could be considered risk factors.

#### Women

In all categories of abuse (apart from neglect), the older person who suffers abuse is more likely to be female than male, and the total number of older women reporting abuse was approximately 2.5 times that of older men.

# Living with the perpetrator

Living with the perpetrator would seem to be a risk factor for some kinds of abuse. More than half of the people reporting psychological/emotional abuse, physical abuse and social abuse were living with the perpetrator. However, most of the people who reported financial abuse were not living with the perpetrator.

#### Living with a son or daughter

Almost 28 per cent of older people reporting abuse lived with a son or daughter. This is quite high considering that less than 7 per cent of the wider population of older people live with their children. The Australian Bureau of Statistics report that an older person may live with a child for many reasons including a desire not to live alone, because of age-related frailty or disability, and financial reasons.

#### Living alone

While less than 40 per cent of older people who reported abuse were living alone at the time, this was the most common living arrangement of callers who received advice from SRV (see page 37). In the wider population, approximately one quarter of people over the age of 65 live alone, and this is more common for women (32 percent) than men (17 per cent). Therefore, older people who lived alone received advice from SRV at a higher rate than expected when compared with their presence in the wider population.

In the wider population, 56 per cent of people aged 65 and over live with a husband, wife or partner. Approximately 20 per cent of people reporting abusive matters lived with their partner (who was not necessarily the perpetrator of abuse).

#### Home ownership

The majority of people – almost two thirds – of older people who reported abuse own their own home with or without a mortgage (see page 39) making it a possible risk factor for elder abuse. In the wider population, almost 80 per cent of people aged 65 and over own their home outright, and just over 5 per cent of this age group have a mortgage.<sup>6</sup>

Approximately 8 per cent of older people who reported abuse were living in a private rental and 4 per cent in public housing, which are both similar rates to the wider population.

#### **Disability**

Over half (62 per cent) of older people who reported an abuse matter had some kind of disability, the majority (45 per cent) being physical (see page 40).

A significant number (5.9 per cent) of older people who experienced abuse reported a psychiatric disability. This is a similar rate to the wider population where 5.6 per cent of those aged 65 to 84 years are estimated to have a psychological disability, increasing to 18 per cent for those aged 85 years and over.<sup>7</sup>

#### Low income

The majority of older people who experienced abuse (86 per cent) reported a low income with most identifying the age pension as their primary income source.

This correlates with the wider population in that 83 per cent of people over the age of 65 receive a part or full pension, but that the pension rate is approximately 26 per cent of the average Australian income. It is difficult to know how the income level of SRV clients relates to the wider population, however, as it is a free legal service so out of necessity may be most attractive to those on lower incomes.

#### **Financial difficulties**

Close to 20 per cent of clients who reported all types of abuse (except for neglect) were identified as having financial difficulties.

#### Family conflict and violence

Across all forms of abuse, the existence of family conflict was noted by a third of clients. However, it is difficult to say whether this conflict is long-term and ongoing or an outcome of the abusive situation. A family history of violence was most significantly noted for clients who experienced physical abuse, and was also reported when social and psychological abuse occurred.

#### Lack of information about rights

That clients lacked information about their rights was noted in over a quarter of reported situations at a similar rate across abuse types.

# **Characteristics of Perpetrators**

As the information about the alleged perpetrators of the abuse is provided by the older person, it may not always accurately reflect the situation (for example, perpetrators identified by SRV as having mental health issues may not have a diagnosis or identify such a condition themselves). More research is required into the circumstances of alleged perpetrators, particularly those who are living with an older parent, and how these situations may become abusive.

#### Sons and daughters

When considering all types of abuse, it is significant to note that 40 per cent are sons of the older victim, and 27 per cent are daughters, meaning that two thirds of elder abuse is perpetrated by a son or daughter (see page 36). In fact, the overwhelming majority of abuse is perpetrated by family members, with over 92 per cent of older people reporting that the person causing abuse was related to them or in a de facto relationship. Only a minority of abuse is caused by someone outside of the family, such as friends, neighbours, boarders/lodgers and carers.

#### Living with a parent

In the overwhelming majority of cases where an older person reported living with one of their children, a son, daughter (or son/daughter-in-law) was responsible for the abuse. Older people reporting psychological, physical and social abuse were more likely than not to be living with the alleged perpetrator (55-72 per cent of the time), however, less than 40 per cent of those reporting financial abuse were living with the alleged perpetrator (see page 37).

The data does not identify the reasons a son or daughter returned to live at home, or why an older person might have moved in with one of their children. It also does not show whether living together was a recent occurrence and the cause of the elder abuse, or the abuse was part of an ongoing pattern.

#### Husbands, wives and partners

While sons and daughters were responsible for over half of the physical abuse occurrences, in these situations an older person's spouse or partner was increasingly likely to be the perpetrator (see page 36). This is unsurprising since some elder abuse is a continuation of family violence occurring throughout the life course.

#### Age

The majority of perpetrators were aged 35 to 54 years of age, which is unsurprising considering that most are a son or daughter of the client (see page 34).

#### Substance abuse, gambling addiction and mental health issues

A significant number of alleged perpetrators of all abuse types (apart from sexual) were identified by the older person as having substance abuse issues or a gambling addiction. Many of those responsible for physical, psychological and social abuse were also identified as having mental health issues (see page 43).

# Interventions and responses currently provided to people who seek help for abuse

#### **Advice and Referrals**

This report is mostly concerned with the advice calls made to older people by SRV lawyers and advocates, the outcomes of which are mainly advice, information and referrals to other services. In the course of the call, referrals are often made to the older person and it is up to the individual to decide if they will act on the referral (see page 46). For example, a person may be told to call the police if they feel they are in danger; or to contact their GP about their mental health and possible counselling. SRV staff have no way of knowing whether these referrals are followed by the client or what the outcome might be – unless a case is opened.

If the older person would like further assistance and their situation fits within SRV guidelines a case may be opened, in which case SRV staff may assist the client with acting on some of the referrals (such as taking the matter to the Magistrate's Court or seeking assistance from a housing/tenancy service).

#### **Cases opened**

After giving advice to a client in 181 (of 755) instances a case was opened for SRV staff to provide ongoing support and investigation (see page 49). Cases were opened into more than half of financial abuse matters and close to 40 per cent of situations involving psychological and emotional abuse. Overall, cases were opened in a manner relatively proportional to the frequency of the different types of matters (e.g. most cases were opened to do with financial abuse, followed by psychological abuse, banking matters, physical abuse and guardianship). The only significant difference between the type of matters frequently reported and those for which cases were opened were to do with grandparenting. While this was the fifth most common matter reported, it was rare for a case to be opened. As grandparenting issues are a family law matter, clients would usually be referred to mediation in these situations, rather than a case being opened by SRV.

