



Diversity and financial elder abuse in Victoria

Protecting Elders' Assets Study



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Glossary of general terms

Unless otherwise indicated these definitions are based on: Inquiry into powers of attorney. Final report of the Victorian Parliament Law Reform Committee, August 2010.

Age Pension

The Age Pension is a Centrelink payment which ensures that people who have reached retirement age have adequate income for their retirement.¹

Capacity (as in capacity to make decisions)

A person has capacity to make a decision if he or she has:

- the ability to understand the information relevant to making the decision
- the ability to retain the relevant information
- the ability to weigh up the relevant information, and
- the ability to communicate the decision in some way.

CALD

Culturally and Linguistically Diverse.

EPA

Enduring power of attorney.

Enduring Power of Attorney (financial)

A power of attorney made under part XIA of the *Instruments Act 1958 (Vic)*. This power lasts or 'endures' when the principal has impaired decision-making capacity. A representative's powers under an enduring power of attorney (financial) are generally characterised as financial and legal powers.

Enduring Power of Attorney (medical)

A power of attorney made under section 5A of the *Medical Treatment Act 1988 (Vic)* which allows the representative to make decisions about the principal's medical treatment.

Guardianship order

An order made by the Victorian Civil and Administrative Tribunal (VCAT) appointing a guardian to make lifestyle and some health care decisions for a person with impaired decision-making capacity.

OPA

The Office of the Public Advocate.

POA

A power of attorney. An arrangement by which a principal appoints a representative to make decisions on his or her behalf.

Represented person

This term refers to a person who is subject to a guardianship or administration order under the *Guardianship and Administration Act 1986 (Vic)*.²

Substitute decision-maker

A substitute decision-maker is a person who has legal authority to make decisions on behalf of someone else. Usually the law treats decisions of a substitute decision-maker as if they were made by the person themselves³.

Will

A legal document that sets out how a person wishes their belongings to be distributed when they die⁴.

VCAT

The Victorian Civil and Administrative Tribunal. This is a legal decision-making body, which is similar to a court but less formal. There are a number of different sections of VCAT, called 'lists' and these include Guardianship List, the *Guardianship and Administration Act 1986*⁵

1. Department of Health and Ageing. Aged Care Australia Website. Glossary. Commonwealth of Australia. <http://www.agedcareaustralia.gov.au/internet/agedcare/publishing.nsf/Content/Glossary+Index+A> accessed 28 September 2010

2. Victoria Law Reform Commission (2010). Guardianship Information Paper. Victoria Law Reform Commission, Melbourne, State of Victoria, 2010. http://www.lawreform.vic.gov.au/wps/wcm/connect/99f66c0041a1b1959ec8fe5c95479e66/Web_GuardianshipInforPaper_withcover.pdf?MOD=AJPERES accessed 28 September 2010

3. Victoria Law Reform Commission (2010). Guardianship Information Paper. Victoria Law Reform Commission, Melbourne, State of Victoria, 2010. http://www.lawreform.vic.gov.au/wps/wcm/connect/99f66c0041a1b1959ec8fe5c95479e66/Web_GuardianshipInforPaper_withcover.pdf?MOD=AJPERES accessed 28 September 2010

4. Department of Health and Ageing. Aged Care Australia Website. Glossary. Commonwealth of Australia. <http://www.agedcareaustralia.gov.au/internet/agedcare/publishing.nsf/Content/Glossary+Index+A> accessed 28 September 2010

5. Victoria Law Reform Commission (2010). Guardianship Information Paper. Victoria Law Reform Commission, Melbourne, State of Victoria, 2010. http://www.lawreform.vic.gov.au/wps/wcm/connect/99f66c0041a1b1959ec8fe5c95479e66/Web_GuardianshipInforPaper_withcover.pdf?MOD=AJPERES accessed 28 September 2010

Glossary of statistical terms

Unless otherwise indicated these statistical definitions are based on: Last, John M. A Dictionary of Epidemiology. 4th edition. Oxford University Press, 2001.

Chi-square test

A test for detecting whether two or more population distributions differ from one another.

Incidence

The frequency with which something, such as a health condition, appears in a particular population or area. In disease epidemiology, the incidence is the number of newly diagnosed cases during a specific time period. The incidence is distinct from the prevalence, which refers to the number of cases existing on a certain date⁶.

Likert scale

An ordinal scale of responses to a question or statement ordered in a hierarchical sequence such as 'strongly agree' through 'no opinion', through to 'strongly disagree' or a range such as 'every day' to 'once a week' to 'monthly'.

Prevalence

The prevalence of a condition in a population is defined as the total number of cases of the disease in the population at a given time, or the total number of cases in the population, divided by the number of individuals in the population. It is used as an estimate of how common a condition is within a population.

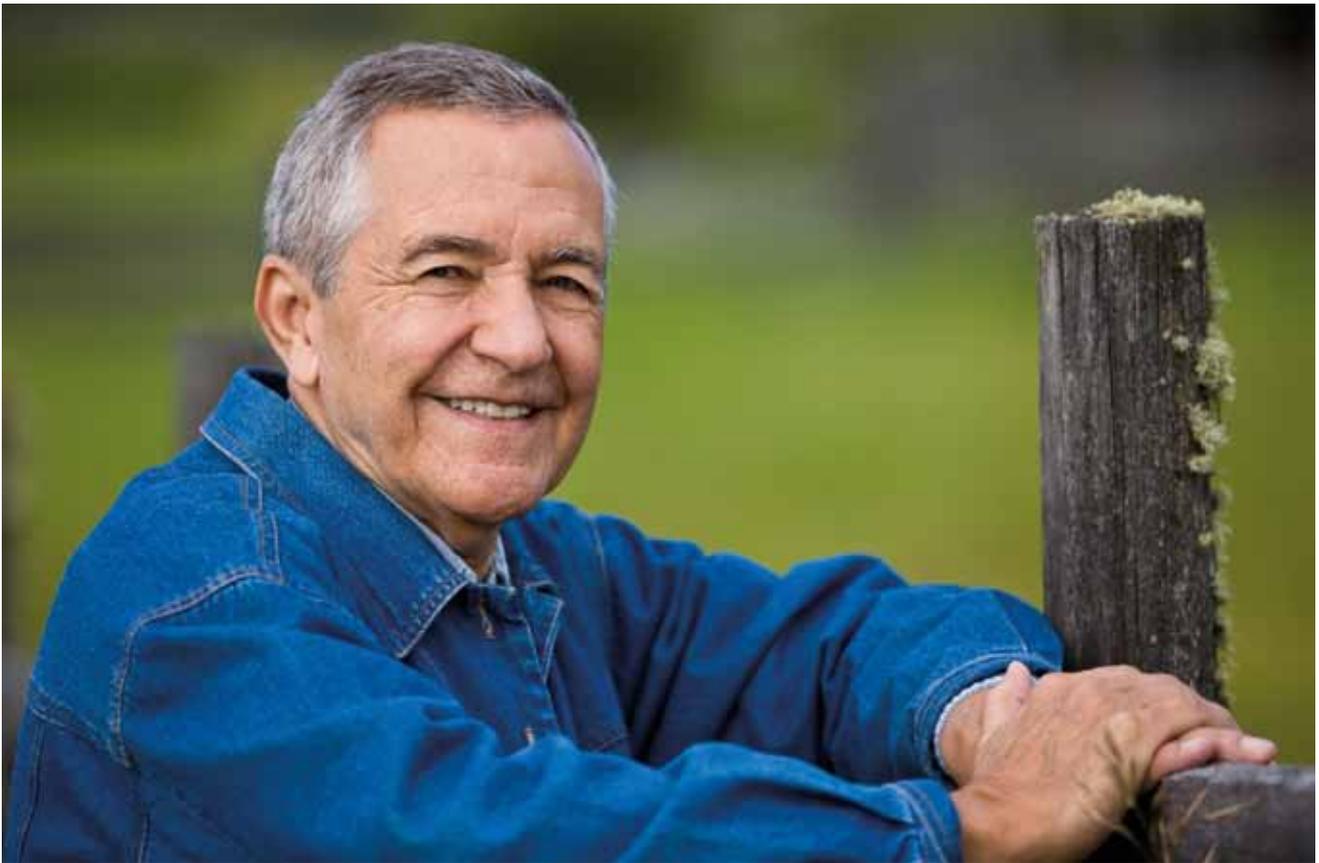
P-value

The probability that a test statistic would be as extreme as or more extreme than observed if the null hypothesis were true, that is, the probability that the observed result could have occurred by chance alone. Though the p-value is an arbitrarily set figure, most investigators use a p-value of 0.05 or 0.01, which is a 5% or 1% possibility, respectively, that the result occurred by chance alone. At a p-value of less than 0.05 it is considered that the result was sufficiently unlikely to have occurred by chance to be designated as statistically significant.

Statistical Significance

Statistical methods allow an estimate to be made of the probability of the observed or greater degree of association between independent and dependent variables under the null hypothesis. From this estimate, in a sample of a given size, the statistical significance of a result can be stated, usually expressed as a p-value.

6. <http://www.medterms.com> accessed 6th October 2010.



Executive Summary

'if you have kids you do not need documents.'

This is a community-based pilot study on the financial management practices and plans of older urban non-English speaking, and rural English speaking, Victorians. The three language groups accessed were Greek, Italian and Vietnamese. There are substantial communities of older Greeks and Italians in the Eastern Health region which is the focus of the study⁷, and Vietnamese were chosen as an Asian culture with an emerging elderly population.

An English speaking rural group was included because the rural population is ageing at a faster rate than the urban population, and issues of living on the family farm, distance and reduced services affect rural populations in ways that are important for safe management of money.

Diversity and financial elder abuse in Victoria is the fourth report of a programme of research on financial elder abuse commissioned by State Trustees titled the Protecting Elders' Assets Study.

The reports are:

1. *Financial abuse of elders: a review of the evidence* (2009)
2. *Prevalence of financial elder abuse in Victoria* (2010)
3. *Staying safe with money: the experience of older English speaking Victorians* (2010)
4. *Diversity and financial elder abuse in Victoria* (2011)
5. *For love or money: intergenerational management of older Victorians' assets* (2011)

The key finding of *Diversity and financial elder abuse in Victoria* is that culture matters in relation to financial management practices, intergenerational asset transfer and care of the elderly. Money management practices and relationships between generations are culturally bound and differ between the many ethnic groups that make up the Victorian population. Planning to support older people to manage their income and assets safely as they grow older must take these differences into account if it is to be relevant to the increasing proportion of older people who come from non-English speaking backgrounds.

Australia has a heterogeneous multi-cultural society. Nearly 40% of people aged 65 or older in Melbourne come from linguistically diverse cultures, and one third of older people speak a language other than English at home. Dependency on others for translation, transactions and services may make non-English speakers more at risk of financial elder abuse.

The English speaking study *Staying safe with money* was conducted with the intention of undertaking a complimentary study of non-English speakers and the method was replicated in this study. This included obtaining data from both discussion groups and a survey of people aged 65 and older. The major difference between the two studies is in the number of people accessed. There were 410 respondents to the survey in the English speaking study, and 76 respondents in the non-English speaking study. However there were substantially more discussion group participants in the non-English speaking study (62 compared with 24).

The small number of respondents in this study means that findings cannot be generalised either to all non-English speaking or rural communities, or to specific ethnic groups. It also accessed only those older people who were not socially isolated or too unwell or unaware to be able to participate in group discussion, and it is these groups who are known to be at most risk of abuse. The value of this research is the insight it provides into the

7. 44% of Greeks in the Eastern Region are older than 64, 51% of Italians and 7% of Vietnamese.

experience of diverse cultural groups, and the identification of themes and differences which, if important, can be validated by future research and addressed in strategies to make a difference.

The current report sought answers to the same questions posed in the English speaking study: what older people from diverse communities know about financial elder abuse and strategies to reduce their risk of financial mismanagement; how they were currently managing their money; and whether they planned to rely on family members or professionals to help manage their money as they grew older.

Key findings from this and the English speaking study are:

- there was a high level of use of wills and Enduring Powers of Attorney (financial). The Vietnamese were an exception to this.
- all groups intend to rely on their children to help them manage their money
- all groups appointed their children to hold their EPA (financial) if they appoint one, and intend to rely on them for support as they age
- all groups were able to identify financial elder abuse and know that it happens within families
- all groups specified vulnerability to abuse would arise from dementia, serious illness or the death of a spouse
- all groups said it was difficult to know who to trust, yet ultimately they had to trust someone
- all groups were challenged by the digital divide and emerging internet based service delivery, with English speakers having more capacity to keep up with change
- non-English speakers were more likely to engage with services at senior citizens and migrant resource centres
- non-English speakers were more likely to be receiving support from family for basic financial management tasks such as paying bills, paperwork and banking
- non-English speakers were more likely to rely on Centrelink and banks for financial support
- non-English speakers were less likely to employ professionals apart from lawyers
- Vietnamese and Italians were the most likely to rely on children with no other need to plan for the future
- older people in rural communities are self-reliant and have particular issues that affect intergenerational asset management.

Two approaches to future financial management were identified in this study. The first emphasised self-reliance and the need to plan for old age and live independently for as long as possible. This included protection against abuse of assets, and was most commonly the approach taken by the English speakers and participants from Greek backgrounds. The second was a family system in which the family unit had a higher value than the individual. In this system the older person was firmly located within the family, family systems prescribed how assets and responsibilities were allocated, and no further planning was needed to deal with old age. The Vietnamese participants reflected this approach in general, although there were variations about specifics. Italian participants in the study reflected both approaches.

The conditions that allow financial mismanagement of the assets of older people arise from abuse of power and include fear and intimidation, shame and embarrassment, as well as a lack of options for older people in where they live and who will support them as their capacities decline through illnesses more commonly present with age. The older people become, the fewer options they have to remedy unhappy aspects of their life. These may include abuse, and also physical pain, physical limitations, poverty and cognitive decline.

The differences between language and cultural groups identified in this study demonstrate that planning for the financial safety of all older Victorians requires responsiveness to variations in cultural values about money and ageing. What in some cultures is a reflection of tradition and established practice in others is deemed to be financial elder abuse. It is not sufficient to put in place systems that support English speaking members of the dominant culture. Knowing who to trust with their money is the biggest problem facing older people in the context of financial elder abuse, whatever their background. It is important for service providers to know that the signifiers of trust vary with culture and geography.

The two reports based on community consultations have identified several important matters to consider in future strategies to reduce financial elder abuse. The most important of these is the widespread reliance on family for support in old age, and the way culture frames intergenerational responsibilities for helping older people manage their lives and keep their money safe. Strategies appropriate for the dominant culture, that rely on an individual rights approach, will not appeal to people from cultures with a collectivist tradition that prioritises the family unit above the individual. Rural people have particular experiences that should be included in state-wide approaches to safe financial management for older people.

The second matter is that vulnerability arises from prolonged illness and bereavement and can be sudden. Support services to assist at this time could avoid much distress and financial mismanagement.

The third issue is the vulnerability to abuse that arises from internet-based service provision that is beyond the capacity and experience of most of the older people who contributed to these studies. Some older people want to learn how to manage their affairs in the digital age and are prepared to attend community based learning opportunities to do so.



Summary

The purpose of this report is to build on the findings from previous studies about financial elder abuse, including, in particular, the three reports^{8,9,10} from the Protecting Elders Assets Study research programme¹¹. It fits within the Victorian Government Elder Abuse Strategy, which aims to reduce the adverse effects of elder abuse, including among ethnically diverse and rural communities, and is managed by the Office of Senior Victorians¹².

The report is intended to contribute to the development of policy and programmes to support older people in Victoria to safely manage their money as they grow old.

The first report conducted for State Trustees reviewed the international and national evidence about financial elder abuse. It is titled *Financial abuse of elders: a review of the evidence (2009)*. The second report was a study of the available evidence about the prevalence of financial elder abuse in Victoria. It is titled *Prevalence of financial elder abuse in Victoria (2010)*. The third report was a pilot community-based study of how older English speaking Victorians manage their money. It is titled *Staying safe with money: the experience of older English speaking Victorians (2010)*. The fourth study is reported here. This study explores diversity in responses to intra-familial and inter-generational asset management, focussing on English speaking Rural, and non-English speaking Greek, Italian and Vietnamese communities. The fifth report explores best and worst financial management practices encountered by frontline providers of services to older Victorians. It is titled *For love or money: intergenerational management of older Victorians' assets*. Each of these reports is available from the website of State Trustees www.statetrustees.com.au.

These reports build on each other to advance understanding about the prevalence of the mismanagement of the assets of older people, how people are managing their money, what they understand about financial elder abuse and what plans they have to reduce the risk of it happening to them.

This fourth report, on *Diversity and financial elder abuse in Victoria* was designed to complement the 2010 *Staying safe with money: the experience of older English speaking Victorians* report on the experiences of older English speaking Victorians.

The data collection for the non-English speaking study replicated the data collection methods of the English speakers study and included Discussion groups with older people and a Survey.

The major differences between the data available for the two reports was the larger number of people involved in Discussion groups and the much smaller number of people who completed the Survey for this study, compared with the English speaking study. Data were obtained from one English speaking Rural discussion group, two Greek groups, two Italian groups and two Vietnamese groups. A total of 62 people took part in these discussions. Data were also collected from 76 respondents from these communities who completed a modified version of the Survey used in the English speaking study. This compares with the 26 people who took part in the English speaking discussions and the 410 who completed that survey.

The data are exploratory pre-test data that allow an exploration of the experience of these groups, providing insight into what is going on, although they are not sufficiently robust to be freely generalised to the broader Greek, Italian and Vietnamese communities, or to other rural groups.

The study explored awareness of financial mismanagement within families, current and future money management practices, and awareness of support services to reduce the risk of abuse. It also explored the preference for working with family members and professionals for supported decision making about financial management.

The key finding was that despite being aware of instances of financial mismanagement within families, older people from non-English speaking backgrounds currently rely on their children to help them manage their money when required, and intend to continue to do so as they grow older. They take an active interest in their financial affairs and consider they manage money well. A few respondents indicated interest in working with professionals to increase their skills and reduce their risk of mismanagement. The Rural group was similar to the English speakers in the *Staying safe with money* study, although even more independent of their family, and with experience of working with rural financial services to assist with planning for the future. It was notable that the non-English speaking groups reported substantially lower incomes than the English speaking groups, with metropolitan English speakers on higher incomes than the Rural group.

Some differences and similarities between the groups are summarised below;

Only urban English speaking respondents said they used professionals for help with money and asset management. All other groups relied on their children.

One fifth (n=7) of Greek and Vietnamese respondents said they would contact a trustee company to increase confidence in managing their affairs as they grow older, compared with one in 10 of the other groups.

8. Lowndes G, Darzins P, Wainer J, Owada K and Mihaljic T (2009) *Financial abuse of elders: a review of the evidence* Protecting Elders' Assets Study, Monash University, Melbourne.

9. Wainer J, Darzins P and Owada K (2010) *Prevalence of financial elder abuse in Victoria* Monash University, Protecting Elders' Assets Study, Melbourne

10. Wainer, Owada K, Lowndes G and Darzins P (2010) *Staying safe with money: the experience of older English speaking Victorians* Protecting Elders' Assets Study, Monash University, Melbourne.

11. The Protecting Elders' Assets Study research programme is funded by State Trustees Ltd.

12. Office of Senior Victorians www.seniors.vic.gov.au/web19/0sv/dvcosv/headingpagesdisplay/elder+abuse+prevention accessed 20/10/10

Table 1: Differences and similarities between the groups

	Urban English speaking	Rural English speaking	Greek	Italian	Vietnamese
Individual focus	++++	+++++	+++	++	-
Feel vulnerable	+++	++++	+++++	++	-
Believe they will be looked after	++	+	+++	++++	+++++
Look outside family for support	+++	++++	++	++	-
Children will help to manage money in future	++	+++	+++++	+++	++++
Would attend workshops to increase skills	+	++	++++	++	++++
Would employ a lawyer	++	++	+++	+++	++
Would employ a financial advisor	+++	+++	+	++	+

Table 2: Awareness of financial elder abuse

	Urban English speaking	Rural English speaking	Greek	Italian	Vietnamese
Can recognise mismanagement	++++	++	+++	++	+++
Mismanagement is common	++	+	+++	+++	-
Aware of examples	+	+	+++	++	+
It is happening to me	-	+	-	-	++
Plan to act to reduce risk	+	++	++++	++	++

Awareness of financial elder abuse

Respondents from culturally and geographically diverse groups varied in their awareness of financial elder abuse, and whether they planned to do anything to protect themselves. The non-English speakers were much less likely than the English speakers in the previous study to rate as high their ability to recognise whether an older person was being 'financially tricked'. The non-English speakers were more likely than English speakers to think financial elder abuse was common and to plan to reduce the risk of it happening to them.

Current financial management practice

The study explored the preparations people had made for assistance with managing their affairs, how involved participants were in managing their money, knowledge of support services that were available to help, and who the older people actually used for help with managing money.

As with the English speakers, nearly all participants had prepared a will, except for the Vietnamese. Only one third of Vietnamese knew what an Enduring Power of Attorney (financial) was, although most Greeks and Italians understood the concept. Rural and English speakers were more likely to have appointed an EPA than non-English speakers. Fewer than one fifth of Vietnamese had an EPA. Non-English speakers and the Rural group were more likely to have appointed their children to this role than the English speakers.

