

# Elder Financial Abuse in CALD groups.

## Capacity Australia, Sangita Bhatia

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(Extracted from Sangita Bhatia's presentation)

### *What is financial abuse?*

- Stealing, taking or 'borrowing' a vulnerable person's money, debit or credit cards, possessions of property without their knowledge or consent (and with no intent to return the valuables or pay back the money)
- Forging and forcing a vulnerable person's signature through misrepresentation, including blank withdrawal forms
- Cashing or using a vulnerable person's money or cheque without their permission, for purposes other than what the person wanted.

According to Hon. *Susan Ryan AO, Age Discrimination Commissioner, FSC Elder abuse speech, 9th Oct, 2015*

In the 2013-14 financial year, financial abuse was the most prevalent issue raised in calls to Seniors Rights Victoria's helpline, making up 29% of all calls.

### *Gender and financial abuse*

According to 2006 Curtin University study, women were abused at two and half times the rate of men (most commonly financial abuse 81%). (The *Curtin University report, Elder Abuse in Western Australia (Baldy, Webb, Horner, Davey, and Kingsley; 2002)*).

### *Recognising Financial Abuse*

However, one of the major problems in dealing with abuse is the difficulty in recognising it. It is necessary to be on the alert because symptoms and signs are subtle and are attributed to the ageing process (eg. because the person is old and frail) or to the disability. People may be reluctant to admit that a person on whom they rely for their basic needs is abusing them.- Elder Abuse Prevention Unit ACT

### *Abuse in CALD communities*

- What may seem exploitative in some cultures may not be perceived as such in other cultures
- Financial exploitation should be viewed on a continuum
- *Familism*, which emphasizes the needs of the family over the needs of the individual, may conceal mistreatment and inhibit formal help-seeking
- Many of the elderly in the culturally diverse groups do not have a clear perception of abuse or are ashamed to admit it.

## ***What can be done?***

### *Education and Consultation*

- Design and develop activities to raise awareness in consultation with CALD communities, rather than direct translated mainstream campaign.
- Map activities to each community's demographics
- Training and hiring casual service providers to educate and help in awareness raising activities on a case by case basis, who have the language and cultural skills to recognize and address signs of abuse.

### *Research and Support*

- Work with CALD seniors and involve them in projects to explore issues of elder abuse.
- Interagency collaboration between NGO CALD groups and govt agencies (Health, FACS, Justice Attorney General's Dept);
- Extend current engagement of Police in addressing elder abuse with CALD -specific education and training relevant to each community

## ***About the Financial abuse tool***

- Capacity Australia has developed an e-tool for the Banking Frontline Staff
- Dementia & its prevalence;
- Prevalence & nature of abuse,
- Financial Powers of Attorney/Financial Enduring Powers of Attorney;
- Strategies to deal with specific case scenarios involving abuse or supported decision-making that commonly arise in the banks & call centers

***More Information: [www.capacityaustralia.org.au](http://www.capacityaustralia.org.au)***

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