#### **Limitations of data**

This report gives an indication of the occurrence of elder abuse in the community, however, the data included in this report concerns only those incidents reported to SRV by older people, upon which SRV could give advice.

This report does not include the calls received by SRV relating to:

- people asking only for general information (e.g. advice on drafting wills or planning for retirement)
- people calling with concerns about situations that do not constitute possible elder abuse (e.g. consumer rights, disputes with local councils, etc.)
- older people who wish to remain anonymous (so a conflict check cannot be undertaken and advice cannot be given)
- calls from third parties (e.g. service providers with concerns about clients; or calls from family members other than the older person)
- calls about abuse occurring in residential or community aged care where the alleged perpetrator is a staff member (these calls are referred to the Aged Care Complaints Line)

It is expected that many incidents of elder abuse go unreported, and the number of unreported incidences may differ between the various types of abuse.

There are many factors that may limit an elder abuse situation being reported to SRV, including:

- not knowing the SRV service exists
- not recognising that a situation is abusive, that it can be remedied, or that help is available
- not having the ability to make contact with SRV
- being pressured by the perpetrator of the abuse not to say anything
- being worried that reporting the situation may get the perpetrator in trouble, or be a catalyst for unwanted change and family conflict
- wanting to preserve family relationships and future care
- feeling that the outcomes of any intervention may be limited if the perpetrator doesn't receive sufficient support.

All data used to create this report was provided by older people who called the SRV service. As information was not directly provided by the alleged perpetrators or other parties, it may be of limited accuracy particularly in regards to the perpetrator.

The types of abuse matter are identified by SRV staff from information provided by the older person.

# **Data analysis**

In the period July 2012 to June 2014, SRV conducted advice calls with 755 older people (clients). These clients made contact with SRV for a range of matters as described in the table below. Some clients reported the occurrence of more than one matter (e.g. financial abuse and banking matters).

- 60% of advice calls (from 455 older people) were regarding at least one issue classified as abuse.
- 31% of advice calls (from 236 older people) were regarding only non-abuse issues. (See p. 25)
- Approximately 9% of clients who received advice did not provide enough information to confirm if the issue was abusive or not.

Table 1. Subject matter of all advice calls made by SRV to clients (July 2012 to June 2014)

All matters	# of clients reporting occurrence of this type of abuse	% of total clients reporting occurrence of this type of abuse (755)
Financial abuse	279	37
Psychological/Emotional abuse	270	35.8
Banking matters	117	15.5
Physical abuse	75	9.9
Grandparenting	47	6.2
Other matters	45	6
Guardianship and Administration	40	5.3
Social abuse	39	5.2
Future planning advice	33	4.4
Family financial agreements	14	1.9
Family Care Agreement	13	1.7
Tenancy issue	12	1.6
Neglect	6	0.8
Sexual abuse	2	0.3
Health related matters	2	0.3
Age discrimination	1	0.1

# Data analysis - Types of Abuse

- 455 clients reported abusive behaviour. As some clients reported multiple types of abuse there were found to be 671 occurrences of different kinds of abuse.
- Financial abuse and psychological/emotional abuse are equally the two most common forms of abuse reported.
- Neglect and sexual abuse were reported very rarely. It is difficult to judge prevalence of these occurrences as their nature means they are less likely to be self-reported.

Table 2. Types of abuse reported by clients (% regarding those who reported at least 1 occurrence of abuse) ^

	Number of occurrences	% of clients who reported this type of abuse (455)	% of total abuse occurrences (671)
Financial abuse	279	61.32	41.58
Psychological/Emotional abuse	270	59.34	40.24
Physical abuse	75	16.48	11.18
Social abuse	39	8.57	5.81
Neglect abuse	6	1.32	0.89
Sexual abuse	2	0.44	0.30

<sup>^</sup> Some clients reported multiple types of abuse (e.g. One person may report financial abuse and physical abuse). Even if this involved multiple *acts* of abuse (e.g. kicking and punching on different occasions, and stealing of goods), this would be counted as 1 occurrence of financial abuse and 1 occurrence of physical abuse for this client.

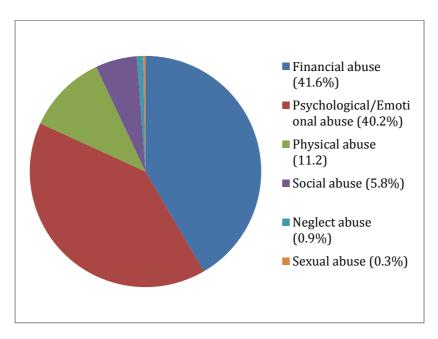


Figure 1. Type of abuse as percentage of all abuse occurrences reported by 455 clients.

#### **Financial abuse**

- Of the clients who reported abuse, 61% reported financial abuse.
- 37% of all SRV clients in the two-year period reported financial abuse.

Table 3. Financial abuse occurrence

# of clients reporting financial abuse	% abuse occurrences that were financial (455)	% all clients receiving advice calls reporting financial abuse (755)
279	61.32	36.95

Table 4. Breakdown of financial abuse matters

Financial abuse occurrences included:	#	%
Incurring bills for which older person is responsible	64	22.9
Taking up residence in home for reasons other than benefit of older person	43	15.4
Stealing goods from older person	38	13.6
Threatening, coercing or forcing an older person into handing over an asset	36	12.9
(e.g. Signing paperwork concerning property, wills or POA)		
Abuse/neglect/misuse of POA, including failure to consult older person or act	31	11.1
in accordance of direction of OP when OP has capacity		
Debt matter – failure to repay loan	23	8.2
Use of pressure or force on the older person to enter into disadvantageous	23	8.2
financial arrangements (e.g. Loan, guarantee, gift, change of will, house		
transfer		
Using an older person's money or possessions without their consent	19	6.8
Using older person's banking/financial docs without authorisation	18	6.5
Managing the finances of a competent older person without authority	16	5.7
Pressuring an older person to take out a loan or be a co-borrower/guarantor	16	5.7
for loan for benefit of another		
Threats of undue pressure on an older person to sell the house or handover	14	5
assets		
Pressuring older person to enter disadvantageous/uncertain granny flat or	14	5
joint ownership arrangements		
Assets for care – relationship breakdown	12	4.3
Appropriating proceeds of sale of older person's home with false promise of	7	2.5
providing future accommodation or care, then not providing it		
Breach of trust	5	1.8
Pressuring an older person to relinquish an anticipated inheritance or gift or	3	1.1
loan		
Assets for care – preventive	2	0.7
Pressuring an older person for financial assistance	1	0.4
Fraud	1	0.4

A single client would often report the occurrence of different kinds of abuse.

