

Risk factors for financial elder abuse across the life course

A **person using harm** is someone who uses pressure, control, coercion, manipulation, exclusion, or a position of trust to gain access to an older person's money, property, income, or decisions. This may be an adult child, grandchild, partner, family member, neighbour, friend, carer, or another trusted person.

Legend

.....> Branching pathway

! Key insights

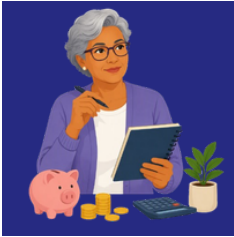
Supporting adult children

Support may begin as a loan, help with bills, or a shared living arrangement. Over time, a person using harm may expect this support to continue or pressure the older person to keep providing it.



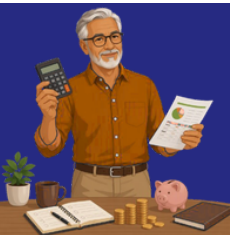
Retirement planning and superannuation decisions

Retirement savings, superannuation, and income decisions can become a source of pressure. A person using harm may influence how money is used or create expectations about sharing it.



Financial literacy shapes later outcomes

Financial wellbeing often starts long before retirement. Limited confidence with money, paperwork, or planning can make it easier for a person using harm to step in as a "helper" and later take control.

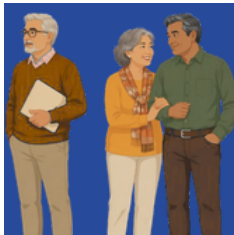


! Risk factor across all life stages

Social isolation can increase across the life journey. Retirement, bereavement, declining health, reduced mobility, and a shrinking social network can reduce connection with others. Family conflict and deliberate isolation by a person using harm can further increase vulnerability and make it easier to influence decisions or gain control.

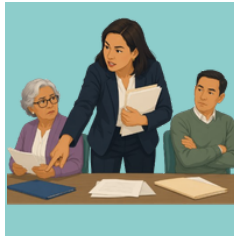
Relationship changes

Separation, re-partnering, blended families, and family conflict can change financial arrangements and decision-making. Competing interests may increase tension between family members. A person using harm may use disagreements or conflict to increase their influence or control.



Default decision-maker

A person using harm may become the main decision-maker for the older person. This can create unequal power and reduce the older person's control and access to information.



Appointments

A person using harm may attend appointments, speak on behalf of the older person, and manage information. Limited contact with other family members or no shared calendar can reduce wider input.



Enactment of Enduring Power of Attorney (EPoA)

An EPoA gives another person legal authority to make decisions. There is limited oversight once it is in place. A person using harm may misuse this authority. The older person may not understand their rights or may feel unable to make changes.



Death of spouse or partner

The death of a partner can increase isolation and reliance on others. A person using harm may step into financial or decision-making roles while the older person's confidence to question decisions is reduced.



Remain at home with ongoing support

The older person may stay at home with support or live with a person using harm. This can increase daily control over finances, care, and decision-making.



Health decline or diagnosis

Changes in health or memory can lead people to assume the older person cannot make decisions. A person using harm may use this situation to take control. The older person may also change their own decisions or wishes over time.



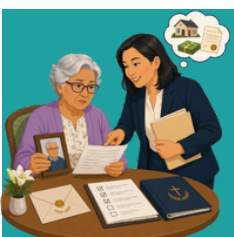
Changing or reviewing wills

A person using harm may pressure the older person to change their will. Decisions may be made during stressful times or without independent advice.



Funeral and estate planning

A person using harm may influence or control funeral and estate decisions. These arrangements may reflect their interests rather than the older person's wishes.



Age Pension and bank account control

A person using harm may take control of bank accounts, cards, transactions, or access to income. Pension money or other funds may be redirected or used beyond the older person's needs, often without transparency. This can include a long-term carer who believes they are "claiming their due".



Housing and asset decision-making

Decisions about selling or keeping the family home can create pressure. A person using harm may influence decisions, timing, or how assets are used. Assets may be transferred and the older person may have less control over their living arrangements.



Entry into Aged Care

Moving into aged care often involves urgent decisions and complex fees. A person using harm may manage these decisions and influence how money and assets are used.



! Cultural context

For **First Nations** communities, financial roles, obligations, and decision-making often occur earlier in the life course and are shaped by collective, family, and community relationships. This can lead to different touchpoints emerging earlier, with increased influence from extended networks and cultural expectations across all stages of the life journey.

Mid-Life to Pre-Retirement

Retirement

Early Support

Transition to Care

Later Life