All non-English speakers reported working most commonly with family, banks and Centrelink in the management of their money. They were more likely to use Centrelink than English speakers or participants from the Rural group, who were more likely to use financial advisors.

Non-English speakers were much more likely than either the Rural participants or English speakers in the previous study to say they had help with managing their money. They were much more likely to receive this help from their children than either the Rural or English speakers, who were more likely to use professionals.

This tendency to be already relying on help from children while still competent is likely to reflect a lack of English competency or understanding of how financial transactions are carried out in Australia. It also reflects the respondents' discomfort with the digital age, including the reliance on computers and the Internet and credit cards for transactions, and difficulty with voice-recognition telephone transaction software. These are barriers to non-English speaking older people conducting their financial affairs themselves and may put them at additional risk of abuse.

Non-English speakers were much more likely than English speakers (rural and urban) to use accountants, banks and Centrelink for help with managing money.

Table 3: Current financial management practice

	Urban English speaking	Rural English speaking	Greek	Italian	Vietnamese
Have a will	+++++	+++++	+++++	+++++	+
Have an EPA (financial)	++++	++++	+++	+++	+
Children hold EPA	+++	++++	+++++	++++	++++
Have family help with daily money management	+	-	+++	++++	++
Have help with asset management	+++	+	+++	+++	++

Table 4: Future financial management practice

	Urban English speaking	Rural English speaking	Greek	Italian	Vietnamese
Family agree on future plans	++++	++++	+++++	+++++	++++
Will rely on children for future money management	+++	++++	+++++	+++++	+++++
Will use professionals for future money management	+	+	-	-	-
Use accountant, lawyer, financial advisor	++	++	++	+	+
Will access community resources (senior citizens and migrant centres) for skills	+	++	+++	++	++
Will use computer and internet training to improve skills	+	-	+	++	++

Future financial management practice

Participants were aware of the risk of losing the ability to manage their own affairs.

More than three quarters of all groups reported that they and their family agree about how to manage the money as they grow older. The non-English speakers reported a much heavier reliance on their children to help them manage their money as they grow older than the English speakers, including the Rural English speakers.

All groups, including the English speakers, were likely to rely mostly on family to help them increase their skills to manage their affairs, although the non-English speakers were much more likely to use local community services such as migrant resource centres and senior citizens groups to improve skills than the English speakers, including the Rural group. A third were also prepared to use computer and internet based training to improve skills and they were more interested in working with trustee companies than the English speakers. Rural respondents in particular nominated financial advisors as a resource and several had experience of working with State Trustees.

All were aware of the digital divide and concerned about the difference in values of thrift and hard work between themselves and the next generations. Rural and non-English speaking people much preferred face-to-face contact when undertaking financial transactions, which allowed them to build a sense of confidence and trust. The transition of these transactions to the Internet is a source of major concern and increases the vulnerability of older people.

The Vietnamese participants assumed that their children will take care of them, as did the Italians, and did not feel a need to make other plans for the future. The Greeks in this study were more wary and said they would do all they could to remain independent and consider nursing home or other support if they have to, although they also have a strong expectation and preference for their children to take care of them. The Rural group were the most independently minded and intend to remain independent, although like all the other groups they had appointed their children as attorneys in the event they need substitute decision-makers.

Conclusion

This study is the first in Australia to engage with non-English speaking older people, and English speaking older people from a Rural community, to explore financial management practices and expectations for the future. It is the only study to use both the strengths of discussion groups (deepening understanding about what is going on) and the strengths of surveys (specific answers to individual questions) to add to existing literature and triangulate findings. Triangulation uses several types of data to increase confidence that the findings are real. In this study we used literature review, discussion groups and survey responses.

The numbers involved are small and this limits the ability to generalise from the findings. No claims are made that our respondents represented all older people from their language or geographic group. The principal value of this type of research is the ability to identify key themes which can then be tested in larger studies with random sampling to ensure the validity of findings for whole populations.

This study established that financial management practices and expectations of future care and support are culturally bound. There is a strong common preference and expectation among all groups, including English speakers in the previous study, that family members, particularly children, will provide support and care when it is needed.

There is also a varying level of awareness of financial mismanagement of the assets of older people by those they trust, including family members. It is unclear whether the Vietnamese have a framework to think about elder abuse in general as they were not able to recount any examples. They were aware of instances of children misusing their parent's money.

There were identifiable differences between language and cultural groups, including Rural older people, in their family patterns and expectations of relationships, and in the rules about managing money within families. The Rural group were the most individualistic and the Vietnamese the most community minded in terms of family structure, and this has an impact on financial practices within families.

It is likely that decades of experience of helping their non-English speaking parents negotiate life in Australia has prepared the children of migrants to continue with this role as their parents age. Providing this continuing support is likely to be less disruptive and more able to be done on the basis of an already established shared understanding than for the children of Rural and other English speakers.

Family structures in the non-English speaking groups appear to be more stable and more prescriptive than among English speakers, so that family roles and the flow of resources between generations are more predictable. This is unlikely to last as the children of migrant groups merge into the culture of the host country. English speakers including the Rural participants nominated complex family forms relating to divorce, step relationships and multiple sets of children as complications to be managed when negotiating the transfer of assets.

The critical finding from this study is the importance of understanding cultural differences in family forms and attitudes to money and care of the elderly when planning to help older people stay safe with their money. We have identified a continuum from traditional life trajectories (where people live according to established patterns) to rational individual life journeys (where the individual charts their own course through life). The rational course characteristically involves making decisions and trusting expert systems (such as financial and legal advice) as opposed to relying on traditional expectations of how people will behave.

The data support a contrast between traditional and rational management styles and systems, and policies to support older people to stay safe must grapple with both traditional and rational living arrangements, and those in between.

It is a strength of this study that, unlike most other studies, it was able to engage with old older people, many in their seventies and eighties and some in their nineties, for whom the topic of financial mismanagement and future planning was current and important.

The next report in the Protecting Elders' Assets Study moves from understanding what older people know, do and plan, to learning from the experiences of front line service providers about the processes and consequences of the mismanagement of the money of older people. It identifies patterns of abuse and sources of support and rectification among professionals who work with older people and is titled *For love or money: intergenerational management of older Victorians' assets*.



1. Aim

We report on a community-based study of older English speaking rural and non-English speaking urban Victorians (aged 65+ years), exploring their awareness of what constitutes financial abuse, of help and support services currently available to minimize risks of financial abuse, and their expectations of their own future financial security needs. The rural group were all English speakers, and the Culturally and Linguistically Diverse (CALD) groups were Greek, Italian and Vietnamese.

It should be noted that while there were sufficient respondents to the English speaking urban study to be able to quantify findings (n=410), this study of rural and CALD groups accessed a total of 76 people. As a consequence the findings cannot be said to represent either non-English speakers in general, or the three language groups chosen, or rural older people. However the findings are important in identifying the existence and extent of diversity in approaches to money management and care of older family members among different cultural groups, and the need to take this diversity into account when developing supportive strategies to reduce financial elder abuse.

2. Introduction

People in Australia are living longer than in previous generations, part of an international trend in the developing world, and most pronounced in Japan and Italy. The population of older people is growing faster than the population as a whole. This ageing of the population has implications for government and individuals as they consider how to fund an increasing proportion of the population who are no longer in the paid workforce. The Australian Intergenerational Report of 2010 included predictions of population growth in different age brackets between 2010 and 2050. The 85 and older age group is predicted to increase at the greatest rate (see Table 5 below)¹³.

13. Commonwealth of Australia (2010). Australia to 2050: future challenges. Treasurer of the Commonwealth of Australia, January 2010. Attorney-General's Department, ACT. p31.

Table 5: Australian population projections – low and base case

Projected population as at June	2010	2050	
Age range		Low	Base
0-14	4.2	4.6	6.2
15-64	15.0	17.8	21.6
65-84	2.6	6.1	6.3
85 and over	0.4	1.8	1.8
Total persons	22.2	30.2	35.9
Percentage of total population			
0-14	19.1	15.1	17.2
15-64	67.4	58.9	60.2
65-84	11.7	20.0	17.6
85 and over	1.8	6.0	5.1

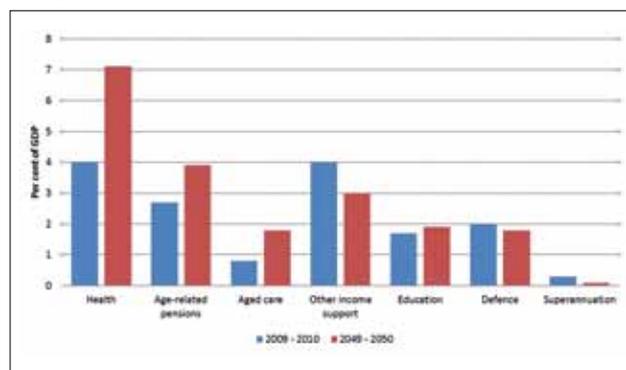
Source: Treasury projections. Commonwealth of Australia (2010). *Australia to 2050: future challenges, intergenerational report 2010*. Attorney-General's Department. Barton, ACT, Treasurer of the Commonwealth of Australia.p31.

Managing the effects of the demographic transition that is taking place as people live longer is one of the major challenges facing government and individuals. Social structures and expectations for how to manage the life cycle are changing¹⁴, and this requires that attention be paid to how older people are going to be part of society and how they are going to live. Living an independent life requires sufficient physical and mental health, cognitive competence and sufficient financial resources. It is not readily evident how to support an increasing proportion of the population which may not have these basic requirements for independent living.

The Australian government report on intergenerational issues confirms the impact of an older population¹⁵. It predicts that an increasing proportion of national wealth will be required to manage the demographic transition.

'Currently, more than a quarter of Australian government spending is directed to health, age-related pensions and aged care.As a proportion of GDP, spending on health is projected to rise from 4.0 per cent to 7.1 per cent. Age-related pensions and aged care is projected to rise from 2.7 per cent and 0.8 per cent of GDP to 3.9 per cent and .8 per cent respectively in 2049–50' (see Figure1 below).

Figure 1: Projections of Australian government spending by category (per cent of GDP)



Source: Treasury projections. Commonwealth of Australia (2010). *Australia to 2050: future challenges, intergenerational report 2010*. Attorney-General's Department. Barton, ACT, Treasurer of the Commonwealth of Australia.p47.

The finance sector is identifying the need to develop new investment products to support older people in their retirement and deal with the 'longevity risk'. Longevity risk is the risk that people will outlive their assets and have no money to support themselves in their old age. Australia is an international leader in the provision of superannuation as a tax-preferred vehicle for helping people support themselves as they age. Additional financial products may be needed to help people pay for their old old age. The current financial structures are not well suited to supporting older people to manage longevity risk, as identified in this report from the Australian School of Business.

*'The financial risk associated with longer life spans is giving rise to pressing issues for government, the insurance industry and retirement savers....and a lack of suitable longevity insurance products to provide income until death is compounding the problem.'*¹⁶

It seems the financial risks of ageing will be faced by many people. These risks are accentuated when mismanagement of the assets and income of older people occurs, either through ignorance and lack of skills, or through more deliberate siphoning of financial resources from older people unable or unwilling to protect themselves. It is now well established that this misappropriation is most commonly carried out by family members in a relationship of trust with the older person.¹⁷ This behaviour is known as financial elder abuse or mismanagement.

Financial elder abuse involves the taking or misusing of an older person's money, property or assets by someone in a position of trust. Examples include signature forgery, credit card misuse, misappropriation of pension funds, transferring house titles and the persuading of an older person to change their will or life-insurance policy. A key element that distinguishes financial elder abuse from criminal fraud is that it occurs within a relationship of trust. Further, unlike criminal fraud where there is a clear intent to improperly gain others' assets, financial elder abuse occurs on a continuum of intention to harm. At one extreme it may be the result of inadvertent diversion of an older person's money or mixing their resources with that of a family member caring for them, while at the other extreme it may be the deliberate deprivation of the use of assets, such

14. Olsberg D and Winters M (2005) *Ageing in place: intergenerational and intrafamilial housing transfers and shifts in later life* Australian Housing and Urban Research Institute Report No. 88.

15. Australian Government (2010) *Australia to 2050: Future Challenges* p 47

16. Australian School of Business (2010). Longevity Risk: Promoting Appeal for Annuities. Knowledge@Australian School of Business. University of New South Wales. <http://knowledge.asb.unsw.edu.au/>

17. Lowndes G, Darzins P, Wainer J, Owada K and Mihaljic T (2009) *Financial abuse of elders: a review of the evidence* Protecting Elders' Assets Study, Monash University, Melbourne.

as selling the older person's home and using it for purposes other than the wellbeing of the older person.

In the context of an ageing population, it is critical that we understand what is going on as older people manage their money and arrange for care and support if they become unable to continue to manage their own affairs because of illnesses more common with ageing.

2.1 Protecting Elder's Assets Study

State Trustees have funded a three year research programme known as the Protecting Elders' Assets Study (PEAS) that is conducted by a team from Monash University Faculty of Medicine, Nursing and Health Sciences¹⁸. This is the fourth report from the research programme, contributing to empirical data about financial elder abuse, to support the development of evidence based policy responses to helping older people keep their money safe.

The research programme has generated five reports to date (see Figure 2 below). The first study was an international review of the existing evidence about financial elder abuse, titled *Financial abuse of elders: a review of the evidence (2009)*. The review concluded that there was no generally accepted definition that could be used to evaluate the efficacy of interventions or measure prevalence, that prevalence estimates of financial elder abuse are difficult to establish because of under-reporting and difficulty surveying the affected people due to cognitive impairment, and that no jurisdiction has established a model for mitigation that could be followed in Victoria.

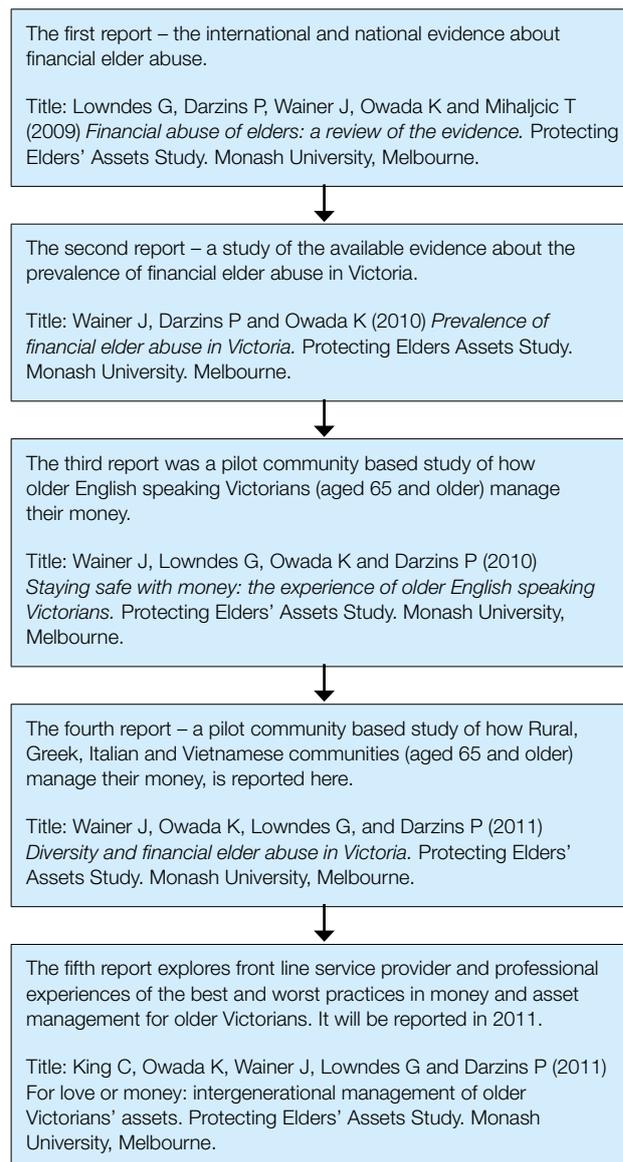
The second study explored existing Victorian data on incidence and prevalence and is titled *Prevalence of Financial Elder abuse in Victoria (2010)*. The main findings were that there is no agreed data collection framework or set of definitions that allow comparison of like with like. Much data is held in patient or client records from health services, and is not reported. A minimum data set and consistent reporting from state-based agencies would provide the basis for measuring the prevalence of financial elder abuse.

The third report, *Staying safe with money: the experience of older English speaking Victorians (2010)* provided new data on financial management practices and intentions of older Victorians, and their awareness and experience of financial elder abuse. It was based on discussions with three groups of English speaking people aged 65 and older (n=24), and a survey of older people (n=410). It found that almost all older people were very interested and involved in managing their financial affairs, had wills and Enduring Powers of Attorney, relied primarily on family members for support in managing their affairs, and planned to continue to do so as they age despite awareness of instances of financial mismanagement within families. The majority had no plans to take any further action to protect their future financial wellbeing. They believed they could recognise financial elder abuse if they encountered it and there was some willingness to engage with non-family support to reduce the risk of it happening to them. Differences in experience and plans for the future were identified based on gender, income and age.

The fourth study is reported here. It replicates the third study, and accessed English speaking rural and three non-English speaking community participants.

The fifth report, *For love or money: intergenerational management of older Victorians' assets (2011)*, was based on the experiences of front-line providers of services to older Victorians.

Figure 2: Protecting Elders' Assets Study research programme.¹⁹



State Trustees encounters many instances of older people being taken advantage of by those they most trust. This research is a response by the company with the intention to raise awareness about financial elder abuse and how to prevent it. State Trustees intends this research to shed light on this "silent crime" and help discover ways to reduce, prevent and remedy it.

18. Team members are Professor Peteris Darzins, Dr Jo Wainer, Dr Georgia Lowndes, Ms Kei Owada and Dr Christopher King.

19. Each of these reports is available from the website of State Trustees www.statetrustees.com.au

2.2 Context for the study

Our previous community based study, *Staying safe with money* investigated the current and intended financial management strategies of Victorians' aged 65 years and older, who were proficient in English. That study specifically focused on the English speaking community, excluding those from diverse linguistic backgrounds, as the experiences of culturally and linguistically diverse (CALD) communities and a rural community were to be separately reported here.

Culture plays an important role in how families function in terms of deciding who makes important decisions affecting the family and who manages the family finances. We also know that CALD older people appear to be at increased risk of financial elder abuse compared with those from English speaking families. For these reasons separate studies with English speaking and non-English speaking communities were required to provide information that could lead to better understanding of the financial management issues faced by various sectors of our aging community, as well as of the expectations they have for their own future financial security.

A rural group was included in this diversity study in recognition of the varying pressures and experiences of financial issues and ageing in rural areas. The rural population is growing and ageing at a faster rate than that of metropolitan Melbourne and there are issues of money management and inheritance that are specific to rural populations. By 2021, the total number of Victorians over the age of 70 will almost double to about 730,000 with an increased proportion in rural areas compared with metropolitan Melbourne²⁰.

This research was conducted within the context of the Victorian Government Positive Ageing strategy and the Elder Abuse Prevention Strategy²¹. The Office of Senior Victorians is located within the Department of Planning and Community Development. The Office includes Seniors Rights Victoria which provides support services to older people²², as well as education and training on financial elder abuse for professionals dealing with older people, and for older people themselves.

The specific responses to financial issues for older culturally diverse people is recognised in the work of the Ethnic Communities Council of Victoria (ECCV). The ECCV has worked jointly with the Department of Planning and Community Development on elder abuse prevention in ethnic communities during 2009 and 2010.

The ECCV was funded to run forums in conjunction with ethnic and multicultural organisations and Seniors Rights Victoria to increase awareness of elder abuse among multicultural communities as part of the Victorian Government's Elder Abuse Prevention Program. The forums included translated information about Seniors Rights Victoria – a free and confidential helpline to help older people address issues of elder abuse.²³

The study reported here contributes to this work to develop understanding of financial elder abuse among ethnically diverse communities. The communities chosen for this study were Greek, Italian and Vietnamese.

2.3 What is already known

According to the World Health Organisation, financial elder abuse is, *'The illegal or improper exploitation or use of funds or other resources of the older person'*²⁴. This includes acts with adverse financial outcomes committed by people known to and in a trusting relationship with the victims. These acts may include such behaviours as the misuse of powers of attorney, illegal transfers of property, or co-mingling of finances with those of other family members.

Financial elder abuse or mismanagement can have profound financial, psychological and health-related effects for the older person. Although the sums of money involved in many cases may not be large, the older person may have limited financial assets to support them in the future. This is particularly the case for culturally and linguistically diverse (CALD) older people who may have come from a background of deprivation and discrimination and therefore have particularly limited financial assets²⁵. Due to their age, older people rarely have the time or capacity to recover their economic losses. Recuperation of lost assets through legal mechanisms is also rare as financial elder abuse tends not to be formally reported and the financial and relationship costs of the legal process are disproportionate to the outcome sought. As a result, financial support for many elder victims eventually falls to the responsibility of the State.