• 42% of people who reported financial abuse also reported psychological/emotional abuse.

Table 5. Occurrence of multiple types of abuse (financial and one other abuse type)

Of clients (279) who reported financial abuse, some also reported:	# of occurrences	%
Physical abuse	31	11.1
Psychological/emotional abuse	118	42.3
Social abuse	15	5.4
Sexual abuse	1	0.4
Neglect	5	1.8

# Psychological/emotional abuse

- Of the clients who reported abuse, 59% reported psychological/emotional abuse.
- 36% of all SRV clients in the two-year period reported psychological/emotional abuse.
- Verbal abuse was the most common form, followed by pressuring/intimidating and bullying, and name calling and humiliation.

Table 6. Psychological/emotional abuse occurrences

# of clients reporting psychological abuse		% all clients receiving advice calls reporting psychological abuse (755)
270	59.34	35.76

Table 7. Breakdown of psychological/emotional abuse matters

Psychological/emotional abuse occurrences included:	#	%
Verbally abusing an older person	165	61.1
Pressuring, intimidating or bullying/harassment	114	42.2
Name calling, degrading, humiliating or treating the person like a child, in private or public	87	32.2
Controlling an older person	42	15.6
Threatening to harm the person, other people, pets	30	11.1
Threatening to withdraw affection or access to grandchildren or other loved	19	7
ones		
Repeatedly telling an older person that they have dementia	14	5.2
Threatening to put an older person into aged care facility	22	8.1
Ignoring an older person	10	3.7
Preventing access to service or family	8	3
Preventing an older person from speaking	7	2.6
Other	5	1.9

A single client would often report the occurrence of different kinds of abuse.

• 20% of clients who reported psychological/emotional abuse also reported physical abuse.

• 44% of clients who reported psychological/emotional abuse also reported financial abuse.

Table 8. Occurrence of multiple types of abuse (psychological/emotional and one other abuse type)

Of clients (279) who reported psychological/emotional abuse, some also reported:	#	%
Physical abuse	55	20.4
Social abuse	30	11.1
Financial abuse	118	43.7
Sexual abuse	1	0.4
Neglect	3	1.1

# **Physical abuse**

- Of the clients who reported abuse, 16% reported physical abuse.
- 10% of all SRV clients in the two-year period reported physical abuse.

Table 9. Physical abuse occurrences

# of clients reporting physical abuse	% abuse occurrences that were physical (455)	% all clients receiving advice calls reporting physical abuse (755)
75	16.48	9.93

Table 10. Breakdown of physical abuse matters

Physical abuse occurrences included:	#	%
Pushing or shoving	39	52
Kicking, punching, slapping, biting, burning	29	38.7
Rough handling	16	21.3
Other	8	10.7
Using chemical restraints including alcohol, prescribed and unprescribed drugs, household chemicals, poisons	2	2.7
Locking the older person in a room, building or yard	1	1.3

A single client would often report the occurrence of different kinds of abuse.

- 73% of clients who reported physical abuse, also reported psychological/emotional abuse.
- 31% of clients who reported financial abuse, also reported financial abuse.

Table 11. Occurrence of multiple types of abuse (physical and one other abuse type)

Of clients (75) who reported physical abuse, some also reported:	#	%	
Psychological/Emotional	55	73.3	
Financial	31	41.3	
Social	8	10.7	
Neglect	2	2.7	
Sexual	0	0	

# Social abuse

- Of the clients who reported abuse, 9% reported social abuse.
- 5% of all SRV clients reported social abuse.

Table 12. Social abuse occurrences

# of clients reporting social abuse	% abuse occurrences that were social (455)	% all clients receiving advice calls reporting social abuse (755)
39	8.57	5.17

Table 13. Breakdown of social abuse matters

Social abuse occurrences included:	#	%
Preventing contact with family and friends	17	43.6
Living in, and taking control over an older person's home without consent	16	41
Other	3	7.7
Not allowing the older person to use the phone, or monitoring their calls,	3	7.7
or disconnecting the phone without consent		
Preventing an older person from returning home or accessing their home	2	5.1
Preventing an older person from engaging in religious or cultural practices,	1	2.6
including preventing those from CALD backgrounds from meeting their		
cultural needs		
Withholding mail	1	2.6

A single client would often report the occurrence of different kinds of abuse

- 77% of people who experienced social abuse also reported psychological/emotional abuse.
- Almost 40% of people who experienced social abuse also reported financial abuse.

Table 14. Occurrence of multiple types of abuse (social and one other abuse type)

Of clients (39) who reported social abuse, some also reported:	#	%
Psychological/Emotional abuse	30	76.9
Financial abuse	15	38.5
Physical abuse	8	20.5
Neglect	1	2.6
Sexual abuse	0	0

# **Neglect**

Due to its nature neglect is unlikely to be reported by an older person to SRV – it is often caused gradually and goes unrecognised, and may occur without intent (for example, through a nominated carer being unable to cope). Neglect is also difficult to quantify in adults as there is no defined person (other than the older person themselves) who is responsible to provide care – unlike neglect in relation to children where a parent has a legal responsibility of care.

- Of the clients who reported abuse, 1% reported neglect.
- Less than 1% of all SRV clients reported neglect.

Table 15. Neglect occurrences

# of clients reporting neglect	% abuse occurrences that were neglect (455)	% all clients receiving advice calls reporting neglect (755)
6	1.32	0.79

Table 16. Breakdown of neglect matters

Of neglect incidents	#	%
Failure to provide the necessities of life such as food, warmth or shelter, or blocking others from providing basic needs	4	66.7
Receiving carer's allowance and not providing care to older person to whom one has a responsibility	1	16.7
Refusing medical support/treatment	1	16.7
Other	1	16.7

A single client would often report the occurrence of different kinds of abuse.

Table 17. Occurrence of multiple types of abuse (neglect and one other abuse type)

Of clients (6) who reported neglect, some also reported:	#	%
Financial abuse	5	83.3
Psychological/emotional abuse	3	50
Physical abuse	2	33.3
Social abuse	1	16.7
Sexual abuse	0	0

#### Sexual abuse

The number of sexual abuse occurrences reported to SRV was only small (2 clients). Sexual abuse at any age often goes unreported as it is a topic strongly associated with shame and silence.<sup>8</sup> Also, as sexual abuse is a crime it may be reported by other means (e.g. directly to the police) rather than self-reported by an older person to SRV. This means its frequency in the SRV helpline data is not necessarily reflective of the occurrence of sexual abuse

- Of the clients who reported abuse, less than 0.5% of clients reported sexual abuse.
- Less than 1% of all SRV clients reported sexual abuse.

