

Hidden from Scrutiny

The risk of elder abuse in the time of COVID-19

Discussion Paper

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Summary

On Tuesday, 21 July 2020 the Prime Minister announced that JobKeeper and JobSeeker, originally due to cease in September, will be extended for six months. Payments will however be at lower levels and further restrictions apply. While an extension is of course welcome, the reduced levels of financial support are of concern. Better Place is concerned with the less visible ripple effects of the pandemic and social and economic implications on a group of people who are particularly vulnerable and increasingly at risk of neglect.

Our experience of supporting older people shows that children are increasingly living with an elderly parent because of a deteriorating financial position. This dependence upon the elder can lead to cases of elder abuse, including financial. During the period of pandemic, these instances are increasing.

We are calling on governments to ensure that any changes to the financial security of people relying on income support into the foreseeable future do not have unintended consequences – especially for people who are already vulnerable.

Introduction

'Unprecedented' – the word that reverberated around the globe as the COVID-19 pandemic started to take hold and its health and economic impacts made deep impressions on societies, industries and economies around the world.

In Australia, policies to ensure financial stability such as Jobkeeper and Jobseeker have played a key role in ensuring financially stressed individuals and households can maintain secure housing and the capacity to cover essential living costs. These policies have created a buffer as unemployment and underemployment continues and is maintaining at least some level of optimism for the future.

On Tuesday, 21 July 2020 the Prime Minister announced that JobKeeper and JobSeeker, originally due to cease in September, will be extended for six months. Payments will however be at lower levels and further restrictions apply. While an extension is of course welcome, the reduced levels of financial support are of concern.

A huge cross section of the community had already called on the Treasurer to institute a permanent and adequate increase in income support payments. On 14 July, designated the National Day of Action on JobSeeker, individuals and organisations warned that a return to previous lower levels would condemn an alarmingly high number of individuals and families to poverty, placing an even greater strain on and already burdened health and welfare sector. The campaign drew on the findings of Anglicare's April 2020 Rental Affordability Snapshot, which found that that a chronic shortage of affordable rentals remained despite the increases to income support payments, and that, before the increase in JobSeeker, Newstart recipients were forced to turn to charities for support as the base rate of \$40 per day was grossly insufficient.

As the impact of the second strict lockdown period in Victoria is felt, that stress is exacerbated. Increased anxiety about an uncertain future has forced many to rethink their living and spending arrangements, with some needing to rely more heavily on family members for both financial and emotional support.

Financial pressures and social isolation – a recipe for abuse

Those working in the social services sector are all too aware that crises such as the one we face now tend to hit the most vulnerable the hardest. The risk of poorer health and wellbeing outcomes, and even abuse or neglect, are much greater for vulnerable people. These people are largely 'hidden' at a time when social isolation is encouraged and mandated.

Over the period of the pandemic to date, Better Place Australia's financial counsellors have witnessed an increase in the financial distress experienced by people who are already vulnerable or dealing with complex issues. Referred through the National Debt Helpline, our clients are already deeply entrenched in financial hardship and experiencing existing or emerging mental health issues as a result of their financial stress. It is clear the pandemic and its economic fallout is making that situation much worse. Sustained financial pressures with no clear pathway out have forced many people to rethink their living and spending arrangements. For some, that means a return to reliance on parents or other family members.

Better Place Australia is concerned that one section of society largely overlooked in discussions about economic support for individuals and families is older people. For older people, social isolation measures result in a high level of vulnerability and increase the potential for abuse.

A [2018 survey by the Council of the Ageing](#) found that singles and older couples are most likely to experience income poverty, with older women experiencing the steepest increase in income poverty. Financial or cost of living concerns is rated as the main issue of concern (after health). For the many older people who still predominantly manage their finances in person rather through online services, social isolation restrictions further exacerbate stress and anxiety. Many become more reliant on a family member to deal with financial matters, including access to online banking accounts.

Increased stress about health, finances and social disconnection in older people is occurring at exactly the same time as economic and emotional pressures are mounting for younger generations. In June, the Australian Institute of Family Studies' [Families in Australia](#) survey found that one of the most likely cohorts to report changes in living circumstances due to the pandemic was older parents. The report found that their adult children had returned home because they could no longer afford their own housing costs.

Better Place Australia has also noted this phenomenon, with anecdotal evidence suggesting that parents over 65 years old are at a higher risk of psychological, emotional, physical abuse and neglect as a direct result of the pandemic lockdowns and social restrictions. At particular risk of abuse (this includes psychological, financial and physical) are single women or parents in their late 70s and older who have an adult child living under the same roof. From the Queensland Elder Abuse prevention service we know that the prevalence of this situation can be as high as 40% of elder abuse victims.

We also know that triggers for an adult child to return home to a potentially stressful relationship with their elderly parent/s include financial pressures, mental health issues, substance abuse, gambling and separation issues. Better Place Australia is concerned that the incidences of elder abuse we have seen to date are the tip of the iceberg, and that the social and economic impacts of the pandemic is making things worse. Evidence shows that most incidents of elder abuse are not reported, largely due to the shame and fear of consequences if they do.