Financial elder abuse is the most common form of abuse in both English speaking and CALD communities in Australia²⁶. The incidence in Australia is believed to be within a range of 0.5 and 5%, and even higher in vulnerable minority ethnic groups, although estimates are unreliable due to high levels of under-reporting and the vulnerable nature of the at risk population. These estimates are consistent with overseas data which suggests financial elder abuse is rising. Data in the United States suggests that for every incident of elder financial abuse reported, five incidents go unreported²⁷. The increase is attributed to a range of factors, including the increase in the number of vulnerable older people living with cognitive impairment and other disabilities, the increase in the number of older people living in the community alone or with family, and the concentration of wealth and assets among older people, particularly through home ownership²⁸.

Our review of the evidence demonstrated that when abuse occurs, the older person's adult son or daughter are most likely to be the abusers²⁹.

20. Rural directions – for a stronger healthier Victoria www.health.vic.gov.au/ruralhealth accessed 1/12/10

21. Office of Senior Victorians (2009) Rights. Respect. Trust: Victorian Government Elder Abuse Prevention Strategy. www.seniors.vic.gov.au accessed 09/09/2010

22. Seniors Rights Victoria www.seniorsrights.org.au accessed 20/11/10

23. See <http://eccv.org.au/projects/elder-abuse-prevention-in-ethnic-communities> accessed 30/10/10

24. World Health Organisation & International Network for the Prevention of Elder Abuse (2002) *Missing Voices: Views of older persons on elder abuse*. Geneva, World Health Organisation, Ageing and Life Course, Noncommunicable Disease Prevention and Health Promotion, Noncommunicable Diseases and Mental Health p 127.

25. Sanchez, Y. M. (1997). "Distinguishing cultural expectations in assessment of financial exploitation." *Journal of Elder Abuse & Neglect* 8(2): 49.

26. Office of the Public Advocate, Western Australia [OPA-WA], 2006; Scott, 2005.

27. Lowndes G, Darzins P, Wainer J, Owada K and Mihaljic T. (2009) *Financial abuse of elders: a review of the evidence* Protecting Elders' Assets Study, Monash University, Melbourne, P 10

28. Setterlund, Tilse and Wilson, 1999, Substitute decision making and older people Trends & issues in crime and criminal justice, no. 139, Australian Institute of Criminology, 5-6

29. Lowndes G, Darzins P, Wainer J, Owada K and Mihaljic T. (2009) *Financial abuse of elders: a review of the evidence* Protecting Elders' Assets Study, Monash University, Melbourne



It also demonstrated that despite knowing this most older people rely on their adult children to assist them with finances, creating a far greater number of opportunities for this group of people to act in ways that could be labelled as being potentially abusive, inappropriate, or negligent, whether the behaviour was intentional or unintentional³⁰. The fact that abuse or mismanagement occurs within families has been suggested as one of the primary reasons why incidents of abuse go unreported by victims.

The population of people from CALD backgrounds is ageing at a more rapid rate than the Australian-born older population. In 2011 a third of the population of people aged 65 or older in Victoria were from diverse cultural and linguistic backgrounds. This estimate rises to around 40% for those living in metropolitan Melbourne. According to the Australian Bureau of Statistics Census of Population and Housing, in 2006 approximately one third of people aged 65 years and older reported speaking a language other than English at home, and one third of this group reported they were not proficient in English.

Difficulty communicating in English intuitively places this group at increased risk of financial elder abuse due to their high level of dependency on other people for assistance with reading documents, filling out forms, and communicating with others. Further, because of an inability to communicate well in English they might not be able to report abuse to, or seek help from English-speaking services without needing to use intermediaries. In many instances the only intermediaries available may be the abusers.

Theoretical models of financial elder abuse highlight the overarching role of culture in this social problem. Culture has a significant influence on what people consider to be financially acceptable and abusive behaviour, what degree of abuse they would tolerate, and how they would deal with abuse if it were happening to them or someone they knew^{31,32,33}.

According to Geert Hofstede, cultural differences can be described according to five factors³⁴.

These include the following:

Individualism/Collectivism is the degree to which individuals are integrated into groups.

Power Distance is the extent to which the less powerful members of organizations and institutions (such as the family) accept and expect that power is distributed unequally.

Masculinity/Femininity refers to the distribution of roles between the genders.

Uncertainty Avoidance deals with a society's tolerance for uncertainty and ambiguity.

Long-Term/Short-Term Orientation is said to deal with Virtue regardless of Truth. This factor was found in a study among students in 23 countries around the world. Values associated with Long Term Orientation are thrift and perseverance, while values associated with Short Term Orientation are fulfilling social obligations and protecting one's 'face'.

The international community is often categorised into those of Eastern cultural background and Western cultural background. The primary difference between these cultures is most widely discussed in terms of the degree to which the society values Individualism or Collectivism, with significantly less attention given to the other factors discussed by Hofstede. Australia, the United States, the United Kingdom and other primarily English speaking countries are typically regarded as Western cultures with Individualist values. The many cultures of Indigenous Australians are more closely aligned to the Collectivist values.

According to reports by Schaus³⁵ and Hofstede³⁶, ties between individuals in Individualist Western society are loose. People are expected to look after themselves and their immediate family and they tend to live with immediate family but not extended relatives such as grandparents, aunts/uncles and in-laws. Aged relatives often have to care for themselves or live in a variety of residential aged care facilities. People in Western societies are taught to become independent from a young age. Privacy is normal, personal opinions should be shared, and speaking one's mind is characteristic of an honest person. Western cultures are also moving to a position where women as well as men are considered fully human, and women's rights are human rights³⁷. This has an important influence on expectations of financial integrity for women, including asset ownership and control of income.

In Eastern and Collectivist societies people from birth onwards tend to be integrated into groups on the basis of family membership. The family includes extended relatives and this group membership provides protection in exchange for unquestioning loyalty. People typically live with extended family members. Family ties are

30. Wainer J, Lowndes G, Owada K and Darzins P (2010) *Staying safe with money: the experience of older English speaking Victorians*. Protecting Elders' Assets Study. Monash University, Melbourne.

31. Anetzberger, G., Korbin, J., & Tomita, S. (1996). "Defining elder mistreatment in four ethnic groups across two generations " *Journal of Cross-Cultural Gerontology* 11: 187-212.

32. Kosberg, J., Lowenstein, A., Garcia, J., & Biggs S. (2005). "Study of Elder Abuse Within Diverse Cultures." *Journal of Elder Abuse & Neglect* 15(3): 71-89.

33. Moon, A., Tomita, S., & Jung-Kamei, S. (2001). "Elder mistreatment among four Asian American groups: an exploratory study on tolerance, victim blaming and attitudes toward third-party intervention." *Journal of Gerontological Social Work* 36(1-2): 153-169.

34. Hofstede, G. (2001). *Culture's Consequences, Comparing Values, Behaviors, Institutions, and Organizations Across Nations*. Thousand Oaks CA: Sage Publications.

35. Schaus, R. (2010). *Middle Eastern Culture. A Comparison of Western and Middle Eastern Cultures*. <http://www.suite101.com/content/middle-eastern-culture-and-social-standards-a206559#ixzz14qVoJ76L> .

36. Hofstede, G. (2001). *Culture's Consequences, Comparing Values, Behaviors, Institutions, and Organizations Across Nations*. Thousand Oaks CA: Sage Publications.

37. Australian Human Rights Commission www.hreoc.gov.au/about/media/speeches/sex_discrim/womens_rights_are_human_rights.html

extremely important and result in continual requirements to meet family obligations. Harmony is essential, as is maintaining the honour of the family. If a decision would bring dishonour to the family, it would be subordinated to the will of the male elders.

Many Eastern cultures include structural subordination of women, including economic dependency. It may be typical that women gain their status principally through their husbands, own no assets and are required to surrender control of income and even the family home when their husbands die ³⁸.

Lee and Eaton ³⁹ explain that not all people from the same cultural background hold values of Individualism/Collectivism to the same degree. For example, a younger person born in an Eastern collectivist culture but raised and educated in a Western culture where individualism is promoted may slowly develop beliefs and values more akin to their Western peers than those firmly held by their parents or grandparents who have also migrated. They explored how adherence to traditional "collectivist" as opposed to "individualist" values might affect the way Korean immigrants in the US would perceive and respond to a hypothetical incident of financial elder abuse. The results showed a significant influence of culture. More specifically, those participants with higher levels of adherence to traditional collectivist values were less likely to seek help external to the family to deal with the hypothetical incident. When explaining why they would not seek external help, participants' responses tended to cross five main themes: (1) the issue should be dealt with within the family; (2) tolerance of the abuse by the victim, (3) personal shame, (4) victims blaming themselves, and (5) mistrust toward third party intervention.

Sanchez ⁴⁰ contends that what may initially seem exploitative in some cultures may not be perceived as such by people within particular cultures. Those involved in an incident labelled 'abusive' can report that the exchanges are rooted in familial and cultural expectations of, for example, complete and open exchange of all resources in order to support the family unit. For example, Sanchez ⁴¹ found that elderly Latino Americans considered financial exploitation (to be acceptable) as the provision of financial help to their family, while Brown ⁴² found that native Americans interpreted financial abuse as a form of resource sharing with less fortunate family members. Indigenous Australian cultures include the strong expectation that resources collected by one family member be made available to the extended family.

The last five years has seen the publication of several reports on the relationship between elder abuse and culture from various organisations across the country, including NSW, Western Australia, South Australia and Victoria. Several have reported on studies involving consultation with individuals from CALD communities, policy makers, staff from a diverse range of health and aged care

organisations, as well as a range of service providers ^{43,44,45,46,47,48}. A smaller number have investigated elder abuse in specific cultural groups, such as the Greek community in NSW ⁴⁹ and Indigenous Australians ⁵⁰. Research by the Office of the Public Advocate in Western Australia found that within the Aboriginal community, financial mistreatment of older aboriginal people was the most commonly reported abuse. In Aboriginal families, relationships involve strong cultural obligation between grandparents and grandchildren, parents and children, and this may make it difficult for the older person to say no to pressure for money.

Within Victoria, the Ethnic Communities' Council of Victoria (ECCV) has been particularly active in examining this issue. ECCV is a broadly based, state-wide, peak advocacy body representing ethnic and multicultural communities across Victoria since 1974. In 2009, the Ethnic Community Council of Victoria produced a Discussion Paper, *Reclaiming Respect and Dignity – Elder Abuse Prevention in Ethnic Communities* ⁵¹. They reported on extensive consultation and education forums involving more than 200 ethnic aged care participants within metropolitan Melbourne and around 80 in regional Victoria representing European, Middle Eastern and Asian communities. They have also explored the role of intergenerational familial issues and its impact on elder abuse in their document ⁵². With funding from the Office of Senior Victorians and the assistance of the Australian Greek Welfare Society and Australian Polish Community Services, in 2009 and 2010 the ECCV conducted six forums around metropolitan and rural Victoria (Shepparton and Ballarat) to discuss "culturally responsive elder abuse prevention". The main findings have been published as a submission to the Office of Senior Victorians ⁵³.

According to the ECCV report, many participants in the metropolitan forums travelled to Melbourne from regional and rural areas of Victoria including the Peninsula area, Geelong, Gippsland and Wangaratta in order to be able to take part in the forums, indicating a high level of interest in rural areas. The ECCV also reported receiving requests to hold forums in Ballarat, Wangaratta, Wodonga, Mildura and in Gippsland. While holding these additional

38. www.widowsrights.org/

39. Lee, H. Y., & Eaton, C. K. (2009). Financial abuse in elderly Korean immigrants: Mixed Analysis of the role of culture on perception and help-seeking intention. *Journal of Gerontological Social Work*, 52, 463-488.

40. Sanchez, Y. M. (1997). "Distinguishing cultural expectations in assessment of financial exploitation." *Journal of Elder Abuse & Neglect* 8(2).

41. Sanchez, Y. M. (1999). Elder mistreatment in Mexican American communities: The Nevada and Mexican experiences. Philadelphia, Brunner/Mazel.

42. Brown, A. (1989). "A survey of elder abuse at one Native American tribe." *Journal of Elder Abuse & Neglect* 1(2): 17-31.

43. Ethnic Communities' Council of Victoria. (2009a). Policy Discussion Paper - Reclaiming Respect and Dignity: Elder Abuse Prevention in Ethnic Communities. Statewide Resources Centre, Carlton.

44. Ethnic Communities' Council of Victoria. (2009b). Unready, Unwilling and Ageing Ethnic Baby Boomers and their Parents. Statewide Resources Centre, Carlton.

45. Ethnic Communities' Council of Victoria. (2010). Review of Culturally Responsive Elder Abuse Prevention Forums. Submission to the Office of Senior Victorians. Statewide Resources Centre, Carlton.

46. Dare, K. (2006). The Role of the Public Advocate and the Public Advocate's role in addressing the issue of Elder Abuse occurring for people from Culturally and Linguistically Diverse backgrounds (CALD). Forum on Addressing Elder Abuse and Impaired Capacity in CALD.

47. Office for the Public Advocate, WA. (2006). Care and respect: Project to research elder abuse in culturally and linguistically diverse communities. Perth.

48. Mears, J., & Bolzan, N. (2002). 'The community hides such problems': Dealing with Abuse of Older People from NESB, Transcultural Mental Health Centre, Sydney.

49. Mears, J., & Bolzan, N. (2002). 'The community hides such problems': Dealing with Abuse of Older People from NESB, Transcultural Mental Health Centre, Sydney.

50. Office of Public Advocate (2005). Mistreatment of older people in Aboriginal communities project: An investigation into elder abuse in Aboriginal communities East Perth, WA.

51. Ethnic Communities' Council of Victoria. (2009a). Policy Discussion Paper - Reclaiming Respect and Dignity: Elder Abuse Prevention in Ethnic Communities. Statewide Resources Centre, Carlton.

52. Ethnic Communities' Council of Victoria. (2009b). Unready, Unwilling and Ageing Ethnic Baby Boomers and their Parents. Statewide Resources Centre, Carlton.

53. Ethnic Communities' Council of Victoria. (2010). Review of Culturally Responsive Elder Abuse Prevention Forums. Submission to the Office of Senior Victorians. Statewide Resources Centre, Carlton.

forums was beyond the scope of the project it highlights the need for information and consultation on financial, cultural and elder abuse issues in regional and rural areas of Australia.

State Government planning for health services for rural and regional Victorians recognises the impact of the increase in both the absolute number of people living outside metropolitan areas, and the changing age profile. The rural health plan sets the context:

Population estimates for 2008 indicate approximately 1.42 million people are living in rural and regional areas, which equates to 26.7 per cent of the total population, or more than one in four Victorians. Forecasts indicate the rural population will increase by 1.03 per cent annually, which will result in more than 1.5 million more people residing in rural Victoria by 2018.

The age composition of rural areas is changing, with forecasts indicating the proportion of older people in rural Victoria will increase at a faster rate than in metropolitan Melbourne. By 2018, the age group of 70 years or older will increase to 14 per cent of the rural population, compared with 11 per cent in the metropolitan area. The proportion of working age people between 20 and 40 years is also lower in rural areas, with the resultant impact on workforce⁵⁴.

Commonwealth and state health services have responded to the changing age profile of rural Victoria over the past decades with Commonwealth and State funded multi-purpose services (MPS) that integrate primary care, hostel and nursing care. These services provide transition facilities for rural people to move from independence to low and then high dependence on non-familial care if needed.

The amalgamation of acute, aged care, HACC and community health services gives MPS agencies considerable flexibility in choosing service delivery mechanisms appropriate to local circumstances⁵⁵.

Multi-purpose services may provide a model for how health and support services can be provided to older Victorians wherever they live.

Gibson⁵⁶, in her report on financial and credit issues for rural Victorians, noted that people living in smaller communities in rural regions of Victoria may be at increased risk of financial abuse as it may be harder for older people to access good financial/legal advice than for people living in the city. Older people in regional areas generally have had less access to reliable, fast internet banking services and may therefore rely more heavily on face-to-face banking services, which are fast disappearing.

Risk factors for financial elder abuse include cognitive impairment, social isolation, dependency on the victim for support, and being part of a minority ethnic community. Existing findings from Australian studies on ethnicity and elder abuse suggest that migrants are at higher risk of abuse due to:

- poor English skills
- reduced access to information, particularly through advanced forms of technology such as the internet
- lower education and economic status
- social isolation and dependency on family members
- feeling ashamed for making a report against a family member
- cross-generational factors resulting in different expectations of support and care
- unwillingness to disclose mistreatment or neglect because of social stigma
- lack of knowledge of Australian laws and services
- lack of awareness of what constitutes 'elder abuse' in CALD communities
- a strong preference for remaining in the community rather than moving into institutional care
- are more likely to live at home with family for longer than Australian born seniors.

In addition carer burnout in CALD communities often results from families' reluctance to access mainstream services, and arises particularly if family members have spent decades acting as the interface between their non-English speaking parents and mainstream society.

CALD seniors have lower levels of awareness of elder abuse and of their rights than Australian born seniors^{57,58,59}. This is attributed, in part, to their lower levels of English proficiency and social isolation from their peers, and from social services and community centres where such information is typically delivered to older people. Many are not entitled to financial and community services such as Medicare or Centrelink income support due to their visa status⁶⁰ and this both further isolates them from mainstream society and adds to their dependency on family. Service providers reported in these studies that many CALD seniors are not familiar with basic electronic or phone banking services, making it more difficult for them to access and/or monitor their bank accounts even if they have one⁶¹.

54. Rural directions –for a stronger healthier Victoria www.health.vic.gov.au/ruralhealth accessed 1/12/10

55. <http://www.health.vic.gov.au/ruralhealth/hservices/mpurpose.htm> accessed 30/11/10

56. Gibson, F. (2008). Financial & Consumer Credit Issues for Older Consumers in Central Victoria. Loddon Campaspe Community Legal Centre - Advocacy & Rights Centre Ltd, Bendigo, Victoria.

57. Bagshaw, D, Wendt, S., & Zannettino, L. (2007). *Our Actions To Prevent The Abuse Of Older South Australians*, Action plan (based on research), prepared for the Office for the Ageing, Department for Families and Communities, South Australia.

58. Bagshaw, D, Wendt, S., & Zannettino, L. (2009). Preventing the Abuse of Older People by their Family Members, Stakeholder Paper, Australian Domestic and Family Violence Clearinghouse, University of New South Wales.

59. Office for the Public Advocate, WA. (2006). *Care and respect: Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

60. Dare, K. (2006). The Role of the Public Advocate and the Public Advocate's role in addressing the issue of Elder Abuse occurring for people from Culturally and Linguistically Diverse backgrounds (CALD). Forum on Addressing Elder Abuse and Impaired Capacity in CALD.

61. Office for the Public Advocate, WA. (2006). *Care and respect: Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

Families from minority ethnic backgrounds face different issues from those from English speaking backgrounds. For example, the ECCV⁶² and others⁶³ report that within many ethnic families there are divergent intergenerational attitudes with regards to how the older generation should be cared for. This is due to the elders in the family holding onto cultural beliefs from their countries of origin, whereas the younger generations often begin to accept values and beliefs more akin to the host society.

CALD older people have reported a preference to sort through issues within the family and there is reluctance to speak out about problems. They may fear exclusion and abandonment from their family who are the sole providers of support, loss of face in their community for reporting a family member to authorities, shaming their entire family in the eyes of the community, or being blamed and held accountable for an adult child's behaviour^{64,65,66,67,68}. For those who do acknowledge that some sort of abuse is occurring to them, seeking outside help may not be seen as an option, as many CALD older people lack confidence in government institutions and police due to previous negative experiences in their country of origin^{69,70,71}.

In 2008, the Cultural and Indigenous Research Centre Australia (CIRCA) produced a report on planning ahead in CALD communities⁷². The report described an evidence-based model and strategies to encourage CALD communities in NSW to "plan ahead"; that is, to consider the formal appointment of a trusted person to make financial, health, medical and lifestyle decisions on their behalf. The impetus for the research was the revelation that CALD seniors were significantly less likely than Australian-born seniors to have appointed a substitute decision maker to assist them with financial, medical or other lifestyle decisions.

Their study involved consultation with people aged 45 years and older from Italian, Croatian and Arabic-speaking backgrounds, as well as aged care service providers from ethnic specific and mainstream aged care services, and bilingual lawyers from each target language group. These communities were selected on the basis of the prevalence of their languages spoken in NSW.

The main findings from the study were that 'planning ahead' was perceived primarily as a financial planning process and associated with creating a will. It was rarely associated with Advance Health Care Directives or the appointment of Enduring Powers of Attorney. Community awareness about these initiatives was low, with many indicating they had not heard of them. On this background it was not surprising that many had not considered formally documenting their wishes, despite holding strong preferences for how they wished to be cared for and where they wanted to live.

The study found that across these ethnic groups the concept of 'planning ahead' was perceived as "a collective decision-making process, which requires the involvement of all members of the direct family". This is quite different from the mainstream perception of planning ahead which focuses on the individual rights of the older person. The older people from these three language groups felt 'planning ahead' was a way to make the situation easier for their family members/carers as well as for themselves rather than to protect their rights.

A number of recommendations about how to tackle the problem of elder abuse in ethnic communities have been put forward by groups within Australia. Several recommendations overlap and are outlined below in a general sense. A recommendation for broad public awareness campaigns within ethnic communities, for seniors and their families, has been common. Legislation against abuse was not one of the recommendations in the WA study⁷³. Legal solutions can increase the level of loss as it damages the limited support network the older person has.