Table 18. Sexual abuse occurrences

# of clients reporting sexual abuse	% abuse occurrences that were sexual abuse (455)	% all clients receiving advice calls reporting sexual abuse (755)
2	0.44	0.26

Table 19. Occurrence of multiple types of abuse (sexual abuse and one other abuse type)

Of clients (2) who reported sexual abuse, some also reported:	#	%
Psychological/emotional abuse	1	50
Financial	1	50
Social	0	0
Physical abuse	0	0
Neglect	0	0

#### Non-abuse issues

While SRV uses the definitions on page 5 for the situations experienced by their clients, the service sometimes receives calls about situations that do not immediately fit into one or more of these categories. These are listed in the database under other labels, including:

- age discrimination
- banking matter
- family care agreement
- family financial agreement
- future planning advice
- grandparenting
- guardianship and administration, and
- tenancy.

In some instances these situations could be classed as abusive, and SRV still provides an advice service for these clients. However, for the purposes of this report if not enough information was provided to class these situations as abusive according to the definitions, they have been listed as 'non-abuse issues'.

Some clients reported both abuse and non-abuse issues.

Table 20. Clients who reported abuse and non-abuse matters

Clients who reported some form of abuse (455) also reported:	# of occurrences
Banking matters	38
Grandparenting	12
Future planning advice	11
Other matter	10
Tenancy issue	7
Guardianship and administration	6
Family financial agreements	5
Family care agreement	2
Health related matter	1

#### Summary of non-abuse issues

- 31% (236 clients) of calls for which SRV gave advice were regarding only non-abuse issues.
- The most commonly identified non-abuse issue was unspecified banking matters.
- Half of the issues relating to guardianship and administration were to do with a failure to consider the least restrictive option.
- A notable number of people (47) contacted SRV with issues around grandparenting, in particular, being denied access to grandchildren (44 people).
- A significant amount of clients wanted advice/information around future planning (33 people).

Table 21. Non-abuse issues reported by SRV clients

Issue	#	% of total clients (755)
Banking matters <sup>1</sup>	117	15.5
Grandparenting <sup>2</sup>	47	6.2
Other matters	45	6
Guardianship and Administration <sup>3</sup>	40	5.3
Future planning advice	33	4.4
Family financial agreements <sup>4</sup>	14	1.9
Family Care Agreement⁵	13	1.7
Tenancy issue	12	1.6
Health related matters	2	0.3
Age discrimination	1	0.1

- 1. **Banking matters** include failure of bank to report financial abuse (2 clients), home repossession (2 clients), release of money without customer authority (1 client) and unspecified matters (113 clients)
- 2. **Grandparenting** included being denied access to grandchildren (44 clients), expecting a grandparent to care for a child without appropriate financial support (1 client), unreasonable pressure for a grandparent to care for children (4 clients).
- 3. **Guardianship** and **administration** included advice (13 clients), complaints (3 clients), failure to consider least restrictive option (20 clients), failure to consider wishes of or consult with older person (4 clients), inappropriate assessment of best interest versus risk (4 clients), failure to consider riskier option because of older person's age (2 clients), review of the need for guardianship or administration (2 clients) and unspecified issues (1 client).
- 4. **Future Planning Advice** included power of attorney advice (9 clients), future planning information (20 clients), wills (4 clients) and unspecified future planning advice (6 clients).
- 5. **Family care agreement** included advice (4 clients), breach of care agreement (2 clients), being displaced from home (5 clients), drafting family care agreements (3 clients), failure to provide care (3 clients).

# Data analysis – Characteristics of older person and alleged perpetrators

# Gender of older person and alleged perpetrator

• In all categories of abuse (apart from neglect) the victim is more likely to be female (72.5%).

Table 22. Gender of client (older person) reporting abuse

Gender of older person	Number reporting abuse	Percentage of abuse calls
Female	330	72.5
Male	125	27.5

• In all categories of abuse, the perpetrator is more likely to be male (60%).

Table 23. Gender of perpetrator

Gender of perpetrator	Number of perpetrators	Percentage of abuse calls
Female	182	40
Male	273	60

#### Financial abuse

- The majority (70%) of the older people who were victims of financial abuse were women.
- Men were more likely to be perpetrators of financial abuse (60%), regardless of the gender of the victim.

 $\label{thm:conditional} \textbf{Table 24. Gender of clients and perpetrators - Financial abuse}$ 

# older men reporting financial abuse (%)	# older women reporting financial abuse (%)	# of male perpetrators of financial abuse (%)	# of female perpetrators of financial abuse (%)
84 (30.11)	195 (69.89)	168 (60.22)	111 (39.78)

Table 25. Comparison of gender of clients and perpetrators - Financial abuse

Financial abuse (279 clients)	Male alleged perpetrator (%)	Female alleged perpetrator (%)
Male client	50 (59.5%)	34 (40.5%)
Female client	118 (60.5%)	77 (39.5%)

#### Psychological/emotional abuse

- The majority (79%) of the older people who were victims of psychological/emotional abuse were women.
- Men were more likely to be perpetrators of psychological/emotional abuse (61%).
- When a man was the victim of psychological abuse the perpetrator was almost as likely to be female as male.

Table 26. Gender of clients and perpetrators - Psychological/emotional abuse

# older men	# older women reporting psychological abuse (%)	# of male	# of female
reporting		perpetrators of	perpetrators of
psychological abuse		psychological abuse	psychological abuse
(%)		(%)	(%)
56 (20.74)	214 (79.26)	164 (60.74)	106 (39.26)

Table 27. Comparison of gender of clients and perpetrators - Psychological/emotional abuse

Psychological abuse (270 clients)	Male alleged perpetrator	Female alleged perpetrator
Male older person	30 (53.6%)	26 (46.4%)
Female older person	134 (62.6%)	80 (37.4%)

# **Physical abuse**

- 69% of the older people who were victims of physical abuse were women.
- 63% of alleged perpetrators of physical abuse were men.
- When the client (older person) was female, 69.2% of the time the alleged perpetrator was male, and 30.8% of the time female.