What is happening behind closed doors?

Where adult children and an elderly parent find themselves living under the same roof because of circumstances beyond their control, confined and with no clear end in sight, tensions can rise significantly. Due to this increased risk of friction, serious relationship upheavals and abuse are more prevalent.

Through our support and therapeutic interventions, Better Place Australia works with both victims and where appropriate their families to ensure that perpetrators of elder abuse are accountable and a safer home front created. However, lockdown and its strict social isolation restrictions make support for at-risk older people and therapeutic interventions to address complex issues much harder to access and deliver given the current risks. At the same time, the increased financial and emotional pressure on adult children increases the likelihood of their financial reliance on a parent/s. The risk is where that parent is elderly, somewhat vulnerable, and socially cut off from usual supports. We are concerned that the extended social restrictions on the one hand, and uncertain financial future for people who are already struggling on the other, is a recipe for a wave of abuse and neglect of older people that is largely unnoticed.

This dilemma has also been recognised by the Australian Banking Association (ABA). In late June, ABA chief Anna Bligh warned of the increase in elder abuse as struggling adult children demand financial bailouts from retired parents. [Reports in the media](#) at that time referred to the 'tidal wave of elder abuse' related to greedy children with 'inheritance entitlement.' In Queensland, banks are now informing the Office of the Public Guardian where they have concerns of suspicious transactions; and on 20 July the Commonwealth Bank and Good Shepherd launched a [Financial Independence Hub](#) to support people impacted by domestic and financial abuse.

Preventing elder abuse during this crisis

Better Place Australia's extensive experience of working with older people shows that society often under-estimates older people's ability to learn, regain control and make good decisions. Families, friends and service providers often assume older people are entirely dependent and lack capacity to control aspects of their lives, thus often placing them in vulnerable positions. Other than those older people with a mental or physical impairment, evidence shows that older people can regain control of their lives and avoid abuse by accessing services with expertise in understanding the complexity of relationships under stress and skilled to identify and respond to risk.

In recent years, governments have funded organisations to provide specific services for older people such as dispute resolution, psychological, financial and where required legal assistance. Better Place is one such organisation and dedicated staff are continuing to support older people in crisis. This often needs to be done in their homes where possible, at great personal risk to themselves.

Such service delivery is resource intensive. While other community services such as mental health, specialist family violence services, and services for the LGBTIQ+ have rightly received additional funding, elder abuse services funding has not similarly increased, even though demand has.

Furthermore, accessing the right service is complex and often requires a knowledge of the community services system. It is likely most older people (and their families) would not be aware that such services exist as only minimal promotion has ever been done.

Rightly, there has been significant public discourse on the increasing levels of family violence during these periods of lockdown and isolation. Elder abuse in Victoria is recognised as a form of family violence yet it has received extraordinarily little attention throughout this pandemic.

There is no doubt that incidents of abuse and violence for older people have increased. While concurrently, older people's access to community support mechanisms have been dramatically reduced due to the lockdown and lack of service promotion. Public awareness campaigns such as [Respect Victoria's Call it Out campaign](#) need to be much more highly visible and run for longer during this pandemic .

The overall implications for governments mean they need to consider wider social ramifications when determining changes to income support. While also ensuring increased funding for programs that actively support the safety and wellbeing of older people, wherever they live. The risk of further escalating abuse 'behind closed doors' must be at the forefront of both social policy and economic policy. In addition, the banks have a key role in consistently identifying suspicious transactions on the accounts of vulnerable older people and working proactively to support people where this is evidence of financial abuse.

It is not only governments who need to understand the social implications of economic decisions

Recognising the social reality facing the most vulnerable members of the community must be at the forefront of economic policy. Financial pressures on individuals will inevitably have an impact on family members of all ages and whether they live together or not. At this time of long-term lockdown it is critical that all parts of the community recognise – and act on – elder abuse, especially at this difficult time when vulnerable, disempowered people are even more likely to be hidden and perpetrators of abuse are able to avoid scrutiny.

And finally, community groups, neighbours, friends, and extended family members all need to be aware that elder abuse is real, is happening more frequently, and needs to be called out. As social distancing restrictions maintain the 'norm,' it is not only governments that must take responsibility. All people, across all parts of the community, need to recognise – and act on – elder abuse, especially at this difficult time when vulnerable, disempowered people are even more likely to be hidden and perpetrators of abuse are able to avoid scrutiny.

As we continue to support people who experience, or are at risk of, elder abuse, Better Place will continue to monitor the impacts of isolation and financial hardship on family relationships, particularly the relationship between vulnerable older parents and their adult children. All people deserve to live safe, confident lives.

Better Place Australia

Lv 1, 16 Park Road
Cheltenham Vic 3192

betterplaceaustralia.com.au