Recommendations from previous studies have included:

- policy development and establishment of a Lead Government Agency
- education of CALD workers as many CALD seniors may not want to reveal information to Australian born workers
- education on prevention of abuse and rights training for CALD seniors
- strategic alliances and improved interagency collaboration
- resources available in various languages
- financial resources be provided to ethno-specific aged care agencies to develop secondary ethno-specific material and resources that facilitate culturally appropriate family information sessions that encourage various generations of family members to be involved
- interpreter services be available free of charge for seniors from non-English speaking backgrounds to access aged care service provision and information
- research is undertaken on the roles and responsibilities of ethnic baby boomers and the care of their culturally diverse elderly parents.

Broad awareness campaigns are universally supported, yet there is little empirical support for their effectiveness, and we know that many victims of financial abuse are socially isolated, dependent on the abuser for support, unaware the abuse is occurring due to cognitive impairment, or they are aware abuse is occurring but for various reasons are reluctant to report it. Hence, awareness campaigns may not confer practical benefit to the most vulnerable people.

62. Ethnic Communities' Council of Victoria. (2009a). Policy Discussion Paper - Reclaiming Respect and Dignity: Elder Abuse Prevention in Ethnic Communities. Statewide Resources Centre, Carlton.

63. Kwong, T. (2009). Elder abuse from a CALD perspective. *Advocare*.

64. Bagshaw, D, Wendt, S., & Zannettino, L. (2007). *Our Actions To Prevent The Abuse Of Older South Australians*, Action plan (based on research), prepared for the Office for the Ageing, Department for Families and Communities, South Australia.

65. Lee, H. Y., & Eaton, C. K. (2009). Financial abuse in elderly Korean immigrants: Mixed Analysis of the role of culture on perception and help-seeking intention. *Journal of Gerontological Social Work*, 52, 463-488.

66. Office for the Public Advocate, WA. (2006). *Care and respect: Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

67. Parker, R. (2009). *Elder Abuse: Can we apply a universal view across the cultures?* Paper presented at the Ethnic Communities' Council of Victoria Elder Abuse Prevention Forum, <http://www.eccv.org.au/aged-care/aged-care-resources/> Accessed 26th August 2010.

68. Patterson, M., & Malley-Morrison, K. (2006). 'A cognitive-ecological approach to elder abuse in five cultures: human rights and education', *Educational Gerontology*, vol. 32, pp. 73-82.

69. Patterson & Malley-Morrison 2006; OPA-WA, 2006; CIRCA, 2008.

70. Office for the Public Advocate, WA. (2006). *Care and respect: Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

71. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

72. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

73. Office for the Public Advocate, WA. (2006). *Care and respect: Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

2.4 Considering diversity

Much of the literature on financial elder abuse has focused on documenting the extent of the problem, deepening our understanding of it, and providing a rationale for the development of prevention and intervention strategies. Prevention of mismanagement is clearly preferable to intervention after the abuse has already occurred, particularly since financial abuse is widely unreported and recovery of misappropriated assets is difficult and often unsuccessful. One prevention approach is to examine how culturally diverse older people are currently managing their finances and how they plan to manage and protect them in the future. This could lead to strategies to better support older people to manage their resources while they are competent to do so, and to support them to make informed decisions about how their financial resources would be best managed in the future, such that they are managed in accord with their wishes, secure, and accessible when they need them.

This alternative approach is the focus of *The Diversity and financial elder abuse in Victoria* report.

Cultural background plays an important role in how older people recognise, understand and respond to suspected or known cases of improper financial practices. Although it is not possible to achieve a detailed perspective of financial elder abuse from every minority ethnic group in Victoria, understanding the overarching effect of culture on day to day money management within families of different linguistic and ethnic backgrounds can help policy makers and professionals working across this sector to better support the aging Victorian community by understanding the various challenges they face, and the various types of services and interventions that may be most effective for specific cultural groups.

3. Method

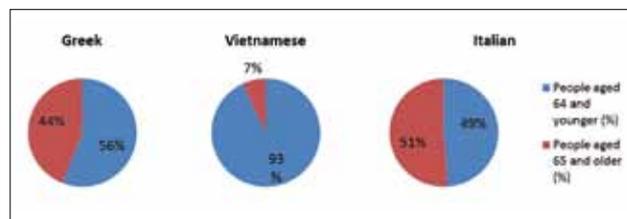
Advice and collaboration were sought from State Trustees, the Ethnic Communities Council of Victoria, Monash University Gippsland, the cultural diversity worker in Eastern Health, and with local councils, migrant resource centres and senior citizens groups in the Eastern Health catchment area. With their cooperation we were guided to approach activity groups in two council areas, the Greek Welfare Society, and a senior citizens group in Gippsland, for access to participants (see Appendix 4 for the list of organisations approached). The Rural group was contacted with the help of the Monash University Gippsland campus.

Ethics approval for the study was given by Monash University Standing Committee on Ethical Research with Humans.

Monash University and State Trustees identified three non-English speaking groups for this research: Greek, Italian and Vietnamese. The language groups were chosen on the basis of prevalence in the Victorian population of people aged older than 64 in the Eastern Health catchment⁷⁴ and the Rural group was from Gippsland. Vietnamese was chosen ahead of Chinese, despite their smaller numbers, on the basis that Chinese people rate highly on the index of community orientation⁷⁵ and were likely to keep money matters within the family. It was chosen ahead of other European language groups such as German or Croatian with larger numbers of older people because we sought to explore dimensions that might be strongly influenced by an Asian culture.

Both Greek and Italian groups represent a large community with an established older population⁷⁶ and the Vietnamese community represents a large community with an emerging older population. Australian Bureau of Statistics data show that 44% of the Greek population in the Eastern Region are aged 65 and older (n=5,829), 51% of the Italian population (n=7,243), and 7% of the Vietnamese population (n=497)⁷⁷.

Figure 3: Greek/ Italian/ Vietnamese-born residents in the Eastern Region



Note: Total Greek-born residents in the Eastern Region n=13,376, total number of Greek-born residents aged 65 and older in the Eastern Region n=5,829; Total Italian-born residents in the Eastern Region n=14,097, total number of Italian-born residents aged 65 and older in the Eastern Region n=7,243; Total Vietnamese-born residents in the Eastern Region n=7,433, total number of Vietnamese-born residents aged 65 and older in the Eastern Region n=497. The table is shown in Appendix 1 (see Table 10).

Source: Migrant Information Centre Eastern Melbourne 2010, ABS Census 2006, www.miceastmelb.com.au

All documents for the research were translated by accredited translators into the three languages of the study. These included the explanatory statement, consent form and survey. An accredited translator was employed to attend the discussion groups. The Greek Welfare Society conducted the discussions with the two Greek groups and provided translated notes of the discussion.

Eight questions were explored with the Discussion groups:

1. Do you know anyone who has difficulty managing day-to-day financial tasks?
2. Do you know anyone who has some memory problems? What do you plan to do about managing your money if you have memory problems?
3. What situations might put you or someone at risk of having their money mismanaged?
4. Do you know about any assistance you can get to reduce the risk of getting into trouble with money?
5. What help do you think you will need to manage money when you get older?
6. Who do you think will provide this help?
7. What do you understand by the term 'elder abuse'?
8. What have you heard about financial abuse?

These questions were similar to those discussed in the previous study of English speakers, modified to make them easier to understand and less complex in meaning.

74. Ethnic Communities Council of Victoria Top 40 Languages spoken at home among Victorians aged 60 and over, 2008

75. Hofstede, G. (2001). *Culture's Consequences, Comparing Values, Behaviors, Institutions, and Organizations Across Nations*. Thousand Oaks CA: Sage Publications.

76. Migrant Information Centre (2010). Greek, Italian and Vietnamese cultural profile. Multicultural Equity and Access Program. Migrant Information centre, Eastern Melbourne. www.miceastmelb.com.au

77. Australian Bureau of Statistics Census 2006, of the Eastern Region (including City of Boroondara, City of Knox, City of Manningham, City of Maroondah, City of Monash, City of Whitehorse, Shire of Yarra Ranges.

Table 6: The number of Discussion group participants

	Number of participants	Average age	Location	Discussion date
Greek group 1	10 (Female 8, Male 2)	81	Balwyn	20 August 2010
Greek group 2	9 (Female 7, Male 2)	79	Balwyn	20 August 2010
Italian group 1	9 (Female 5, Male 4)	65	East Bentleigh	16 August 2010
Italian group 2	7 (Female 5, Male 2)	74	Mt.Waverly	06 October 2010
Vietnamese group 1	10 (Female 5, Male 5)	70	Springvale	30 August 2010
Vietnamese group 2	9 (Female 7, Male 2)	73	Balwyn North	08 September 2010
English Rural group	8 (Female 6, Male 2)	76	Gippsland	22 July 2010

The discussions were digitally recorded with the consent of the participants and notes were taken at the time. A \$20 gift voucher redeemable at a large supermarket chain was given to each participant as a sign of gratitude for the participation in the research. The Discussion groups were each of approximately 90 minutes duration. Each group discussion was led by a facilitator and an accredited interpreter. Questions were tested for cultural appropriateness with staff from the Migrant Resource Centre prior to them being used in the discussion groups. The translator assisted members to complete the survey.

Data were generated through six community based discussion groups of non-English speaking older people (aged 65 and older), one discussion group of English speaking rural older people, and from a survey of both non-English speaking and rural English speaking participants who took part in the discussions, supplemented by others from the same groups who did not take part in the discussions. Discussion groups of non-English speaking older people were held in the Eastern and South-Eastern region of Melbourne and a discussion group of rural older people was held in Gippsland in regional Victoria. All discussion groups and a survey of both non-English speaking and Rural participants were conducted in July to October 2010 as outlined in Table 2 below.

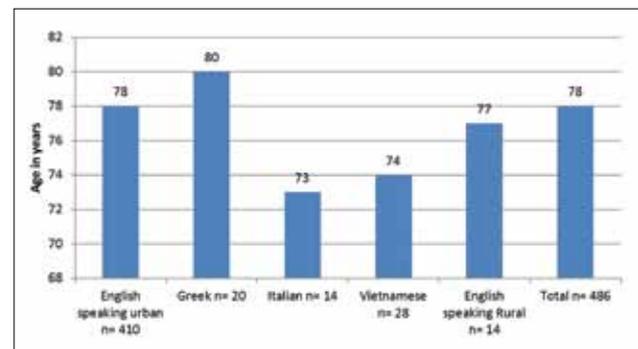
We used a combination of survey methodology and Discussion groups to ensure specific questions were answered by respondents as well as allowing people the opportunity for free and detailed discussion about the topic. Previous research on this topic has been limited by the use of only one method of data collection⁷⁸. In addition, it is unclear whether an individual's responses to prompts in a group context would be the same as those expressed in a confidential survey. The Survey also encouraged all respondents to answer all questions. The combination of survey and in-depth discussions is a strength of the current report.

A total of 62 people took part in the discussions, 54 non-English speaking older people, and eight English speaking rural older people (see Table 6 below). There were 19 Greek participants, 16 Italian participants and 19 Vietnamese participants involved in the non-English speaking discussion groups. There were 43 female participants and 19 male participants involved in the Discussion groups. The groups ranged in size from 7 to 10 participants. The average age of members of the discussion groups was 74 and the range was 65 to 82 years old.

The Rural survey was directed at English speaking rural older Victorians and 64% were Australian born and 36% were from Europe, all spoke English as their first language. The non-English speaking survey was directed at non-English speaking older Victorians and 45% were Vietnamese, 32% were Greek and 23% were Italian.

There was a higher proportion of women in the Discussion groups compared with the English speakers in the previous study although the age range and size of groups was similar.

In addition to the Discussion groups we obtained data from a Survey. The Survey was an abridged version of the Survey used for the *Staying safe with money* report, adapted to make it culturally appropriate. Completion of the Survey was conducted at the end of each discussion group and the interpreters assisted people with filling out the forms. Response to the Survey and average age of respondents is detailed in Figure 4 below.

Figure 4: Total number of survey respondents and average age of participants

Notes from the discussions and free text responses from the Survey were entered into NVivo qualitative analysis software⁷⁹. Survey data were entered into Epidata⁸⁰. Qualitative data were analysed using NVivo, and statistical data were analysed using Stata⁸¹ statistical analysis software.

The Survey was completed by a small number of people (n=76). Clearly it is not appropriate to consider that they are a representative sample of either older people, or non-English speaking or rural people.

78. For example, the study by CIRCA (2008) investigating "Future Planning" in CALD communities only used Discussion Group methodology.

79. NVivo QSR International www.qsrinternational.com

80. EpiData www.epidata.dk

81. Stata www.stata.com

4. Demographics of respondents

We report the age, sex, marital and living status and other socio-demographic variables solely to indicate some of the social determinants of the experience of respondents and to provide insight into what may have been influencing some of their comments. Despite the small numbers we report the findings in percentages to allow comparison of the findings with those of the respondents in the *Staying safe with money* report.

The mean age of non-English speakers was 76, compared with a mean of 78 for the English speakers in the previous study. Seventy percent of the non-English speaking respondents were women compared with 27% urban English speakers. The Rural group had equal numbers of men and women. The Greek respondents were older and more likely to be female than the other groups. The age and sex difference is likely to influence the findings of the study.

Forty three percent of non-English speakers, 50% of the rural group and 59% of the English speakers were married. The remainder were most likely to be widows or widowers. One third of non-English speakers and the rural respondents were living on their own, one third with their family and one third with their partner. This contrasts with the English speakers of whom 57% were living with a partner. This may reflect the different gender distribution as men were much more likely than women to be living with their partner. Almost all (93-98%) participants from all groups had children. The Vietnamese had a higher number of children than other groups.

The participants in this study had lower incomes than participants in the English speaking study.

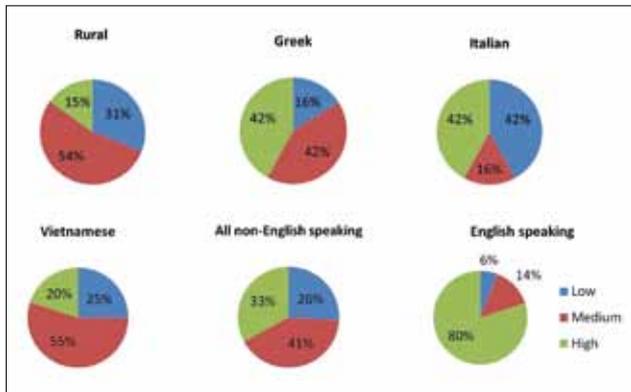
5. Financial elder abuse

The experience of financial elder abuse among the three non-English speaking groups was explored in both the group discussions and the individual Surveys. The discussions provided rich data in the words of the participants, while the Surveys provided quantitative data that allowed reporting of frequency, percentages and comparisons between the different groups. The limitation of the data lies in the small numbers and the non-representative nature of the samples.

The non-English speaking urban and English speaking Rural groups in this study rated as medium or high their ability to 'recognise if an older person was being financially tricked'. Thirty three percent of all non-English speaking participants rated themselves highly and a quarter (26%) said their ability was low (see Figure 5 below). The Italians were the least able to identify this, and the Greeks were the most alert to it. Gender made no difference. This was much lower than the English speakers in the previous study, 80% of whom said they would be able to recognise financial elder abuse.



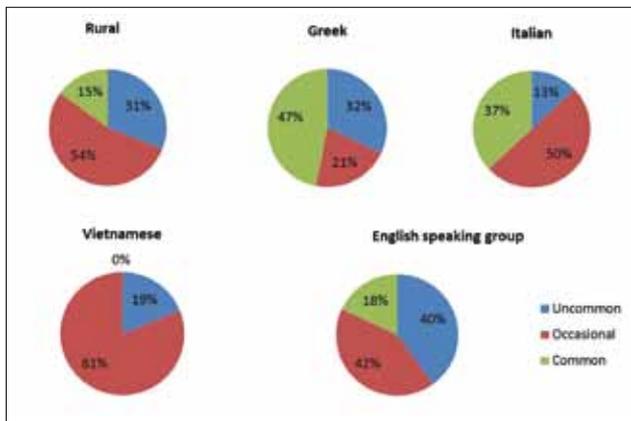
Figure 5: How well would you rate your ability to recognise an older person was being financially tricked?



Note: Rural survey respondents Low n=4, Medium n=7, High n=2; Greek survey respondents Low n=3, Medium n=8, High n=8; Italian survey respondents Low n=5, Medium n=2, High n=5; Vietnamese survey respondents Low n=5, Medium n=11, High n=4; English speaking group survey respondents Low n=24, Medium n=51, High n=303. The table is shown in Appendix 1 (see Table 31).

One quarter of people (25%) thought it was common in the community. This was more than the English speaking groups (18% thought it was common). Greeks were the most likely to think it was common and Vietnamese and Rural people the least likely to (see Figure 6 below). The difference between the ethnic groups was statistically significant ($p=0.001$)⁸². Being male or female made no difference to the non-English speaking members belief that financial elder abuse was common.

Figure 6: How common do you think older people being financially tricked is in the community?

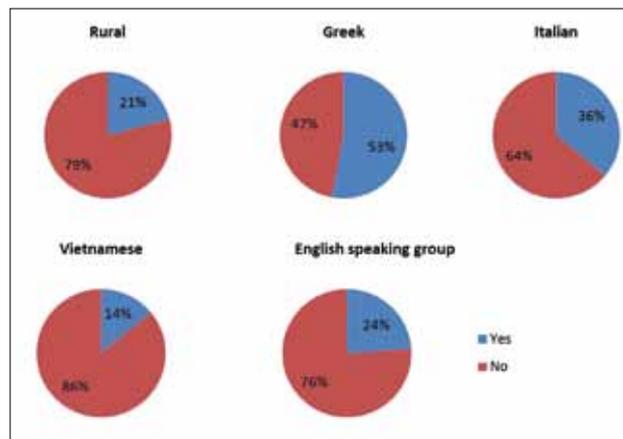


Note: Rural survey respondents uncommon n=4, occasional n=7, common n=2; Greek survey respondents uncommon n=6, occasional n=4, common n=9; Italian survey respondents Uncommon n=1, occasional n=4, common n=3; Vietnamese survey respondents uncommon n=4, occasional n=17, common n=0; English speaking group survey respondents uncommon n=17, common n=134, occasional n=143, common n=61. The table is shown in Appendix 1 (see Table 32).

82. Tests of statistical significance take into account the small size of the sample. Their value is in highlighting differences that are unlikely to have occurred at random (only a 5% probability) between these samples.

One third (33%) of respondents were aware of examples of trusted people using others' money for their own benefit. Nearly half the Greek respondents knew of examples, compared with approximately one third (36%) of Italians and only 21% of Rural people and 14% of Vietnamese (see Figure 7 below). The difference between the non-English speaking groups was statistically significant ($p=0.036$). Men (50%) were more likely than women (25%) to know of examples of 'an older person was being financially tricked'. Non-English speaking groups (33%) in this study were more likely than English speaking respondents in the previous study (25%) to know of examples of financial elder mismanagement.

Figure 7: Are you aware of any examples of 'financial elder abuse'?



Note: Rural survey respondents Yes n=3, No n=11; Greek survey respondents Yes n=10, No n=9; Italian survey respondents Yes n=5, No n=9; Vietnamese survey respondents Yes n=3, No n=18; English speaking group survey respondents Yes n=93, No n=294. The table is shown in Appendix 1 (see Table 30).

Despite the Vietnamese group being the least aware of financial elder mismanagement four said they either were or might be being exploited themselves. This was more than the Greeks and rural group (n= 2) or Italians (n=1) or English speakers (n=7).

Respondents were evenly divided over whether they planned to do anything to reduce the risk of mismanagement. Forty four percent said yes, 48% said no and 8% were not sure. Half the rural group said yes or that maybe they were planning to do something. There was a statistically significant difference between the cultural groups, with Greeks more likely to say they were going to do something and the Vietnamese the least likely to ($p=0.05$). The difference between men and women was not statistically significant. English speakers were much less likely (18%) to say they were planning to reduce risk (see Table 34 in Appendix 1).

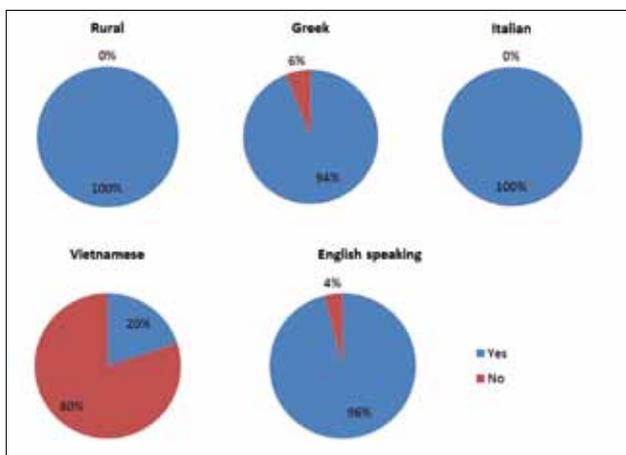
6. Current practice in money management

The *Staying safe with money* report on English speaking older people's experience of financial management explored the preparations people had made for assistance with managing their affairs, how involved participants were in managing their money, knowledge of support services that were available to help, and who the older people actually used. These topics were also explored with the non-English speaking and Rural groups reported in the current study.