 $Table\ 28.\ Gender\ of\ clients\ and\ perpetrators\ -\ Physical\ abuse$ 

# older men reporting physical abuse (%)	# older women reporting physical abuse (%)	# of male perpetrators of physical abuse (%)	# of female perpetrators of physical abuse (%)
23 (30.67)	52 (69.33)	47 (62.67)	28 (37.33)

Table 29. Comparison of gender of clients and perpetrators - Physical abuse

Physical abuse (75 clients)	Male alleged perpetrator	Female alleged perpetrator
Male older person	11 (47.8%)	12 (52.2%)
Female older person	36 (69.2%)	16 (30.8%)

#### Social abuse

- 74% of the older people who were victims of social abuse were women.
- 72% of alleged perpetrators of social abuse were men.

Table 30. Gender of clients and perpetrators - Social abuse

# older men reporting social abuse (%)	# older women reporting social abuse (%)	# of male perpetrators of social abuse (%)	# of female perpetrators of social abuse (%)
10 (25.64)	29 (74.36)	28 (71.79)	11 (28.21)

Table 31. Comparison of gender of clients and perpetrators - Social abuse

Social abuse (39 clients)	Male alleged perpetrator	Female alleged perpetrator
Male older person	8 (80%)	2 (20%)
Female older person	20 (69%)	9 (31%)

# Neglect

- Men and women were equally likely to be victims of neglect.
- The perpetrator of neglect was more likely to be male (67%).

Table 32. Gender of clients and perpetrators - Neglect

# older men	# older women reporting neglect (%)	# of male	# of female
reporting neglect		perpetrators of	perpetrators of
(%)		neglect (%)	neglect (%)
3 (50)	3 (50)	4 (66.67)	2 (33.33)

 ${\bf Table~33. Comparison~of~gender~of~clients~and~perpetrators~-~Neglect}$ 

Neglect (6 clients)	Male alleged perpetrator	Female alleged perpetrator
Male older person	2 (66.7%)	1 (33.3%)
Female older person	2 (66.7%)	1 (33.3%)

#### Sexual abuse

- Both the older people who were victims of sexual abuse were women.
- Both the perpetrators of sexual abuse were men.

Table 34.Gender of clients and perpetrators - Sexual abuse

# older men reporting sexual abuse (%)	# older women reporting sexual abuse (%)	# of male perpetrators of sexual abuse (%)	# of female perpetrators of sexual abuse (%)
0 (0)	2 (100)	2 (100)	0 (0)

Table 35. Comparison of gender of clients and perpetrators – Sexual abuse

Sexual abuse (2 clients)	Male alleged perpetrator	Female alleged perpetrator
Male older person	0	0
Female older person	2 (100%)	0

# Age of older person and alleged perpetrator

# Age of older person

• The majority of elder abuse incidents were reported by older people aged 70 to 84 years. SRV services are available to people aged 60 years and above (or 45 years and above for Aboriginal and Torres Strait Islander people).

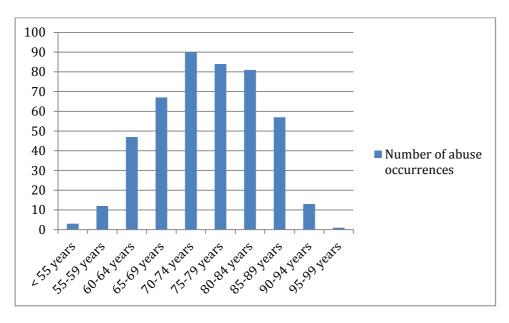


Figure 2. Age range of clients reporting abuse

Table 36. Age range of clients reporting abuse

Age range	Number of abuse occurrences	% of abuse occurrences
<55 years	3	0.7
55–59 years	12	2.6
60–64 years	47	10.3
65–69 years	67	14.7
70–74 years	90	19.8
75–79 years	84	18.5
80–84 years	81	17.8
85–89 years	57	12.5
90–94 years	13	2.9
95–99 years	1	0.2

# Age and gender of older person

• While men reported less abuse incidents, like women the occurrences were more frequent from the age 65 years.

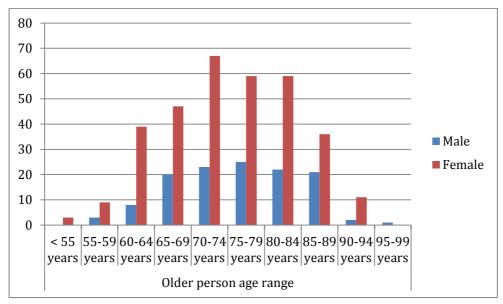


Figure 3. Age and gender of client reporting abuse

Table 37. Age and gender of client reporting abuse

Age of older person	Number of men	Number of women
< 55 years	0	3
55–59 years	3	9
60–64 years	8	39
65–69 years	20	47
70–74 years	23	67
75–79 years	25	59
80–84 years	22	59
85–89 years	21	36
90–94 years	2	11
95–99 years	1	0

# Age of older person across abuse types

- Financial and psychological abuse occurred at a similar rate in similar age groups.
- Physical abuse was comparatively more common among the younger age groups.

Table 38. Age range of older person across abuse types

Age range	% of 279 financial abuse occurrences	% of 270 psychologica I abuse occurrences	%of 75 physical abuse occurrences	% of 39 social abuse occurrences	% of 6 neglect occurrence s	% of 2 sexual abuse occurrence s
< 55 years	0.7	0.7	-	-	-	-
55–59	2.9	2.2	2.7	5.1	-	50
years						
60–64	8.2	11.6	20	2.6	-	-
years						
65–69	14.7	14.8	16	12.8	-	-
years						
70–74	19.4	19.3	21.3	25.6	-	50
years						
75–79	19	19.6	14.7	20.5	33.3	-
years						
80–84	19	17.4	12	20.5	-	-
years						
85–89	12.9	12.2	10.7	10.3	66.7	-
years						
90–94	3.2	1.5	2.7	-	-	-
years						
95–99	-	0.4	-	2.6	-	-
years						

# Age of alleged perpetrator

• The majority of perpetrators are aged 35 to 54 years of age, regardless of gender.

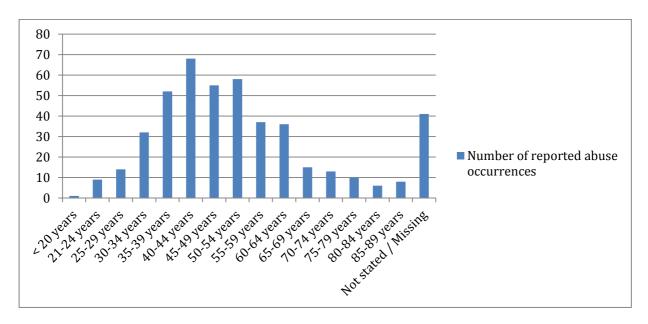


Figure 4. Age range of perpetrator

Table 39. Age range of perpetrator

Age range	Number of abuse occurrences (455)	
< 20 years	1	0.2
21–24 years	9	2
25–29 years	14	3.1
30-34 years	32	7
35–39 years	52	11.4
40-44 years	68	14.9
45-49 years	55	12.1
50-54 years	58	12.7
55–59 years	37	8.1
60-64 years	36	7.9
65-69 years	15	3.3
70-74 years	13	2.9
75–79 years	10	2.2
80-84 years	6	1.3
85-89 years	8	1.8
Not stated / Missing	41	9

# Age and gender of alleged perpetrator

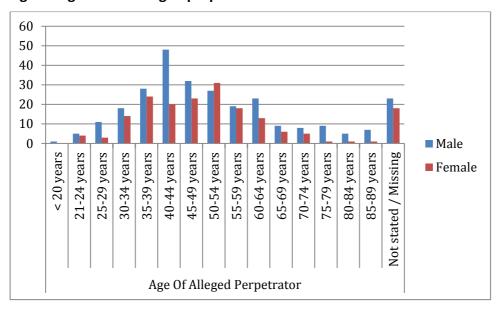


Figure 5. Age and gender of perpetrator

Table 40. Age and gender of perpetrator

Age of perpetrator	Number of men	Number of women
< 20 years	1	0
21–24 years	5	4
25–29 years	11	3
30-34 years	18	14
35–39 years	28	24
40-44 years	48	20
45-49 years	32	23
50-54 years	27	31
55–59 years	19	18
60-64 years	23	13
65–69 years	9	6
70-74 years	8	5
75–79 years	9	1
80-84 years	5	1
85-89 years	7	1
Not stated / Missing	23	18

# Relationship of perpetrator to older person

- Overall, 40% of alleged perpetrators are sons, and 26.8% are daughters: therefore, 66.8% of abuse is perpetrated by a child of the older person.
- 92.3% of alleged perpetrators are related to the older person, or in a de facto relationship.

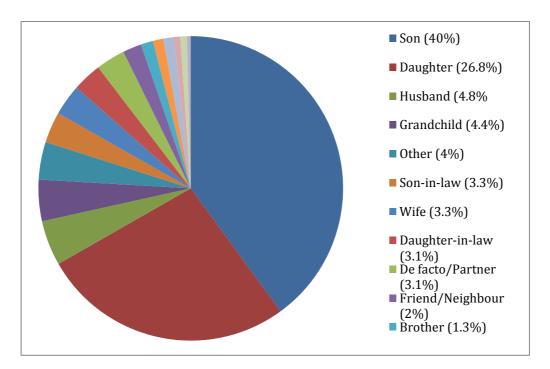


Figure 6. Relationship of perpetrator to older person across all abuse types

Table 41. Relationship of perpetrator to older person

	% of all abuse types	% of financial abuse	% of psychological abuse	% of physical abuse	% of social abuse
Son	40.0	46.2	37.8	29.3	38.5
Daughter	26.8	26.9	27.8	24	20.5
Husband	4.8	1.8	6.7	13.3	5.1
Grandchild	4.4	4.7	3.7	5.3	5.1
Other	4.0	2.9	4.1	1.3	5.1
Son-in-law	3.3	3.9	3	2.7	2.6
Wife	3.3	1.8	4.1	8	2.6
Daughter-in- law	3.1	3.2	2.2	4	2.6
De facto/Partner	3.1	1.1	4.1	6.7	7.7
Friend/	2.0	2.2	1.1	-	5.1

	% of all abuse types	% of financial abuse	% of psychological abuse	% of physical abuse	% of social abuse
Neighbour					
Brother	1.3	1.4	1.1	2.7	2.6
Carer	1.1	0.7	1.5	1.3	2.6
Sister	1.1	1.1	0.7	-	-
Boarder/Lodge r	0.7	1.1	0.7	1.3	-
Niece	0.7	0.7	0.7	-	-
Nephew	0.4	0.4	0.7	-	-

The small samples regarding neglect and sexual abuse make the occurrence as a percentage unworkable. Neglect was caused in 3 cases by the son and one each by a daughter, grandchild and wife. 1 husband and 1 son were the alleged perpetrators of the two reported cases of sexual abuse.

## Living arrangements

- 196 (43.08%) of the older people who reported abuse had the alleged perpetrator living with them.
- 161 (35.4%) of the older people who reported abuse lived alone.
- In cases where the perpetrator was living with the older person, in 44.4% of cases the perpetrator was a son, and in 20.4 % of cases the perpetrator was a daughter.

When an older person lives with a son or daughter, a son, daughter or son/daughter-in-law was often the alleged perpetrator of abuse.

- For financial abuse this was the case 92.7% of the time.
- For psychological/emotional abuse this was the case 92.8% of the time.
- For physical abuse this was the case 77.8% of the time.
- For social abuse this was the case 100% of the time.
- For neglect this was the case 100% of the time.

Table 42. Occurrence of perpetrator living with victim

Type of abuse	Number of occurrences	% of all cases of this type
Psychological/Emotional abuse	148 (of 270)	54.8
Physical	49 (of 75)	65.3
Social	28 (of 39)	71.8
Sexual	1 (of 2)	50
Financial	108 (of 279)	38.7
Neglect	3 (of 6)	50

Table 43. Living arrangements of client (older person)

Living arrangement of older person	% of all abuse occurrences	% of financial abuse occurrences	% of psychological abuse occurrences	% of physical abuse occurrences	% of social abuse occurrences
Living alone	35.4	38.4	29.6	18.7	20.5
With son/daughter	27.9	29.7	31.1	24	38.5
With de facto/partner	20	15.1	22.6	37.3	20.5
Other	5.3	4.3	6.7	6.7	2.6
Resident of care facility	4.6	6.5	1.9	1.3	7.7
With other family	2.9	3.2	2.6	2.7	2.6
With grandchildren	2.0	1.4	2.6	5.3	2.6
With friends	1.5	1.1	2.2	4	5.1
With paid carer	0.4	0.4	0.7	-	-

So few cases of neglect and sexual abuse were reported that the numbers are not included above.

- For neglect: 2 lived with a son or daughter, 1 client lived alone, 1 lived with a de facto/partner, 1 lived with friends and 1 reported 'other'.
- For sexual abuse: 1 lived alone, and 1 lived with a de facto/partner.