6.1 Wills and Enduring Powers of Attorney

Nearly two thirds (63%) of the non-English speaking respondents to the survey had a will. This varied between the non-English speaking groups, with 94% of Greeks, 20% of Vietnamese, and all of the Italian respondents reporting that they had a will. All of the rural respondents to the survey had a will (N=13). This is consistent with the findings from the English speaking study, where 96% said they had a will. Vietnamese participants were the only group unlikely to have a will. Gender made no difference to having a will.

Figure 8: Do you have a will?

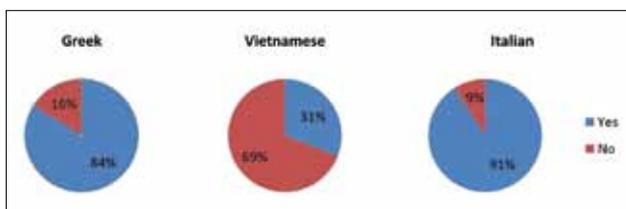


Note: Rural survey respondents Yes n=13, No n=0; Greek survey respondents Yes n=17, No n=1; Italian survey respondents Yes n=14, No n=0; Vietnamese survey respondents Yes n=5, No n=20; English speaking group survey respondents Yes n=391, No n=16. The table is shown in Appendix 1 (see Table 14).

Overall 61% of the non-English speaking respondents to the survey reported that they knew what an Enduring Power of Attorney was but there were large differences between the groups, 84% of Greeks, 31% of Vietnamese, 91% of Italians claiming knowledge of Enduring Powers of Attorney. This question was not asked of the rural or English speaking groups. Gender made no difference to knowledge about enduring power of attorney.

Questions about knowledge of what an EPA (financial) is and EPA (medical) were asked of the non-English speakers as part of the modification of the survey to make it relevant to these groups.

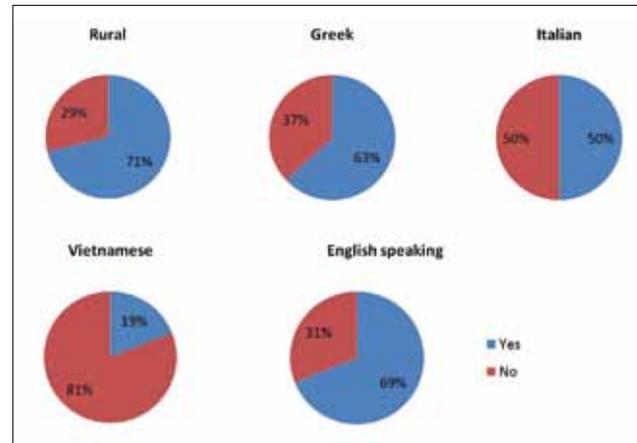
Figure 9: Do you know what an Enduring Power of Attorney is?



Note: This question was not asked of the rural or English speaking groups. Greek survey respondents Yes n=16, No n=3; Italian survey respondents Yes n=10, No n=1; Vietnamese survey respondents Yes n=8, No n=18. The table is shown in Appendix 1 (see Table 15).

Nineteen percent of Vietnamese participants reported that they had appointed an EPA (financial) to manage their finances if they became unwell (n=5), while 63% of Greek participants and 71% of rural participants reported that they have appointed an EPA, which is similar to the 69% of English speaking respondents who had an EPA. Fifty percent of Italian group had appointed an EPA.

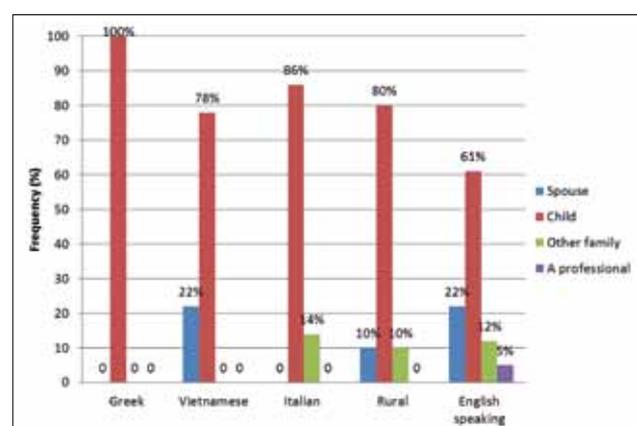
Figure 10: Have you appointed an Enduring Power of Attorney (Financial) to manage your finances if you became unwell?



Note: Rural survey respondents Yes n=10, No n=4; Greek survey respondents Yes n=12, No n=7; Italian survey respondents Yes n=7, No n=7; Vietnamese survey respondents Yes n=5, No n=21; English speaking group survey respondents Yes n=280, No n=126. The table is shown in Appendix 1 (see Table 16).

Of the 27 non-English speaking respondents to the survey who had an EPA, 89% had appointed their children, 7% appointed their spouse, and 4% appointed another family member. Of the 10 rural respondents to the survey who had an EPA, 80% had appointed their children, 1 participant appointed her spouse, and 1 appointed another family member. Gender made no difference to who was appointed as attorney. Urban English speaking respondents from the previous study were less likely to appoint their children (61%) and more likely to appoint their spouse (22%) than these CALD and rural groups. This may reflect the higher percentage of that group who were married.

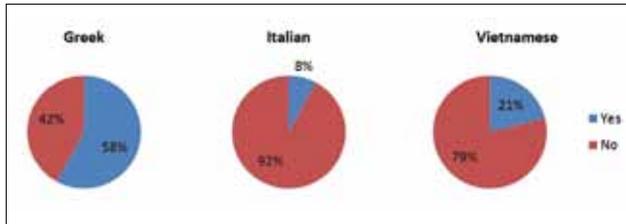
Figure 11: Who did you appoint as attorney (financial)



Note: Rural survey respondents Spouse n=1, child n=8, other family n=1, a professional n=n/a; Greek survey respondents spouse n=0, child n=11, other family n=0, a professional n=n/a; Italian survey respondents spouse n=0, child n=6, other family n=1, a professional n=n/a; Vietnamese survey respondents spouse n=2, child n=7, other family n=0, a professional n=n/a; English speaking group survey respondents spouse n=62, child n=171, other family n=33, a professional n=14. The table is shown in Appendix 1 (see Table 17).

Non-English speaking survey respondents were asked whether they have an EPA (medical). Thirty percent of participants reported that they have appointed an EPA (medical), which is much lower than the percentage who have an EPA (financial). The percentage who had done so varied between the non-English speaking groups, with 58% of Greeks, 21% of Vietnamese, and 8% of the Italian respondents reporting that they have appointed an EPA (medical). This question was not asked in the Rural or English speaking survey as it did not directly relate to the research question.

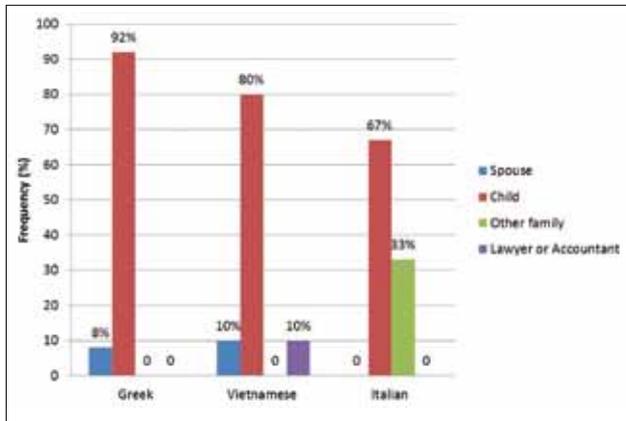
Figure 12: Have you appointed an Enduring Power of Attorney (Medical)?



Note: This question was not asked of the rural or English speaking groups. Greek survey respondents Yes $n=11$, No $n=8$; Italian survey respondents Yes $n=1$, No $n=12$; Vietnamese survey respondents Yes $n=5$, No $n=19$. The table is shown in Appendix 1 (see Table 18).

Of the non-English speaking respondents to the survey who had an EPA (medical), 84% had appointed their children (11 Greek participants, 8 Vietnamese participants and 2 Italian participants). Two respondents appointed their spouse. Only one Italian participant appointed another family member, and one Vietnamese participant appointed a lawyer or accountant. This question was not asked of the Rural group because they were not asked about EPA (medical).

Figure 13: Who did you appoint as attorney (Medical)?



Note: This question was not asked of the rural or English speaking groups. Greek survey respondents Spouse $n=1$, child $n=11$, other family $n=0$, lawyer or accountant $n=0$; Italian survey respondents Spouse $n=0$, child $n=2$, other family $n=1$, lawyer or accountant $n=0$; Vietnamese survey respondents Spouse $n=1$, child $n=8$, other family $n=0$, lawyer or accountant $n=1$; The table is shown in Appendix 1 (see Table 19).

6.2 Services used to help with money management

The services that people use to help manage their money were listed in the Survey as family, accountant, banks, Centrelink, financial advisers, guardianship services, State Trustees, share holder associations, the tax department, and Veterans Affairs. Responses were thus prompted and are likely to differ from an unprompted general question about what services were used. The list was derived from the Discussion groups held with the English speakers in the previous study. An open-ended question would not have allowed for comparison between groups. The most frequent responses were for family, banks and Centrelink followed by financial advisers and accountants (see Table 25 in Appendix 1). This is consistent with responses from the survey of English speaking older people in the previous study, although English speakers were more likely to use financial advisers and non-English speakers were more likely to use Centrelink.

6.3 Help with daily money management

Participants were asked if anyone helps with paperwork, banking, paying bills, managing pensions/ superannuation; property management; accessing financial advice; and managing investments. Twelve Rural participants and 53 non-English speaking participants responded to this question. A majority of the English speaking Rural respondents reported that they do not have anyone helping with managing their money. Four instances of help were described.

Non-English speaking respondents to the survey were much more likely to report receiving help with managing money than Rural participants. Seventy percent said someone helps with paperwork, and respondents also had help paying bills (55%), banking (55%), managing pension/superannuation (46%), property management (46%), accessing financial advice (34%), and managing investments (34%) (see Table 41 in Appendix 1). These were far higher levels of help than those reported in the English speaking survey, apart from managing investments, which was similar.

Participants who reported that there is someone helping them with managing their money were asked who helped them with paperwork, banking and paying bills. All the Rural and 95% of the non-English speaking participants reported their children helped with managing their money. Two Vietnamese said they received help from other family members (see Table 27 in Appendix 1). This is quite different from the English speaking respondents, who were much more likely to obtain help from professionals (47%) and less likely to obtain help from children (35%).

7. Future practice

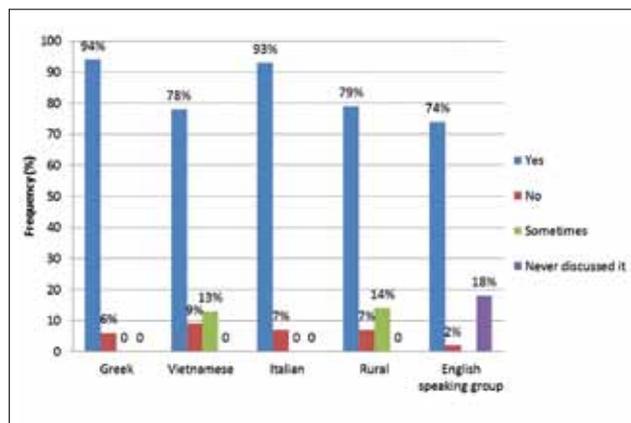
Participants were aware of the risk of making poor decisions due to illness affecting their thinking or memory. Survey participants were asked who they will rely on to tell them if they are making bad decisions. A total of 52 non-English speaking participants and 14 Rural participants responded to this question.

A majority of participants reported that their doctor and their family would advise them if they were losing capacity to make good decisions. This varied between the non-English speaking groups, with 79% of Greeks, 50% of Vietnamese, and 15% of the Italian respondents reporting that they would rely on their doctor and their family (see Table 29 in Appendix 1). The Italians and Rural participants were most likely to rely on family alone to tell them if they are making bad decisions. The English speakers were divided between relying on their family alone (41%) and family and GP (43%).

7.1 Anticipated sources of help as participants age

Eighty seven percent of the non-English speaking respondents reported that they and their family mostly agree about how to manage their finances as they grow older. This was consistent across all non-English speaking, rural and English speaking groups, with 94% of Greeks, 78% of Vietnamese, 93% of Italians, 79% of Rural and 74% of English speaking participants reporting that they and their family mostly agree about how to manage their finances as they grow older.

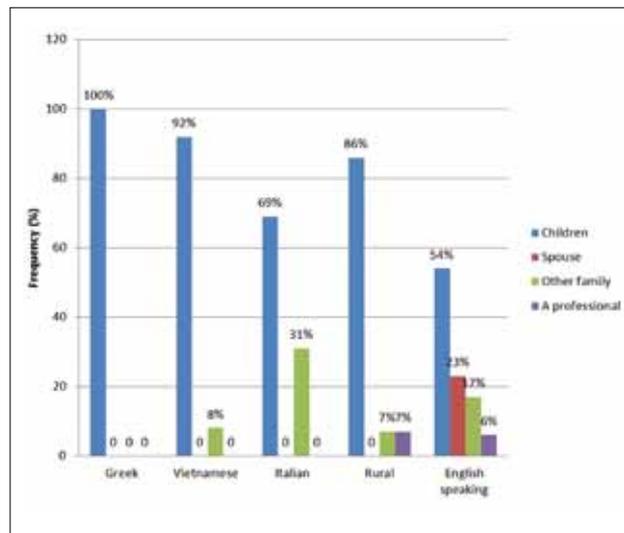
Figure 14: Do you and your family mostly agree about how to manage your finances as you grow older?



Note: Rural survey respondents yes n=11, no n=1, sometimes n=2, never discussed it=n/a; Greek survey respondents yes n=17, no n=1, sometimes n=0, never discussed it=n/a; Italian survey respondents yes n=13, no n=1, sometimes n=0, never discussed it=n/a; Vietnamese survey respondents yes n=18, no n=2, sometimes n=3, never discussed it=n/a; English speaking group survey respondents yes n=295, no n=7, sometimes n=24, never discussed it=74. The table is shown in Appendix 1 (see Table 23).

All Greek respondents, 92% of Vietnamese respondents, 69% of Italian respondents and 86% of Rural respondents to the Survey reported that they expected that their children would help them with paperwork, banking and bills. Only one person nominated a professional as the person who would help. Gender made no difference to the expectation that children would help. This was a much heavier reliance on children than that of the English speakers in the previous study, 54% of whom said they would rely on children. English speakers were also more likely than non-English speakers to nominate a professional as the person they would rely on.

Figure 15: As you grow older who do you think will help you with paperwork, banking and bills?



Note: Rural survey respondents children n=12, spouse n=0, other family n=1, a professional n=1; Greek survey respondents children n=18, spouse n=n/a, other family n=0, a professional n=n/a; Italian survey respondents children n=9, spouse n=n/a, other family n=4, a professional n=n/a; Vietnamese survey respondents children n=23, spouse n=n/a, other family n=2, a professional n=n/a; English speaking group survey respondents children n=217, spouse n=92, other family n=68, a professional n=25. The table is shown in Appendix 1 (see Table 20).

7.2 Anticipated use of services

Survey respondents were asked what services they will use to improve their skills or confidence in managing their financial affairs. There were 12 English speaking Rural participants and 45 non-English speaking participants who responded to this question. The options were: computer/internet based training; workshops at senior citizens clubs; workshops at a local club; discussion with friends; employ an accountant; employ a financial advisor; discuss with a lawyer; talk with a trustee company; talk with your family; contact cultural centre/migrant resource centre (included in the non-English speaking group survey only); contact Seniors Rights Victoria; or other. The list was derived from Discussion groups in the English speaking study and thus the responses were prompted and likely to differ from answers to an open-ended question.

Eighty six percent of Rural respondents to the Survey nominated 'talk with family' to increase skills and confidence in managing the financial affairs, 82% of English speakers and 74% of the non-English speaking participants, followed by talking with friends (58% - Rural participants) and attending workshops at senior citizens clubs (57% - Non - English speaking group) (see Table 24 in Appendix 1). Financial advisors were nominated by 45% of Rural respondents and only 23% of non-English speakers. This contrasts with the English speakers, of whom 47% nominated employing a financial advisor. There was some interest in working with other professionals such as accountants and lawyers, although fewer people planned to involve trustee companies. Thirty percent of the non-English speaking respondents said they would use internet or computer based training to increase their skills. There was no gender difference in these responses.

Greeks were statistically significantly more likely than other CALD groups to plan to use migrant resources centres ($p=0.02$), more than half the Greeks (56%) would access a cultural or migrant resource centre. There were no other statistically significant between group differences. CALD groups were more likely to engage with services at local clubs and from trustee companies than English speakers in the previous study, and less likely to employ professionals apart from lawyers.

8. Diversity and trouble with money

Exploration of experiences with financial mismanagement was the focus of the Discussion groups. There was some recognition of the possibility of mismanagement from trusted others, although the initial responses were strongly in defence of family members. Participants presented themselves as engaged in managing their own affairs with support from their children. There was some competition to relate stories of how helpful family members had been among the Italians, reflecting a similar dynamic among the English speakers in the previous study. The Greeks were more pessimistic about both the struggle to survive on the resources available to them, and the reliability of family members. In part this may arise from their understanding of how Australian financial and health support systems work and strategies they use to maximise the benefits they receive. One strategy identified was to gift their home to their children in order to qualify for the Age Pension and supported aged care accommodation. This strategy makes them vulnerable to abuse by their children.

The Italian groups were also aware of how the Australian system worked and spoke of instances where houses and other monetary gifts were given to their children, and they seemed aware that this could be risky. They were confident that they knew how to manage their old age, and provided evidence of successful access to government support to help them retain their independence.

The Rural group appeared largely self-managing and actively involved in preparing for the future, including obtaining advice from financial advisors. The Vietnamese looked within their own families and community for future care and were aware that there may be vulnerability to financial mismanagement from family and community members. They were less aware of the notion of 'elder abuse' and much less likely to employ Enduring Powers of Attorney than the other groups. It was apparent that they had less understanding of Australian financial and support systems for older people, or fewer expectations that governments would provide such support. As a result they appear to manage issues related to intergenerational financial transactions within the Vietnamese community and within the family.

Unlike the English speakers there were no references from the non-English speaking groups to the wider economic climate, previous experiences with investment losses, or intention to return to work as a response to the global financial crisis. There were similarities with concern over the digital divide and new technology, and all groups recognised diminished capacity from age-related illness as a major risk factor for abuse, as identified by the English speakers.

8.1 Rural

A discussion was held in Gippsland to explore how rural older people experience financial issues as they age. There were six women and two men in the group, aged from 71 – 85 with an average age of 76. All were native English speakers.

The group of rural older people from Gippsland presented themselves as having led self-reliant lives, as thrifty, cautious of debt, and accustomed to having no or few of the services which urban people take for granted. When they did use financial services they were alert to differences in quality and assertive about finding advice they could rely on. In their experience banks have sullied their brand by their use of commissions for financial advice, and through drafting investors into banking products that they felt have ultimately proved less than ideal for the investors.

The lack of internet access and the digital divide⁸³ provided particular challenges, along with the management of credit cards for a generation that learnt early to avoid personal debt. Internet services, including for banking and the requirement to use credit cards to purchase goods and services, are new technologies and many older people are excluded from their use through lack of skills or aptitude or access. The division of labour in farming families means that often either the wife or husband has business and computing skills leaving their spouse vulnerable when their partner dies. Prolonged or severe illness undermines their interest and capacity to manage their affairs.

They were aware of financial mismanagement and its location within the family. All have wills and possibly this reflects the closer connection that rural people have with the tangible asset of paddocks and farms that need to be thought about and continuity of management assured for them. Despite knowing about abuse of trust within families they have appointed children to hold enduring powers of attorney as a mechanism for managing their financial affairs into the future. They appear to be more self-reliant and anticipate being less dependent on children than other groups. They know how to budget and how to constrain their cost of living to fit within their budget. They actively plan for the future rather than relying on their children to manage whatever comes as a result of aging.

The rural people in the Discussion group were aware of significant changes in values between themselves and the younger generation in terms of managing money. They describe themselves as frugal and with modest expectations, making do *'with an old butter box to sit on'*, while *'young people's expectations are much greater than ours'* and worried that the young ones do not know how to 'make do'. These changing values between the generations may lead to a greater incidence of financial exploitation by their children and grandchildren, exacerbated by the young ones having skills that allow them to manage the modern world while their parents and grandparents may be struggling *'I ask the grandchildren [how to access the internet] but they are too quick. A three and a half year old can do it'*.

8.1.1 Rural group understanding of the term 'elder abuse'

The rural Discussion group was readily able to identify actions that they would consider as elder abuse. There was a range of actions mentioned, varying from discourtesy to depriving older people of their home and other assets. They believed that older people are vulnerable and are targeted by door to door sales people, over the phone and through other scams. However they emphasised that most abuse happens within families, *'Relatives taking elderly people down'*, and financial mismanagement was the focus of their comments. An older man noted that:

Most abuse would come from the family itself. You expect it outside, from knocking the doors and that. A serious one is the family, especially if there has been a split in the family and there are children to the first and second marriage, that is where you get to the vulnerable part where it hurts.