## Other characteristics of older person

### Home ownership

- 64% of older people who reported abuse own their own home (with or without a mortgage).
- 8% of older people who reported abuse are in private rental.
- 4.4% of SRV clients are in public housing.

Table 42. Type of accommodation of client (older person)

Accommodation type	Frequency	% of all clients reporting abuse
Own home	291	64
Other	56	12.3
Private rental	37	8.1
Public housing	20	4.4
Hostel/nursing home	20	4.4
Retirement village/Independent living unit	13	2.9
Granny flat/moveable unit	12	2.6
Other family accommodation	3	0.7
At risk of homelessness	2	0.4
Caravan/mobile home	1	0.2

### **Country of origin**

- 50.8% of clients who reported abuse were born in Australia. This is slightly higher than the wider population, with 42% of Victorians aged 65 and over born overseas, and 37% of Australians aged 65 and over born overseas.<sup>9</sup>
- 11.3% of clients who reported abuse were from other non-English speaking countries.
- 10 or more people from each of Australia, the United Kingdom, Italy, Greece, Germany, Croatia and Macedonia reported abuse.
- 2 clients were Indigenous Australians, with one reporting they were Aboriginal (but not Torres Strait Islander) and one reporting they were Aboriginal and Torres Strait Islander.

#### **English proficiency**

- 85% of clients reported they spoke English well or very well.
- Less than 2% of clients reported not speaking English at all.

### Level of disability

- Of the 455 clients who reported abuse, 280 (61.5%) had some kind of disability, the majority being physical.
- 27 clients (5.9%) who experienced abuse reported a psychiatric disability.
- 14 clients (3.1%) reported neurological disability, including Alzheimer's disease.

Table 44. Disability reported by older person who has experienced abuse

Type of disability	Frequency	% of clients reporting abuse
Physical	206	45.3
Psychiatric	27	5.9
Neurological (including Alzheimer's disease)	14	3.1
Hearing	17	3.7
Vision	16	3.5
Intellectual	1	0.2

#### Income

• The majority of clients who experienced abuse (85.5%) reported a low income, with most (85.9%) identifying the age pension as their primary income source).

This correlates with the wider population in that 83% of people over the age of 65 receive a pension, but that the pension rate is approximately 26% of the average Australian income. (See Global Age Watch Index at <a href="https://www.helpage.org">www.helpage.org</a> for more information).

### Support services currently received by older person

Of 455 clients who reported abuse, 45.5% (207) had support services in place. The majority of these were receiving HACC services (56 people) and Community Aged Care Package clients (23 people), while some received support from a community health professional (9 people), an aged care facility (6 people), Veteran's home care (5 people), retirement village (4 people) or EACH package (3 people). The remainder were unidentified services.

## Risk factors for older person

During an advice call a number of risk factors for abuse are identified by the legal and advocacy staff. Clients may not always disclose information, so risk factors are not always identified.

- Family conflict is a prominent risk factor for all abuse types apart from neglect and sexual abuse.
- 32% of physical abuse occurrences happen in a situation of identified family violence.
- Approximately a quarter of older people who experience abuse lack information about their rights.
- Poor physical health is a risk factor for all kinds of abuse, apart from sexual abuse.

Table 45. Risk factors of older person

Risk factors of older person	% all types of abuse	% of financial abuse	% of psycholog ical abuse	% of physical abuse	% of social abuse	% of neglect	% of sexual abuse
Family violence	11	9.7	14.4	32	17.9	0	50
Family conflict	34.3	33.7	38.5	33.3	38.5	16.7	0
Older person financially dependent on alleged perpetrator	7	8.2	6.7	8	12.8	16.7	0
Isolation	14.1	14.3	16.7	10.7	20.5	33.3	0
Older person has gambling or other addiction	1.1	1.1	1.9	1.3	2.6	0	0
Lack of appropriate services	11.4	9	14.1	16	10.3	16.7	0
Lack of information about rights	26.2	26.2	30	24	23.1	33.3	50
Language barrier	10.8	10	11.9	13.3	10.3	0	0
Living alone	21.8	23.3	19.3	9.3	17.9	0	50
Living with abuser	38.7	34.4	49.6	57.6	66.7	66.7	0
Mental ill health	5.7	6.5	5.6	6.7	5.1	33.3	0
Mental incompetency	3.7	4.3	2.6	0	5.1	33.3	0
Physical dependency on abuser	5.7	7.2	5.6	5.3	10.3	16.7	0
Poor financial acumen	6.8	9.3	5.2	1.3	10.3	16.7	0
Poor physical health	30.5	29	31.9	32	38.5	66.7	0
Psychological dependency on	7.3	9.3	8.5	12	12.8	16.7	0

abuser							
Substance abuse	0.7	0.7	0.7	2.7	0	0	0
Unwilling to accept services	2	1.4	3	5.3	2.6	0	0
Dysfunctional/ Overbearing/ Overburdened or Geographically isolated	18.5	18.3	18.5	20	12.8	33.3	0
Family history of violence	10.1	7.2	11.9	29.3	17.9	0	0
Financial difficulties	18.2	24.7	15.2	16	20.5	0	50
Case manager	9	9	8.5	1.3	15.4	0	0

## Other characteristics of alleged perpetrator

As the information about each situation is provided by the client (older person), the data regarding the alleged perpetrator of the abuse is not as detailed, and may be influenced by the perceptions of the older person.

Information collected by SRV Helpline staff about the alleged perpetrator included:

- age
- gender
- relationship to older person
- whether the alleged perpetrator lives with the older person
- whether the alleged perpetrator has drug, alcohol or gambling issues
- whether the alleged perpetrator has mental health issues
- whether there is a family history of violence
- whether the alleged perpetrator is experiencing carer stress or has no/limited experience in the caring role
- whether there are family financial difficulties
- whether the family is dysfunctional/overbearing/overburdened or geographically isolated.

## **Risk factors of perpetrator**

During an advice call a number of risk factors for abuse are identified. Because the information is provided by the older person, and not the perpetrator, it may be inaccurate.

- 18.5% of those responsible for abuse have a substance abuse problem or gambling addiction.
- Mental health issues of the abuser are more likely for physical and psychological abuse than financial abuse.
- Lack of information on the carer's role, including stress and burden.