83. The digital divide is the term used to describe the division between people with skills and access to the Internet, and those who do not have such skills or access.



Rural communities are socially dense, that is most people know the people who live in their community, at least those with close proximity. There is strength in this as a protection against outsiders exploiting older people because their actions would be observed and the information rapidly spread through the community. In areas where isolation might make people vulnerable to abuse there is likely to be a compensatory suspicion of anyone who is not known as a member of the community. The weak link is abuse from family members.

8.1.2 Rural stories of financial elder abuse

Twenty one rural respondents to the Survey were aware of examples of financial elder abuse and thought it was a serious matter, although they were the least likely group to think it was common. Members of the Rural Discussion group were also able to quote stories of financial elder abuse, illustrating that they knew what it was, could identify it, and that they realised that it happened within families. Some said that most abuse would come from the family, and identified that *'the kids have sold their [parents] homes and everything'*, and that *'Younger people impose on older people to pay their debt; it's difficult for the parents to say 'No' to the kids.*

One example was given by a woman of a son moving in on his parents, and the action they took to protect themselves:

Friend's son's marriage broke up and [he] came back to live with his parents. He was controlling and out of control and it was affecting their health. It was in Bendigo, this young Constable came and said they had to go to court. It was their own flesh and blood. So they tried to get an intervention order on their own son. His attitude was that "his mum and dad wouldn't do that to me" but they did. His parents went to the court and put a restraining order on their son. So this happens.

Misuse by families was also identified among the Rural Survey respondents, who provided two examples of financial elder abuse. They were *'A brother lost money tricked by step daughter' and 'Son sold mother's goods when she was old and sick to pay for renovations to his house – felt he was entitled'.*

There was discussion about the difficulty parents had of saying no to their children if they asked for help, especially if the welfare of the grandchildren were involved. This is not financial mismanagement in the traditional sense, but rather a manipulation of the goodwill of the older people. A similar form of manipulation was identified by a male participant who described older people with money being targeted by a young couple *'who worm their way in to this elderly couple and get to the stage where they get the power of attorney'* and then take the money for their own use. A woman supported this with the comment that *I have heard that people have given power of attorney to other people and have lost their homes.'* This was the only example of misuse of powers of attorney from the Rural group, although it was a common theme amongst the English speaking survey respondents.

Misuse by professionals was identified by a rural woman who described how her sister lost \$16,000 out of her bank account. *'It was very strange because this woman rang up and said she was from the Commonwealth Bank and my sister wasn't even aware that her money had been taken out of her account. This lady from the bank said she would do anything to get the money back. Her sister went to the bank and the money was back but the lady who rang her sister had already left the bank. It may have been an inside scam'* (meaning that someone from the bank took the money and had second thoughts and put it back).

They agreed that if anything suspicious happened then it was important to act immediately to prevent further loss.

8.1.3 Rural vulnerability to financial elder abuse

Rural respondents to the Survey indicated they are very interested in managing their financial affairs, and this is likely to reduce their vulnerability to financial elder abuse. The mean rating of level of interest was 6.7 on a seven point Likert scale where 0 is not interested at all, and 7 is very interested (see Table 12 in Appendix 1). This is a similar response to that of the English speaking participants in the previous study (mean 6.4).

Vulnerability to financial mismanagement for Rural older people was identified in the Discussion group as coming from personal characteristics such as having little financial leeway, illness, division of labour within the family, and complex family arrangements. If an older person does not have much money they need to be very alert to any attempts to remove it because as one participant said *'We are right on the [brink]'*.

Vulnerability because of illness was identified because of its impact on the ability to attend to personal affairs, because of the stream of bills that arrive after treatment, and particularly because one of the consequences of illness is a lack of interest in managing personal affairs. People who have been seriously unwell were identified as *mentally exhausted and that down that they don't care anymore and 'do what you like'*.

Disturbance to cognitive ability was also identified in a case study of a man whose thinking began to waver so that he was giving incomplete instructions to two solicitors and trying to change his will when he was no longer competent to do so. He died before the process was completed and *'There was an enormous amount of money, mainly in the property. This is going to be a long time unravelling.'*

Division of labour in farming households means that it is usually the women who manage the books while the men do the outside work. When the woman is sick or dies or leaves the men are left with no skills to manage quite complex business accounting. As one man put it *'the wife's doing a great job, I have to go out and feed the cows'*. The death of a partner can leave the widow/widower not only bereft but also bewildered. A woman described it *'if a partner has been the dominant financial person in their relationship then whoever is left can be staggering for quite a while, not for lack of money but does not know what to do.'* A man spoke endearingly of his wife, and added *I have just taught her now how to change channels on the tellie. When there is an account to be paid 'no, no, you can do it darling'*.

Even in rural Australia families now come in many forms and this complexity can add to vulnerability to financial elder abuse. A woman gave the example of her grandmother's brother who *'had a bigamous relationship and they were a very respectable family who owned a whole lot of land, and the lawyers had a field day. There was not much left.'*

A system issue was identified in the shift to electronic and internet based services and the reliance on credit cards. *'Elderly people are very vulnerable. Everything is computerised and electronic.'*

Assistance is needed to deal with the transition to credit cards and internet banking. Credit cards were not part of the experience of rural older people for most of their lives and are now essential to perform most transactions. Statements for credit cards do not make it easy to tell how much needs to be paid and when. Internet banking requires internet access and computer skills and many older people do not have these. There is a digital divide in the population. Banks send out statements three monthly instead of monthly and that makes it more difficult to track transactions and oversee accounts.

'our generation has never been used to credit, it was drilled into us to how to manage our financial affairs. It's a trap. Nowadays, you have to have a credit card to do things, including buying services on-line, and it's a new thing for our generation. You wonder how safe your credit details are over the phone. This is making us very angry because they are making us use internet banking and we can't fix it if things go wrong'.

They said that credit details are not updated and they are offered credit on the basis of details from when they were working, which does not apply now.

Telephone transactions that rely on voice recognition software, working the way through the menu with numbers is very difficult for older people who may not have the sight or hearing to manage the interaction, and they long for the opportunity to talk with service providers *'face to face'*.

Eight Rural respondents (out of 14) to the survey answered the free text question about what might put them or someone else at risk of having their finances accidentally or deliberately mismanaged. The majority of respondents (5 out of 8) expressed that dementia, illness or accident could put them at risk (see Table 7 below). One female participant named abuse of an EPA was a risk and another noted that access to her computer without her knowledge was a risk.

Table 7: What might put you or someone else at risk of having their finances accidentally or deliberately mismanaged?

Age	Sex	What might put you or someone else at risk of having their finances accidentally or deliberately mismanaged?
81	Male	Dementia
90	Male	Corporate Greed
77	Female	Confusion
67	Female	Computer accessed without knowledge
74	Female	Illness, Accidents
71	Male	Loss of spouse
73	Female	Abuse of Power of Attorney if I am very ill.
75	Male	Alzheimer, dementia

8.1.4 Rural engagement with family members to manage their affairs

Rural people in this Discussion group do rely on family for help and support although this was much less emphasised by this rural group than by other older people in the study. Only four of the eight participants immediately nominated family as the people they will rely on if they become unable to manage finances for themselves. Rural people are resilient and resourceful. They are accustomed to taking care of themselves and assume they can carry this into their older age. They spoke about children much less than other groups, and there was the sense that they had run their farms and businesses as partnerships with their spouses and would run their retirement the same way. All the participants had family and will draw on their support if they need to. They were aware that there were others who did not have family and it would be more difficult for them *'You are in a lot of trouble if you do not have any family members to help you'*. A woman told how she and her husband have given their Power of Attorney to their two sons: *'They say it's best to have two people so they can talk'*. Another woman described how she and her husband have told the children about how much money they have in the bank and the location of different documents *'so they know exactly what's to be done. It's the communication and information that are very important'*.

8.1.5 Rural use of professionals to reduce the risk of financial elder abuse

The rural group had less reliance on their children than other groups, and more experience with using support external to the family, despite the paucity of such services in rural communities. They do not have nearby banks and have to travel up to an hour to access them. One woman asked *'How many services and supports are readily accessible in (our town) – hardly any are'*. Another participant reassured her there are government outposts at Morwell and *'there are resources we do not know about, such as consumer affairs'*.

However they are used to not having access to support services and to making do and they agreed that finding someone to trust was a problem. *'We do not know what is available or how to access them because we have never had to do it. If you could not afford it you put it on lay-buy'*.

Rural respondents to the survey were asked to rate their awareness of the financial services available to seniors in Victoria on a seven point Likert scale. The mean rating was 4.1 where 0 is no knowledge, and 7 is very knowledgeable (see Table 21 in Appendix 1). English speakers in the previous study had a mean rating of awareness of 4.0.

The members of the discussion group were asked whether they used a list of service providers. The list included banks, accountants, financial advisors, solicitors, Centrelink, State Trustees, guardianship services and superannuation.

They were suspicious of the financial advice provided by banks as they believe it is corrupted by commissions and promoting the bank's financial products and that the staff are there to make a profit for the bank rather than give sound advice to the customer. They were happy to go and get some information from the bank but rural financial services were a preferred source of advice. They had good experiences with and valued the independent Rural Financial Services, which provide advice including counselling⁸⁴. Older people are used to face to face contact with service providers and they value and rely on that. Rural people know who they are dealing with and make their own determinations about trustworthiness using different criteria from those used by city people, based on what they know about people and the families they come from. They do not readily substitute qualifications or the authority of an institution as cues for trustworthiness.

As an example, although this group were generally not happy with the financial advice of banks, there is a local Bendigo bank and they are happy to go and talk with the manager there, face to face. They also said they have two excellent solicitors. Some used financial planners although they agreed about the need to make sure it is the right financial planner and advised *'don't rely on just one and go to a whole range until you get what you want'*. Others had bad experiences with investment advice, including having investments frozen in response to the global financial crisis. One woman advised that if you just need a little bit of back-up Centrelink can give you some financial advice and her sister-in law borrowed \$500 interest free from Centrelink.

When a financial advisor or planner can be found the results can be satisfactory. A 74 year old woman who was badly affected by the bush fires in 2008 found trustworthy advice. She said *'We are still farming; we were "asset rich and cash poor". We sought advice from a financial planner. He gave us suggestions as to how we could rearrange things so that we had some cash and that worked beautifully. It required hard work for us to get a pension, this was fine until March 2010. Then the property that we had was re-valued and that ruled us out on the assets test. We were given the rural finance counselling service in Leongatha. A chap there has been wonderful; he gave us a phone number for free counselling services as well for the emotional side of it. We are coming to terms with*

passing on, dealing with a 'will' – we have a family of 5 siblings and we are still working through this'. She has been severely affected by the bushfires and had quite a bit of assistance with grants to replace fencing and so on. She said *'I had no idea where to go but the Recovery Centre [took care of it] 'we were embraced'*.

The connectedness of rural communities can also lead to false trust. Participants discussed how *'In small communities you can get trapped into knowing people, and if local people are running things you tend to put money in and people in Leongatha lost a lot of money'*.

Superannuation was also considered a potential trap depending on how you go about it. A man's father was in the railways and paid into superannuation. He was retired just after the war but the super scheme did not increase with inflation and the fact he had an income stream meant he could not get free medicine. This raised concern that plans that were put in place some time ago may lock people in and not be suitable as time goes by.

State Trustees was used by some people and there was considerable discussion about the benefits of using a trustee company and how to find information about it, was it on the World Wide Web, or in the phone book.

A woman told about a friend of hers

'who through circumstances was left without money and he was getting deeper and deeper in debt. No family, he wanted one of us to be a guardian but we didn't feel that we could because of the other family commitment. So she suggested State Trustees. And they have been marvellous, they came to interview him in "Strzelecki house" (Mirboo North residential care house). He got the bill last week for unpaid electricity, the company were going to sue him so she faxed it through to State Trustees. He also has a funeral plan. Bereavement Assist make sure no-one in Victoria goes without a funeral. ST has been great for her friend. His finances have been managed. When he went into the respite, he thought the government paid but he misunderstood that it was subsidised only and received a bill of \$1,000 and a letter to say that unless the bill was paid he would have to leave. He asked ST for help and they have arranged that his costs are paid and he gets \$80 a week to spend. He has been very well cared for by them.

Another participant, a woman, told of her friend's experience managing a will and how frustrated she was with the guidelines from State Trustees, and concluded *'But for me they have been absolutely fantastic.'*

There was agreement that most people in the area do not know about the services and support that State Trustees provide and that unlike banks, State Trustees are not biased. They suggested that information about State Trustees should be made available, perhaps along with other services, and distributed to peoples' homes.

Guardianship services were known to one woman. She said they *'are actually quite good, worthwhile if anything fails and it can be very protective if you have rampaging relatives after your goods'*.

84. Rural Financial Counselling Service is funded by the Commonwealth Department of Agriculture, Fisheries and Forestry, and the Victorian Government and provides financial advice free of charge.

8.1.6 Rural plans for the future

Members of the rural group were aware of the longevity risk⁸⁵ and the risks stemming from the digital divide. Some had put in place specific plans to manage death or disability, and others were searching for support to upgrade their skills to deal with the changing world of computers and the internet.

Rural discussion group members outlined their approach to the future. One man described how his plans for retirement nearly came unstuck because he lived longer than he expected:

I didn't think that I would've lived to 85 when I was 60. The doctor said "you have had it mate, get out of farming". So I got myself a little home and settled in. Retired and bought a house and did renovation – before you know where you are you do not have much left. It goes quick because there is always something comes up that you are not expecting. We sold to a smaller home and learnt to 'pull the horns in'. I have a nice little pension and I have a good life ahead of me. If I did not have the DVA support, the poor buggers there in the same boat, their money is down to zilch and they are relying entirely on the pension and that is hard.

Another man had put in place a transition strategy so his wife would not find herself with frozen bank accounts if he pre-deceased her. He created a joint-bank account and 'my wife has got complete control over X amount of money in her account – [you need to be] self-sufficient to carry it through if anything happens so she does not have to wait for probate.'

A rural woman who contributed to the Survey was equally explicit 'Others (daughter and friend) are the only ones with permission to operate my bank if I am sick in hospital. No computer involved. Bank staff know us all and the situation'.

People wanted access to training so they could use current technology and find out what services were available to them. They identified that the Shire was funding a programme at The Community Shed to teach about computers, including providing a list of available services for older people. Some of the participants had increased their skills at the library, and others travelled to nearby larger centres for training. They agreed that 'you are in a lot of trouble if you do not have access to computer – where can you go for support and help'?

Five out of the 14 rural respondents to the survey answered the free text question about what was needed for future financial security in case they cannot manage themselves. Three out of five said they that they anticipated needing help to take care of their financial affairs, pay bills and advice on investments. One male participant indicated he needs his children. One female participant indicated it is 'in hand already'.

Table 8: What do you need for your own future financial security in case you cannot manage yourself?

Age	Sex	What do you need for your own future financial security in case you cannot manage yourself? (for example: help to pay bills, advice on investments, someone to help take care of your affairs)
81	Male	Children
67	Female	In hand already
65	Female	Possibly help take care of my affairs
71	Male	Pay Bills
73	Female	Advice on investments

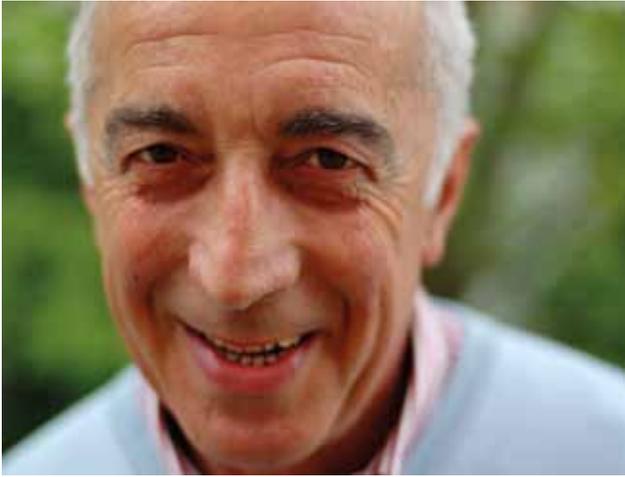
8.2 Greeks

There were two Greek discussion groups with 15 women and four men, and an average age of 81, with a range from 74 – 91. The two Greek groups appear to be living hand to mouth. They were concerned about daily survival and have to make constant trade-offs between basic costs of living. They made no mention of investments or assets apart from their homes. They had many tales of elder abuse and financial mismanagement and recognised that this is mostly from within families. Only some volunteered their children as their primary support, although when completing the survey two thirds said they had appointed a power of attorney and they all nominated their children to hold this power. They were suspicious and gloomy about prospects for help and support and were more likely than people from other groups to think that it is common for older people to be financially tricked. They were also the most likely group to take action to reduce the chance of this happening to them. They seemed resigned to living frugal lives and appear stoic rather than resilient. The major financial issues were surviving on the pension, hanging on to their resources, and avoiding being exploited. They were older and more likely to be widowed or a widower than the other groups and this may colour their perceptions and influence their experiences. No-one mentioned using computers, the internet or on-line banking services.

8.2.1 Greek understanding of the term 'elder abuse'

They identified elder abuse as when children push, manipulate, bully and scare their elderly parents. This may include put downs or shouting, verbal insults, beatings and being pushed around, and making the older person fearful. Other instances cited were when people hit older people or do not feed them properly, slapping, swearing and treating you like an animal, taking advantage of the older person, do not let them go out, 'and the sex'. One woman said she was forced to sell her home and live in an aged care facility and sometimes children take advantage of you. Some children also neglect their parents and 'don't look after their need's', husband and wife can abuse each other, and there is neglect in aged care hostels where people are not fed properly.

85. Longevity risk is where people live longer than they expected and run out of money to look after themselves or be looked after before they die <http://www.investopedia.com/articles/retirement/08/post-retirement-risks-outlive-assets.asp>



In the end they agreed that *'There are lots of good kids but there are others who abuse a lot too'*. A man agreed that abuse mostly came from family members *'your family members are the ones who abuse you, not someone in the street. It is your kids who manipulate you, threaten you, force you to give them your home and threaten to lock you in a nursing home if you don't obey them'*.

There were comments too that older people can be bossy, demanding, controlling and manipulative.

8.2.2 Greek stories of financial elder abuse

Although this is a study of financial elder abuse we have included below some of survival strategies outlined by Greek participants because of the insight it provides into the financial challenges they face, and their resourcefulness in managing these. People are unlikely to consider paying for financial services if they struggle to put food on the table. All of the participants had to cut corners and juggle their spending to get by on the pension, with one saying *'if they cut the pension then we are doomed, we all live in fear'*. They have multiple strategies for survival, including:

1. buying food at the end of market day
2. cooking one pot of lentils or beans and making it last 5 days
3. avoiding the expense of cooking and make do with yoghurt or bread
4. buying the cheapest cuts of meat, or food at its expiry date
5. paying bills on terms
6. putting aside money for bills and only buying food with what is left
7. staying at home except for Planned Activity groups or attending the community centre
8. saving for repairs or doing without
9. going without a phone, DVDs, movies, takeaway food
10. wearing old shoes and clothes
11. some said their children helped with money for bills

Participants said they hear about financial elder exploitation on the news all the time. They were able to identify and give examples of financial elder abuse, recognising that it mainly came from within the family *'you hear of so many horror stories'*. These stories included a cousin who lives with her granddaughter and only receives \$20 a week from her, neglect from children who take over, children taking control of the money and *'they only give you a cold plate of food to eat'*. They told of a widow whose children bullied her into selling her units and *'she is on the street now... her kids fell upon her and manipulated her'*. A woman added *'We hear of horrible things that happen to the elderly'* including that some children take their parents' money. One woman said that she lived in an aged care facility because *'I was forced to sell my home and go there'*. Another woman declared that *'many children of elderly people abuse them. They take their money supposedly to look and care after them but they have them locked in and deprive them of all basic needs. Like animals'*. A man responded *'worse than animals, I wish I was a dog, they live better than us'*.

A woman told the story of a man she knew being tricked and lied to. His children said *'dad we will put you in this home for two weeks so we can go on holidays'* and the man was there for 14 years until he died and no one visited him and the kids sold all his houses and property. *That's elder abuse isn't it?'*

Another story came from a woman who had heard about the son of an older woman who was blind. *'He forced her to use her house as collateral to pay off his own house. She has lost it and is left with nothing. The son did not beat her or anything but still this is abuse'*.

They agreed that this exploitation was most likely to come from the family, *'the kids and the people close to you'* although *'it also happens by professionals'*, and that it mostly happens to women. A woman noted that she was wary about exploitation and *'that is why I prefer to live alone, no-one on my head'*.

Some group members talked about strategies to minimize assets in order to qualify for the pension. This had to be done some years before eligibility for the pension, and it made the older person vulnerable to exploitation *'once you give them your house and it is in their name legally they can do whatever they like'* warned one woman, especially when sons and daughters-in-law are involved. *'They can leave you on the streets'*. A man countered that he signed his house over to his children 25 years ago because he trusts them and a woman noted that some older people give all their possessions to their children *'not out of love, but to control and manipulate them'* and so they can obtain the pension.