Table 46. Risk factors of alleged perpetrator

Risk factors of alleged perpetrator	% all types of abuse	% of financial abuse	% of psycholog ical abuse	% of physical abuse	% of social abuse	% of neglect	% of sexual abuse
Alleged perpetrator with substance abuse issues or gambling addiction	18.5	19	21.1	28	20.5	16.7	0
Alleged perpetrator with mental health issues	13.2	10	18.5	26.7	15.4	16.7	50
Carer's stress	1.1	0.4	0.7	2.7	0	16.7	0
Limited or no experience in caring role	0.7	0.7	0	0	2.6	0	0

Dysfunctional/Overb earing/Overburdened or Geographically isolated family	18.5	18.3	18.5	20	12.8	33.3	0
Family history of violence	10.1	7.2	11.9	29.3	17.9	0	0
Financial difficulties	18.2	24.7	15.2	16	20.5	0	50

## How did caller hear about service?

The most common identifiable way callers heard about the SRV helpline service is from word of mouth.

Table 47. How clients heard about SRV

	Number of clients	% of clients
Other	175	23.2
Word of mouth – Family member	92	12.2
Word of mouth – Friend	71	9.4
Previous contact with SRV	41	5.4
Police	34	4.5
External agency referral	34	4.5
Health service referral	33	4.4
SRV printed material	26	3.4
SRV website	20	2.6
Community legal centre	20	2.6
Victorian Government printed material	19	2.5
Print media	18	2.4
SRV community education	17	2.3
Hospital	17	2.3
CACP Provider	17	2.3
Community aged care provider	16	2.1
Community health service	15	2
Internet	9	1.2
Police – Support Link	9	1.2
HACC provider	8	1.1
Victoria Legal Aid	8	1.1

GP	8	1.1
Government department	7	0.9
Family violence service	6	0.8
Financial sector	6	0.8
Housing agency	5	0.7
Residential aged care provider	5	0.7
Financial counselling	4	0.5
Office of the Public Advocate	3	0.4
Radio	3	0.4
Private law firm	3	0.4
Banking service	2	0.3
Ethno-specific service	1	0.1
Public Interest Law Clearing House (PILCH)	1	0.1
ACAS	1	0.1
Aged care peak body	1	0.1

# Data analysis – Responses and interventions provided by Seniors Rights Victoria

755 older people called SRV for advice in the two-year period. SRV then made 711 advice calls involving a lawyer and advocate. Of these calls, 455 regarded issues that have been catalogued as abusive, 236 of these calls were advice about issues not classified as abuse, and the remainder of clients did not supply enough information for classification.

## **Referrals made**

During advice calls SRV advocates and lawyers made the following referrals to external agencies and services.

Table 48. Referrals made by SRV staff during advice call

Type of referral	# of referrals made to 455 clients who reported abuse	% (of 455 clients who reported abuse)	# of referrals made to 236 clients who reported non- abuse issues	% (of 236 clients who reported non- abuse issues)
Other (unspecified external referral)	63	13.8	49	20.8
Police	53	11.6	5	2.1
Counselling	34	7.5	10	4.2
Community Legal Centre	33	7.3	3	1.3
GP	29	6.4	10	4.2
Magistrate's Court	25	5.5	-	-
Dispute settlement/mediation services	25	5.5	11	4.7
Financial counselling	19	4.2	4	1.7
Housing/tenancy service	18	4	9	3.8
Centrelink	16	3.5	6	2.5
Local council	14	3.1	9	3.8
Carers Victoria	13	2.9	7	3
Community Care Provider	12	2.6	3	1.3
ACAS	11	2.4	5	2.1
Family violence service	11	2.4	-	-
VCAT	9	2	9	3.8
Telephone helpline	9	2	1	0.4
Lawyer (private)	7	1.5	8	3.4

Type of referral	# of referrals made to 455 clients who reported abuse	% (of 455 clients who reported abuse)	# of referrals made to 236 clients who reported non- abuse issues	% (of 236 clients who reported non- abuse issues)
Alcohol and other drug service	7	1.5	-	-
Community Health Centre	5	1.1	1	0.4
Legal referral service	5	1.1	3	1.3
Elder Rights Advocacy	4	0.9	3	1.3
Home and Community Care	4	0.9	1	0.4
Consumer Affairs Victoria	4	0.9	1	0.4
Relationships Australia	3	0.7	3	1.3
Council on the Ageing (COTA)	3	0.7	-	-
Office of the Public Advocate	2	0.4	8	3.9
Public Interest Law Clearing House (PILCH)	2	0.4	1	0.4
Men's Referral Service	2	0.4	-	-
Ethno-specific service	2	0.4	-	-
Public Trustee	1	0.2	3	1.3
Consumer Action Law Centre	1	0.2	1	0.4
Financial ombudsman	1	0.2	-	-
Office of Housing	1	0.2	-	-
Victoria Legal Aid	1	0.2	-	-
Mental Health Service	1	0.2	-	-
Dementia service	-	-	1	0.4
DHS	-	-	1	0.4

The following table shows the most common referrals and the types of matters experienced by clients. Any single client may have experienced multiple types of matters and received multiple referrals.

Table 49. Most common referrals and types of matter

	Financial abuse	Psychologica I/ emotional abuse	Physical abuse	Social abuse	Banking matters (non- abusive)
Other	38	41	10	3	31
Police	30	40	16	5	8
Counselling	20	28	8	1	6
Community Legal Centre	21	15	10	4	9
GP	13	25	7	3	8
Magistrate's Court	15	21	6	4	4
Dispute settlement/ mediation services	13	15	5	1	8
Financial counselling	15	7	4	0	6
Housing/tenancy service	12	10	2	2	3
Centrelink	11	12	3	1	3
Local council	9	8	3	1	8
Carers Vic	7	7	2	1	7
Community Care Provider	8	8	2	6	5
ACAS	7	7	6	3	0
Family violence service	5	11	8	2	0

## **Cases opened**

After giving advice to a client, in 181 instances a case was opened for ongoing, including legal and advocacy services. Some cases would have involved more than one type of matter.

Table 50. Cases opened and type of matter

Type of matter	Number of times a case opened involved this type of matter	% of all cases opened that involved this type of matter	% of matters of this type that became cases
Financial abuse	95	52.5	34.1
Psychological/emotional abuse	70	38.7	25.9
Banking matters (non- abusive)	31	17.1	26.5
Physical abuse	19	10.5	25.3
Guardianship and administration	18	9.9	45
Social abuse	17	9.4	43.6
Future planning advice	5	2.8	15.2
Tenancy issue	5	2.8	41.6
Other matter	5	2.8	11.1
Family care agreement	4	2.2	30.8
Neglect	3	1.7	50
Grandparenting	3	1.7	6.4
Family financial agreement	2	1.1	14.3

No cases were opened in instances of sexual abuse, health matters or age discrimination.

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