8.2.3 Greek vulnerability to financial elder abuse

Five of the members of the discussion group knew someone with dementia that made them vulnerable and in need of care and they agreed it is *'a bad disease'*. They feel vulnerable because of potential or actual illness, sudden events or being left to manage their affairs when they have no experience of that. One woman said *'My husband went to church and he died. Never came back! He used to be responsible for all the bills and now I am at risk because I do not know how to manage my finances. All my life he used to do that for us.'*

Vulnerability from illness was in the forefront of the minds of participants. One described how she went into hospital and was there for three months and *'my bills were running up, they were all overdue'*. Another said *'If you get a stroke and you are unable to talk or move and you are at the mercy of others then you are stuffed.'*

Several participants mentioned the risk posed by credit cards *'never use credit cards'*.

8.2.4 Greek engagement with family members to manage their affairs

All the Greek participants have children. They all had wills and two thirds had appointed an enduring power of attorney, all the appointments were of their children.

Several members of the Discussion groups spoke about the help they receive from their children in making their pensions stretch to pay the bills, and in doing the actual work of financial management. One woman is blind, has depression and is living on her own with the help of her children. She said *'My children help me with my affairs such as paying my bills. I have depression but I manage to survive even though I live alone. I refuse to give up'*. Another woman also needs the help of her children to survive, they pay some bills and buy her food. They were challenged by other women for depending on children. They maintained that *'I don't expect any help from my kids', 'I try and help them, not the other way around'* and *'we must make do on our own'*.

Five of the participants said they were confident they could rely on their children to help if they need it as they grow older. Some appointed them powers of attorney and have them looking after their affairs. Others said that children can still mismanage affairs *'and you won't be able to do anything about it'*.

They were aware that memory loss may occur and nine of them said they would rely on their children to help out if this occurs. One had a daughter who told her *'if you start forgetting mum, you need to tell me so I can look out for you'*. Three participants raised queries about what happens if your children live interstate or you are not in good relationship with them, and several others noted that children have their own problems *'and won't look after us'*. There was concern about where they could turn to for support if they could not afford a retirement village or hostel *'if I deteriorate and am unable to pay my bills'*.

8.2.5 Greek use of professionals to reduce the risk of financial elder abuse

The Greek group had little knowledge of services provided by professionals to help them with money management. Some members accessed support services to help them live at home. These included respite care for husbands, council home help services, and community based Planned Activity Groups. The Australian Greek Welfare Society (AGWS) was mentioned as a source of help by two members, for emergency relief or food vouchers⁸⁶. Interest free loans for pensioners from the Brotherhood of St Lawrence was also mentioned, as was Centrelink.

One participant suggested that financial planners or counsellors would be able to assist, and that the AGWS has a programme to access financial advice. This was the only mention of financial professionals among the Greek groups.

Several members suggested their doctor, chemist, priest or social workers would be a source of advice if help were needed, although others thought this was unlikely. One woman appealed to a higher power:

Woman 1: *'God will provide'*

Woman 2: *'Can't wait for God. You need to do something yourself.'*

Man: *'There is no god.'*

8.2.6 Greek plans for the future.

There is a culture conflict between the generations. The older generation has been through many difficult times and they are tough and *'used to hardship'*. They endured world wars, the depression, civil war, recessions and migration. They are worried that their children know nothing of this and will find it harder to manage. Nevertheless six members propose to rely on their children if they need help to manage their affairs in the future. One nominated *'a relative, or someone close to you'* if you do not have children. The local council and Centrelink were suggested as places to seek support. No-one mentioned professional financial service providers, or other professionals such as accountants.

One woman was clear that going into a retirement village was the best way to manage in the future. That dealt with the worry of forgetting to pay bills, and she would know that everything is covered.

8.3 Italians

There were two groups of Italians who took part in discussions. There were 16 members with an average age of 74. There were 10 women and six men, including two married couples. All had a will and three had assigned Enduring Power of Attorney to their children. The others planned to appoint their children, and one had appointed two children. *'If people do not have children they would have to use a trustee company'*. On the whole they seemed confident they knew what was going on, were being well served by local government support, and their children were providing the oversight and help they needed. This made them feel content about relying on their children as they grew older, even though they knew about instances of financial elder abuse.

8.3.1 Italian understanding of the term 'elder abuse'

The Italian groups knew of stories of elder abuse although they felt it did not apply to them. They suggested *'a son might get drunk and abuse you'* and they knew of a woman who shot her husband after years of abuse. The only other example given was of a man addicted to gambling who shot his wife and mother-in-law. The prevailing view was that they hear about it on TV and *'we know what it means but it is not a problem for us. It happen, but not to us'*. However they understand that these things happen every day and they worry about it, *'when we are trusting, someone can stab you in the back or take advantage'*.

8.3.2 Italian stories of financial elder abuse

The members of the Italian group were also aware of stories of financial elder abuse *'we have heard a lot of things that are not right'* and *'we all worry about that sort of thing', 'it can happen to anybody'*. They have learnt how to get by on a small income, some put their pension straight into the bank and pay the bills first before *'having a good time'*. Some use direct debit from the bank account to pay bills, particularly one man who used to pay with cash and was robbed at home. Now he relies on a credit card. Others who use credit cards are careful to always pay on time or have the account in credit so they avoid paying interest, *'we watch our corner, we know what we are doing'*. They contrasted their skills at managing money with that of the younger generation, saying *'they don't know how to control money but at our age, we want to stay a step ahead, save money and never be in a position where we cannot pay the bills'*. They were concerned to maintain control over their money and said about their children *'we don't just give the money to them, we keep control, their wife or husband might be a crook'*.

86. Note, the discussion group was conducted by the Australian Greek Welfare Society.

They have heard about people who gamble and spend their pension before they get it. A story was told of a friend where the supportive actions of the father rebounded on the mother. *'The father gave guarantee for the son to take a loan and the son went bankrupt, the father died, and the mother had to sell the house [to repay the loan]. She took her son to court and she lost the house. She had to pay \$75,000 for the legal fees, and she lost everything. The daughter saved her, bought a house for her but in the daughter's name. She wonders can she trust the daughter because it is not her [the mother's] house anymore.'*

The common response was that their children were working, had their own houses, and could be relied upon to take care of them and not take their money *'they tell us to keep it for ourselves'*.

8.3.3 Italian vulnerability to financial elder abuse

The Italian group nominated old age as the main vulnerability to financial elder abuse. They worried about how to control their affairs and protect their money as they grow older *'if you are old and do not know what you are saying'*. Dementia and illness were the great fears and they were anxious to not be put in a nursing home, or have their home sold to pay for nursing home care. They were aware of the need to discuss their affairs with their family and find someone who was willing to take on the task of managing their affairs. There was also concern that money stay within the blood line rather than go to marriage partners. Several stories were told of marriage breakdowns where a gift given to a son or daughter ended up with the daughter or son-in-law. The suggested solution was to not give money or assets as a gift but as a loan and to ensure the loan was documented and repayable.

The death of a spouse was also identified as a vulnerability. One woman had a cousin whose husband died and although she was young she lost interest in managing her affairs and gave her sons an EPA and asked them to manage everything, *'she was grieving and did not want to take any responsibility'*. Some time later she was wondering whether that was the right thing to do.

8.3.4 Italian engagement with family members to manage their affairs

'There is a man across the road from me with dementia and the family looks after him like a baby. Take him for walks, take him to church. Very good.'

All the Italian discussion group members plan to rely on their children for help with managing their affairs if that is needed as they grow older. One woman was confident that *'my daughter and son-in-law will take care of everything'*, and another said that *'if I am not able to do it my daughters-in-law have proved themselves'*, another said *'I have a daughter who will decide'*, while another woman said *'my youngest son does everything for me'*. One of the men agreed, saying *'I have only one son and I have to trust him to help if I need it'*. These confident statements that their children could be relied on were supported with stories about how their children were already doing this, and with details about the arrangements in place. One woman had three sons, she had appointed two as joint attorneys, and the other one could access her bank account, thus ensuring different roles and setting up the probability of oversight among her sons.

Others said *'I will go to my two boys'* and *'my kids will help me, they help me for the 23 years since my husband die'*. The response by the Italian group was summed up with the statement *'we trust our family, we trust our life to them'*. An example of a management strategy was provided by a woman who has put money into an account in the name of each of her sons, with all to sign. If she needs money they go and get it for her and they all have to agree.

One of the men said his strategy was to give his children enduring power of attorney, give them his house and rely on them to take care of him. He is worried about *'the government stepping in, they take your house and everything and put you in a nursing home'*.

There was some awareness that even with an EPA children could take the money *'if they are bad'* although this did not override the dominant trust in their children, *'we hope our children will look after our interests'*. One woman was resistant to the idea of putting things in writing, saying *'if you have kids you do not need documents. I have two daughters and I do not need to think about anything else'*.

8.3.5 Italian use of professionals to reduce the risk of financial elder abuse

One couple were happy with the advice they received from a financial advisor *'we have been with our financial advisor for 40 years and he is pretty good'*, while others said that Centrelink has a phone line they can call, with interpreters, and they will put you through to financial advice. They thought they had to trust people for some things but it was advisable to spread their assets and not have *'your money in one basket'*. One woman has the phone number for Seniors' Rights Victoria at home, another acted on the advice of her solicitor to appoint two of her sons as joint attorneys, saying *'one person for power of attorney is not enough to protect against bad behaviour'*.

The women all relied on their family while two of the men had appointed substitute decision-makers, either a lawyer or an external executor for their family trust, and strongly advised consulting a lawyer. The women responded to that suggestion by saying *'we all rely on our children'*. The appointment of an EPA was strongly advised by the lawyer who discusses this on Italian radio and most of them had heard him speak.

8.3.6 Italian plans for the future

They planned to rely on their children to take care of them in the future, *'my daughter and son-in-law will take care of everything'* backed up with local government services. They were aware of and used support from local government, including being taken to pay bills when they could no longer drive, and for help with housework. They were very impressed with this local government support. *'They are wonderful people and I could not ask for better help or people'*.

One man had put in place a plan with the advice of his solicitor. He had created a family trust and made his children trustees and said *'I am part of the estate so they have to take care of me if they want the money'*. A woman planned to sell her home and go to the best nursing home she could afford if that became necessary. She was confident she *'can trust my sons to sell my house or think for themselves how to take care of me'*.

8.4 Vietnamese

There were two discussion groups with older Vietnamese speaking people. They ranged in age from 65 to 82, with 12 women and 7 men, the average age was 71. All but one participant did not know about Enduring Powers of Attorney or other community based support for older people. They were able to recount many stories of financial elder abuse of the affairs of older people, although this did not alter their belief that their own families would be reliable and trustworthy. The agreed model appeared to be to appoint one person, usually a son, to manage financial affairs if they become unable to do so.

8.4.1 Vietnamese understanding of the term 'elder abuse'

There were no comments relating to general elder abuse and most had not heard about it although some had heard rumours and they acknowledged that abuse did exist. It was managed within the family. All comments about abuse related to financial mismanagement.

8.4.2 Vietnamese stories of financial elder abuse

Most Vietnamese families do not have much money according to a Vietnamese informant involved in this research. The members of this Discussion group rely on the pension payment and said they can manage if they do not drink, smoke or gamble *'older Vietnamese people are managing money very well'*. Buying food from the market was a cost-saving strategy used by these Vietnamese people. One man described how he trades baby sitting for money with one of his children, and gives some money to *'one of his best children'*. A woman told how her 93 year old mother lives with her as part of the extended family and the income is shared within the family. A man identified his neighbour who lives with his sister and brother-in-law. They keep his bankbook and he asks his sister to manage his money because *'he doesn't trust his brother-in-law'*.

There was a sense of privacy about money and reluctance to discuss problems even within the family. Some do not trust their children because *'children may spend their money and their friends may ask to borrow money and they will lose it'*. There are also many situations where the parents do have money and one of their children persuades them to give it to them, *'sons promised their parents they will pay it back but they do not pay it back'*. A 73 year old man described how this can lead to breakdown in family relationships, with the parents verbally abusing their children if they take their money, so the children leave the house and they lose contact with them.

Two stories were told of women with mental illness who lent money to friends and it was not returned. The consequence for one woman was that *'she does not want to put it in the bank, she checks her money all the time'*. A man with dementia was no longer able to care for his money and people come and asked him for his money. His family wanted an attorney appointed but he no longer has the capacity to appoint someone. Another woman was known to have lost her money through gambling and was then unable to care for her sick mother.

One way Vietnamese people accumulate capital to buy a home or start a business or purchase big items is to take part in a Hui⁸⁷. This is similar to a co-operative, where people pool their money and then take it in turns to access the pool. A man who wanted

to help his disabled child put money into a Hui but the member who received the money wasted it and could not pay it back *'so all Hui members have lost money'*. A woman identified that some members abuse the system and take the money and run away, tricking people. This made it difficult for them to know whom to trust.

A woman recounted a story she knew of a daughter who did not want to look after her mother but did it because her mother had money. She asked her mother to move in with her so she could claim the carer's benefit. Another woman told of a friend living with her son. He did not charge rent or board, but managed her money and her bank account. He gave her only half her pension, pretending that is all there is. She was scared of her daughter-in-law *'so she keeps quiet about it'*.

One man had read about financial elder abuse in The Senior, a story about older people authorising someone to manage their money for them and it was mismanaged and neither the family nor State Trustees could do anything about it. Another man agreed there were a lot of stories in the media where trusted people trick older people into providing access to their bank account and into signing forms without the older person knowing the forms authorise them to take money.

Two examples were given of children taking their parent's house, including one where both the parents and their child contributed money to buy the house and the parents were expected to live in the garage.

8.4.3 Vietnamese vulnerability to financial elder abuse

Vulnerability for the whole family was identified to stem from difficulties experienced by any family member *'mismanagement affects the whole family if he is the head of the family'* suggesting that the family responds as a unit to life events, rather than as individuals. Participants said it was important to know that the person to be appointed to manage the money is not misusing drugs or involved in gambling and that they understand that money is for the necessities of life; food and paying bills come first. Good financial management involved planning ahead, although this was difficult to stick to if there was sickness, a wedding or a funeral. Discussion group members said that most older Vietnamese are on pensions and can live on that if they know how to manage money, although they have little left to lend and will support the family before supporting friends.

8.4.4 Vietnamese engagement with family members to manage their affairs

All the Vietnamese participants had extended family whom they will rely on for help if they need it *'everything will be managed within the family'*. They agreed that most older members of their community would appoint just one of their children or another family member to manage their money if they became unable to do so, rather than all or some of them. One of the participants said she had memory loss after surgery and she authorised one of her sons to manage her money, including her bank account.

One 79 year old woman described herself as *'very clear minded and healthy'*. She has sufficient savings after many years of hard work. Her husband died 15 years ago and her children have been helping her if she has any difficulties. She said *'I know I will be looked after so I do not have any worries'*.

87. "A 'Hui' is a type of informal club in which the members of the club, usually from Vietnamese families, contribute money to the club on a regular basis. The money is lent to other members of the club to assist them when those other members have been unable to obtain financial help from banks or official lending institutions." Anthony Albanese, Federal Member for Grayndler, speech to Parliament 12 June 2001 at <http://www.anthonyalbanese.com.au/file.php?file=/news/GUKOUYUSSEGRFAPGAHYKXDL/index.html>

8.4.5 Vietnamese use of professionals to reduce the risk of financial elder abuse

Discussion group members identified Centrelink and banks as places they could go to borrow money in an emergency, and some people can draw on superannuation. Others have credit cards and can use that because borrowing from friends is very difficult because they are managing on pensions too. Only one person, a 70 year old woman, suggested consulting a lawyer. Another woman said that a nursing home would look after them if necessary and their children would manage the money. On the whole they knew little about available support services to help with financial management and did not identify having enduring powers of attorney or wills. Only five out of 25 Survey respondents said they had a will, eight out of 26 said they had heard of power of attorney, and five out of 26 said they had appointed an Enduring Power of Attorney.

8.4.6 Vietnamese plans for the future

The older Vietnamese people who took part in this study were aware of the possibility of reduction in memory competence with ageing *'memory is fine now but who knows when I might lose my memory'*. Each plan to authorise one of the children, and one only, to manage their money, and one woman has already done so.

An 82 year old man said he was managing his money using his computer and the internet. He would ask one of his sons to help if he thought he needed it. He was the only Vietnamese person to say he used the internet. A woman identified that people without children would need to go to a nursing home and the nursing home would take over all the financial management. She wondered whether State Trustees⁸⁸ could help.

They will rely on children, other family members, and there was some mention of State Trustees. Family would come first. They were not able to identify other sources of support.

Table 9: Similarities and differences between groups

Variable	English	Rural	Greek	Italian	Vietnamese
Provided examples of elder abuse	✓	✓	✓	✓	X
Provided examples of financial mismanagement	✓	✓	✓	✓	✓
Know mismanagement committed within families	✓	✓	✓	✓	✓
Have wills and EPA	✓	✓	✓	✓	X
Concerned about credit cards	X	✓	✓	X	X
Use Internet	X	X	✓	✓	X
Different values from younger generation	✓	✓	✓	✓	✓
Rely on Age Pension	X	X	✓	X	✓
Vulnerability from dementia, illness, death	✓	✓	✓	✓	X
Rely on children	✓ & X	X	✓ & X	✓	✓
Use professionals	✓	✓	X	✓	X
Confident in family, no other plans for the future	X	X	X	✓	✓
Plan for the future	✓	✓	X	X	X
Want training to access resources	✓	✓	X	X	X
	Confident, with help	Self reliant	Used to hardship	Confident in their kids	Stays within the family

88. Members of Discussion groups were aware that the research was funded by State Trustees.

8.5 Similarities across groups

A comparison of the different groups demonstrates how important it is to take cultural values and ethnic experiences into account when considering financial management and mismanagement. The Greek groups were comprised of mainly older women. They had the highest mean age (81) and the highest proportion of women. This was reflected in their responses to the discussions.

All groups knew about financial elder abuse and could identify what it was and relate accounts they had heard about. All agreed that their vulnerability to abuse would arise if they had dementia, serious illness or the death of a spouse.

There was general agreement that it was difficult to know who to trust, yet ultimately they had to trust someone to help them manage their affairs. There was also agreement that their values differed from those of the younger generations. They were used to hardship, hard work and saving for what they wanted and felt that younger people wanted and expected more with less effort. There was limited experience in working with professionals, particularly among the non-English speakers.

There was a high level of use of wills and Enduring Powers of Attorney to provide a structure for the transfer of authority and assets between the generations. The exception to this was among the Vietnamese.

Rural, Greek and Vietnamese participants have known hardship and are resilient. They felt their values of frugality and 'making do' were not reflected in the younger generations.

Neither Rural nor Greek participants placed a lot of emphasis on family members taking care of them in the discussions, although they nominated children to hold their powers of attorney.

Both Rural and Greek groups were wary of credit cards. Greek, Vietnamese and Italian groups have no or little experience with the Internet and gave no examples of using it to manage their financial affairs. The Rural and English speaking groups knew about and some used computers and on-line services. The Greek, Vietnamese and Italian groups did not mention the digital age.

The Rural group said they will access support services if they know about them, Greeks did not mention professional services and Italians and Vietnamese had little to say about them either.

All groups will rely on their family for financial management and practical support as they age.

The main similarities with the English speakers in the *Staying safe with money* report relate to the high percentage who have prepared wills and EPAs, awareness of financial mismanagement within families, dependency on family for support as they age, awareness of the risks inherent in new services and banking technology, little use of professionals, and vulnerability to abuse arising from diminished capacity or death of a spouse. All groups, including English speakers, intend to rely on family and friends to increase their money management skills rather than more formal access to training.



8.6 Differences between groups

The Italians were more likely than the other groups to know of examples of abuse, and the Vietnamese and Rural groups were the least likely to know of examples. The Greeks were the most likely to believe abuse was common, and the Italians and Vietnamese the least likely.

The Rural and Vietnamese groups gave no hint of arranging their affairs so that they appeared to have fewer assets and income than they actually had in order to access the Age Pension. The Italians had just one example of giving the family home to the children so the government would not take it⁸⁹, while the Greek group appeared to use these strategies commonly.

Vietnamese knew little about support services, the Rural group could identify a range of services for financial support and the Greeks accessed local government and ethno-specific services to support them living at home.

The Italians and Vietnamese were more sanguine than the Greeks about their family behaving badly and put all their faith in them. The whole Vietnamese family is affected if something goes wrong, not just the individual to whom it occurs.

CALD groups had a strong expectation that they would be supported to live in their homes or if unable to stay there, they would be taken in by their children's family. Rural people more readily planned to manage their old age independently and with preparedness to use professionals, support services and institutional rather than familial care.

Nearly half the English speakers and the Rural group intend to use financial advisors to increase their money management skills, in contrast to the fewer than one quarter of non-English speaking groups.

The Rural group knew about and some used computers and on-line services. The Greek, Vietnamese and Italian groups did not appear engaged with the digital age and on-line services.

89. It was a commonly expressed fear that the 'government' would take an older person's home to fund their support. This is likely to refer to the cost of purchasing supported accommodation.



9. Discussion

The first part of this study involved the completion of a survey by a sample of Victorian older people whose first language was either Italian, Greek or Vietnamese, and by English speaking older people (aged 65 and older) living in rural Victoria. The survey was essentially the same as that used in our previous study *Staying safe with money* that included English speaking older people living in Melbourne.

The study reported here explored how CALD and rural older people were currently managing their money, their awareness of help and support services, their future financial management plans and their awareness of financial elder abuse. We also compared how the current practices and plans for the future of the rural and CALD groups compared to those of English speaking older people and whether they were likely to rely on family members or turn to professionals for help with managing their money. Such a comparison is important to determine how best to support all Victorians manage their money, both English and non-English speaking, rural and metropolitan.

The findings for this study use qualitative data from the Discussion groups and results from the small number of people surveyed (n=76). Sub-group analysis of findings from the Survey has been restricted to language group and gender differences. Income level and age sub-group analysis undertaken in the English speakers study was not attempted. There was a big difference in the sex ratio of participants in both studies. The current study had more women than men in both the Discussion groups and among Survey respondents, while the English speaking study had a better gender balance among Discussion group participants and a majority of men in the Survey.

Interpretation of the Survey data requires considerable caution as the number of respondents from each non-English speaking group was small, as was the Rural group. The results presented for each group may not be representative of real differences that exist between these groups in society, but rather only of differences between the participants reported on in this study. What we can suggest is that relatively larger and statistically significant differences between groups, as opposed to smaller and non-significant differences, are more likely to represent real group differences that exist in the larger community. However, follow-up investigation using a larger more representative sample from each group is required to confirm this.

Overall, the survey revealed that nearly all the CALD participants in this study, as well as English speaking Rural participants and English speaking urban participants from the previous study had appointed one or more of their children as their financial EPA if they had one. Other family, such as a spouse, were the next most likely to be appointed. Similarly, family were most frequently relied on to assist with current day to day financial management tasks such as paperwork. The next most common sources of assistance across all groups were banks and accountants.

The most frequently nominated strategy to improve their skills and knowledge in managing their financial affairs was to talk to family, followed by talking to friends. Future support with finances was most commonly expected to come from family members, particularly children. The majority of all participants across all groups believed that their family already agreed on how their finances should be managed.

Gender did not play a significant role in determining how participants responded to the survey questions across groups in this study, although it did in the larger English speaking study. This is likely to be a result of smaller numbers making it unsafe to rely on sub-group analysis.

9.1 Rural

Tilse et al⁹⁰ identified that limited referral networks and dense social networks influence the experience and reporting of abuse of the assets of older rural people. This is compounded for that section of the rural population involved in multi-generation family farming, where the business and living space are co-located, and frequently labour on the farm by the younger generation is given in the expectation of inheritance of the property. The lumpy nature of farm assets – land and infrastructure – make them difficult to divide between family members and this can lead to distress and conflict.

Wendt⁹¹ studied family violence in a rural community in South Australia and found that protecting the family name, maintaining privacy and status, and retaining the integrity of the farming enterprises were reasons that women did not report family violence or attempt to leave. These drivers are likely to apply to reporting of elder abuse also.

In general, the English speaking Rural group in our study answered questions more akin to the metropolitan English speaking group in the previous study than non-English speaking participants. However, some differences between rural participants and metropolitan participants were found. For example, fewer rural people had chosen their spouse to be their EPA and rural participants were much less likely to think they could recognise an older person was being financially tricked or abused. They described themselves as less dependent on their children, although they were similar to all other groups in their handing of powers of attorney to their children. Rural Discussion group members presented themselves as more autonomous and resilient than other groups, and likely to employ trusted rural financial advisors.

9.2 Non-English speaking

There is little published research into the experience of abuse of older people from culturally and linguistically diverse populations. The study by the Office of the Public Advocate in WA⁹² found that poor English skills, dependency on family, stigma and shame contributed to risk. This was compounded by differing expectations between the generations about care and responsibility for older parents. Non-English speaking populations are less likely to be aware of support services. Widows are harshly treated in some cultures, particularly in Africa and South Asia, where widows may be burnt, abandoned, lose their property, evicted and subject to 'cleansing rituals' which involve sexual violence and humiliation. These traditions confuse understanding of what is financial mismanagement of the assets of older people in Australia because taking money and property from a widow may be considered normal in some cultural populations.

The *Planning Ahead*⁹³ study identified that in the three CALD communities they studied (Arabic, Italian and Croatian) older people entrusted their care as they aged to their children, and that on the whole the children took up the task. These symmetrical expectations did not require formalising through Enduring Powers of Attorney. Sometimes the oldest child was expected, and themselves expected to have primary responsibility for providing

care to their parents 'caring for an older person was seen as a family responsibility' (section 4.3.1). The shared expectation that family members would provide the care was so strong that there was no need to talk about it within the family. The Vietnamese, and to a lesser extent Italians, in our study had similar responses.

The 'non-talk' identified above was exacerbated in relation to money, which was considered a sensitive topic, particularly wills. In the NSW study children of non-English speaking parents felt unwilling to ask about wills due to possible perceptions that they were after their parent's money. In our study this applied to Vietnamese participants, who were the least likely to have a will. The NSW Italian participants demonstrated some concern about the burden of care on their children, although each of the three groups were so confident in their expectations that their family would do the right thing that formal 'planning ahead' processes were not seen to have much relevance (section 4.3.2)⁹⁴.

The NSW study found that language and literacy difficulties got in the way of accessing information, especially about legal concepts which may have no equivalent in their culture. Making formal plans about how to manage as they age was considered disrespectful to the children, who should be able to be trusted to take care of their parents. There was some evidence of this in our study, particularly among the Italian and Vietnamese groups.

In the study reported here, *Diversity and financial elder abuse in Victoria*, there were many questions where the non-English speaking groups answered differently from the English speaking participants in the previous *Staying safe with money* study. Compared to English speakers, the non-English speakers in this study were:

- less likely to have a financial EPA
- less likely to have appointed a spouse or professional as their EPA
- less likely to rely on their spouse to provide financial management support in the future
- less likely to seek out financial support from professionals
- less likely to be receiving support with complex financial tasks, such as managing investments
- more likely to be receiving assistance with basic financial management tasks, such as paperwork, bill paying and banking
- more likely to seek financial support or advice from Centrelink
- more likely to attend workshops at community based clubs to increase skills and confidence with financial management tasks
- less likely to think they could recognise when someone was being abused

The results of our study highlight the fact that there are both similarities and differences between how different cultural and regional groups in Victoria currently manage their financial affairs, who they will rely on to help them in the future, and which community services they are likely to rely on for support.

90. Tilse C, Rosenman L, Peut J, Ryan J, Wilson J & Setterland D (2006) 'Managing older people's assets: Does rurality make a difference?' Rural Society, vol. 16, no. 2, pp 168-186

91. Wendt, S. (2009). "Constructions of Local Culture and Impacts on Domestic Violence in an Australian Rural Community." Journal of Rural Studies 25(2): 175-184.

92. Office for the Public Advocate, WA. (2006). Care and respect: *Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

93. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

94. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC). P.35.

The Greek participants were suspicious of family norms that may encourage their children to feel entitled to their assets, exacerbated by a practice of gifting their home and other assets to their children in order to qualify for the Age Pension, which makes them vulnerable to asset stripping and puts pressure on the children to provide care in return. The Italians were dependent on their children in the event they become incapacitated, although sturdily independent while able to remain so, and prepared to consider external assistance if required.

In contrast the Vietnamese group was closer to the Collective end of the Individual/Collective scale established by Hofstede, and described themselves as embedded in their families and unquestioningly dependent on family to take care of them as they age. Our informants said that family assets were more often shared within the Vietnamese family, and misbehaviour of one family member reverberates across the whole family. Parents provide financial support to their sons and expect the eldest son to take responsibility for continuing the family name and honouring their ancestors, while the daughters are expected to take the widow or widower parent into their home when the spouse dies.

In terms of the differences between groups, we found that the Vietnamese speakers responded to some questions differently from all other groups surveyed. For example, unlike other groups most of Vietnamese respondents had not heard of the concept of Enduring Power Attorney, had not appointed an EPA, and had not written a will. The current study did not explore why Vietnamese speakers did not have a will, although one informant said that the passing of money between generations was so clearly defined that documents were not needed. Some CALD older people in previous research reported they had insufficient assets to warrant writing a will⁹⁵.

It is likely many Vietnamese older people came to Australia as refugees and have few assets and little wealth and at the same time have strong community norms concerning asset transfer that mean distribution of assets on the death of parents has an assumed course, usually either equally to all children, or preferentially to sons or the most needy child. There is no equivalent in Vietnam of social welfare or the Age Pension, as a result family financial management strategies have been developed in the absence of an expectation that the State will support older people if they cannot support themselves. This puts sole responsibility for the welfare of older people with themselves and their children.

Vietnamese people in the current study were less likely to seek financial assistance from Centrelink than the Greek and Italian speakers, and they were far less likely than other groups to think financial elder abuse was a common problem in society or to know of examples of such abuse, despite two of them saying they thought it might be happening to them.

Greek speakers were the most likely to know of examples of elder abuse and the most likely to have both a financial and a medical EPA. In contrast to the other non-English speaking groups, a far greater number of Greeks reported that they planned to take further action to protect their finances in the future, even though they were already most likely to have appointed an EPA. Greek speakers were more likely than any other group to nominate 'contacting a Cultural/Migrant Centre' as a strategy to improve their skill and confidence with money management.

This may reflect a real difference or be an artefact of the recruitment process, which relied on participants being contacted through the Australian Greek Welfare Association.

There is little previous research about how CALD older people manage financial tasks and who they plan to turn to for assistance in the future. Accessing non-English speaking communities and communicating about financial matters is recognised as a particularly difficult research challenge and few have achieved it⁹⁶. The *Diversity and financial elder abuse in Victoria* is one of the few studies that has explored this topic in detail.

One that is comparable is the study by the Cultural and Indigenous Research Centre Australia (CIRCA), titled *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*⁹⁷. It found that many of the CALD older people in their study had not heard of Enduring Power of Attorney. In contrast, the majority of Italian and Greek older people in our study said they knew what an EPA was and appeared confident about their utility. This contrasts with other findings that suggest that although many people have heard of EPA their understanding is poor⁹⁸. In the current study, only two people were unsure whether they had or had not appointed an EPA. Nearly all participants apart from the Vietnamese had written wills, consistent with the findings of the large study of predominantly Anglo-Celts by Olsberg and Winters⁹⁹.

Although the majority of Italian participants had heard of EPA, only half had appointed one. The majority of this group reported they did not plan to take further action to protect their finances from mismanagement, suggesting many were unlikely to appoint an EPA if they did not have one already. This is in contrast to the English speakers in the previous study, where nearly 80% of people over 75 years said they already had appointed an EPA. This difference could be interpreted as cultural, however, D'Aurizio¹⁰⁰ found that most of the small number of Western Australians in her study over 70 years of age had not appointed an EPA, were not personally concerned about abuse and thought they could trust their family members. Greater awareness and promotion of EPA amongst older people in the last few years might explain some of the difference in behaviour and attitudes, or alternatively real differences may exist between older people in these different cities.

Our study has demonstrated that the non-English speaking Victorians in this study were more likely than English speakers to be relying on their adult children to support them with basic financial management tasks like paperwork, banking and bill paying. This is likely due to their poorer English skills, with many relying on their children to interpret for them and help them negotiate public life. This is particularly so for women, many of whom worked in the home and were not required to learn English in order to survive.

95. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

96. Olsberg D and Winters M (2005) Ageing in place: intergenerational and intrafamilial housing transfers and shifts in later life Australian Housing and Urban Research Institute Report No. 88.

97. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

98. Setterlund, D., C., & Wilson, J. (2002). "Older people and substitute decision making legislation: limits to informed choice." *Australasian Journal on Ageing* 21(3): 128-133.

99. Olsberg D and Winters M (2005) Ageing in place: intergenerational and intrafamilial housing transfers and shifts in later life Australian Housing and Urban Research Institute Report No. 88.

100. D'Aurizio, T. (2007). *Research into Community Attitudes to Elder Abuse in Western Australia*. Catalyse. Department for Communities, Government of Western Australia. P21.



Migrant reliance on children could also be due to other factors such as difficulty accessing and understanding online and telephone banking facilities, voice-recognition software, direct debit and automatic teller machines. While non-English speakers plan to continue relying on their children with such tasks into the future, a greater number of English speakers nominated their spouse as a likely source of future support. Non-English speakers may not be in a position to rely on their spouse if their spouse also lacks proficiency in English. This finding is likely to be affected by the higher number of widowed women in the non-English speaking group.

The fact that non-English speaking people are more reliant on their children for more basic day to day financial tasks suggests that their children are more heavily involved in their financial management from an earlier point in time. There might be a normal and gradual process of children taking over more and more responsibility for managing their non-English speaking parent's finances, eventually including making financial decisions. Carers of CALD older people commonly experience carer burnout¹⁰¹. In contrast, it seems that English speaking older people manage all but the most complex financial tasks relatively independently for as long as they can and plan to rely on their children or spouse to assist them in the future only when they are unable to manage the task themselves.

The fact that non-English speakers have others assisting with their finances from a much earlier age may put them at higher risk of financial mismanagement than those who are overseeing their own finances for longer. It may also result in an implicit merging of family finances as children manage both their own and their parent's financial transactions over a long period of time because the parents' lack of competency stems from language and cultural uncertainty rather than cognitive or physical decline with age-related illness. This is consistent with the findings from D'Aurizio that people

born in non-English speaking countries in their study were more than twice as likely as people born in Australia to be carers of a person aged 60 or older¹⁰².

Alternatively, where children have been helping their non-English speaking parents manage their affairs for many years a trustworthy dynamic may have been established that is resilient enough to manage the transition to dependency due to illnesses more common with age, such as dementia, sight and hearing impairment and memory loss.

Half of CALD older people reported they had sought assistance from an accountant. It is possible that CALD older people turn to the support of accountants as they may have used them in the past for assistance with tasks such as submitting tax returns. A third of CALD older people reported they might consider speaking to a lawyer in the future, a similar number to English speaking people. Previous research¹⁰³ found that although many CALD older people are happy to rely on their children for assistance with translating and clarifying information regarding day to day financial matters, some tasks such as creating a will are seen as the private business of an individual and assistance is often deferred to a bilingual lawyer for confidentiality reasons.

Our research, along with limited previous research, suggests that people from some non-English speaking backgrounds hold culturally-bound values that specify which family members should be responsible for financial decision making and how financial resources should be managed, or that these decisions are made by the whole family as a collaborative unit. For example, in the Planning

101. Ethnic Communities' Council of Victoria. (2009a). Policy Discussion Paper – Reclaiming Respect and Dignity: Elder Abuse Prevention in Ethnic Communities. Statewide Resources Centre, Carlton.

102. D'Aurizio, T. (2007). Research into Community Attitudes to Elder Abuse in Western Australia. Catalyse. Department for Communities, Government of Western Australia. P21.

103. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

Ahead study by CIRCA¹⁰⁴ involving migrant families in NSW, they reported, “Older [migrant] people entrust their personal, financial and lifestyle care to their children and as such did not feel a need to officialise their future wishes and plans through initiatives like Enduring Power of Attorney. In many cases, one of the adult children was taking the lead role in relation to decisions...”. This was consistent with our findings among the Vietnamese and Italian participants.

Previous consultation with ethnic welfare and community service agencies has indicated that the concept of elder abuse is not well understood in the ethnic community¹⁰⁵. However, research in Western Australia found that “most” CALD older people had heard of cases of financial elder abuse¹⁰⁶. This was not the case in the current study with a majority of Vietnamese and Italian speakers and half the Greeks reporting they did not know of a case of abuse. In our previous study, only a quarter of English speakers were aware of a case of abuse. Despite many not being aware of a specific case, approximately two thirds of all participants in the current study thought their ability to recognise a case of elder abuse was either high or medium. Eighty percent of English speaking respondents in the previous study rated their ability to recognise abuse as being high or very high, even though it was not considered to be common. In addition, all of the Discussion groups were able to recount details of abusive situations they knew about, and indicated that they were aware of abuse being located within families, and were concerned about it.

It appears there are two separate questions rolled into one concept about understanding elder abuse. The first is ability to recognise it, and the second is awareness of examples. Our research is consistent with other studies with contradictory findings between these two concepts. All the groups in our studies knew about financial elder abuse, with the Vietnamese the least able to rate as high their ability to recognise it, and the most likely to say it occurred only ‘occasionally’. Only a small number from any ethnic group knew of examples of financial elder abuse.

In English speaking countries, autonomy and the right to choose one’s own substitute decision maker are valued and this provides a greater opportunity for financial professionals to take on roles held solely by family members in other cultures. Roles within families are fluid and this could potentially result in conflict when greater responsibility is given to one family member over another. Support from professionals may be sought by some to avoid internal family conflict whereas in more family-focussed, less individualistic cultures such support may aggravate family conflict because of implications of lack of trust. A degree of the difference between the English speakers and non-English speakers in the current study could be understood in terms of Hofstede’s¹⁰⁷ cultural factor of Individualism/Collectivism, or the degree to which people consider themselves as an autonomous individual as opposed to being part of a highly integrated family unit.

Hofstede also writes that cultural differences can be explained in terms of a factor called “Uncertainty Avoidance” It is possible that differences found between groups in the current study could be explained in terms of this factor. For example, it seems that English speakers value a sense of certainty regarding who is going to make decisions for them and care for them when they grow older and therefore prioritise appointment of an EPA. However, some people from non-English speaking backgrounds seem comfortable living with a greater degree of uncertainty about their future and knowing that their “family”, or in some cases “God” will look after them. On this basis, the appointment of an EPA may be considered redundant.

Hofstede’s categories of culture provide a useful way to look at the differences between the rural and ethnically specific groups who informed this study. We found that the responses from the Rural participants were on the Individual end of the Individual/Collective scale, and also the Western perspective of the Masculinity/Femininity scale. Rural participants were self-sufficient, resilient, improving their skills, adapting to change and prepared to look outside the family to acquire skills to manage their financial affairs as they aged. Women were as likely to have financial skills as the men in these groups, and rural women often hold the role of bookkeeper and business manager on farms and in small business in rural areas. Many of the English speaking respondents appeared to have similar qualities.

Risk factors identified in the previous study of English speaking older people (diminished capacity, not asking for assistance, new banking technology) were also raised by non-English speaking and Rural groups, particularly the difficulty with diminished capacity and new financial and transactional technologies. Additional risk factors were also discussed, including that a failure by one family member impacted the whole family (Vietnamese), death of a spouse (Greek, Italian and Rural groups), little financial leeway, illness, division of labour within the family, and complex family arrangements (Rural group), abuse by sons and daughters-in-law (Greek) and use of credit cards (Rural and Greek).

Care and support of older people is a result of embedded cultural norms and responses to reduce mismanagement or abuse are likely to be more effective if they are culturally specific^{108,109}.

It is a new finding, unreported in the literature, that people who have been seriously unwell were identified in this study as ‘mentally exhausted and that down that they don’t care anymore and ‘do what you like’. Older people are more likely than other age groups to experience serious ill-health and prolonged hospital stay. Proper care for people in this situation should include attention to who will help them manage their affairs while they are in hospital and when they return home. We know of no service currently providing such support and perhaps trustee organisations or local government could develop the capacity to do so.

104. Cultural and Indigenous Research Centre Australia. (2008). *Planning Ahead in Culturally and Linguistically Diverse (CALD) Communities*. Prepared for the Department of Ageing, Disability and Home Care (DADHC).

105. Ethnic Communities’ Council of Victoria. (2009b). *Unready, Unwilling and Ageing Ethnic Baby Boomers and their Parents*. Statewide Resources Centre, Carlton.

106. Office for the Public Advocate, WA. (2006). *Care and respect: Project to research elder abuse in culturally and linguistically diverse communities*. Perth.

107. Hofstede, G. (2001). *Culture’s Consequences, Comparing Values, Behaviors, Institutions, and Organizations Across Nations*. Thousand Oaks CA: Sage Publications.

108. Bagshaw, D, Wendt, S., & Zannettino, L. (2007). *Our Actions To Prevent The Abuse Of Older South Australians, Action plan (based on research)*, prepared for the Office for the Ageing, Department for Families and Communities, South Australia.

109. Kosberg, J., Lowenstein, A., Garcia, J., & Biggs S. (2005). “Study of Elder Abuse Within Diverse Cultures.” *Journal of Elder Abuse & Neglect* 15(3): 71-89.



9.3 Limitations

A descriptive study of this type can provide information about the issues that are important and can provide some understanding of what influences behaviour. In this regard the study appears to have provided some valuable information. However, the way the study sample was derived limits the ability to generalise the data to other groups beyond those involved in the study. For example, the Greek community group portrayed the picture of world-wise older people who had divested themselves of their assets so that they might provide benefit to their families and also become eligible for the Age Pension. This transfer of assets to their families to minimise their financial net worth puts them at risk of exploitation, and also defines their relationships with their families who they consider morally owe them more than they strictly owe legally. On the basis of this study alone it would not be proper to generalise to other Greek speakers resident in Australia that this is widespread practice.

All the participants were volunteers. They were available to take part in the discussion groups, and were not too physically or mentally frail to take part. Further, they were not socially isolated – they were part of a social network – this was how they were recruited into the study. In these regards the study participants differ from the typical profiles of older people who are the victims of financial elder abuse. Hence, some of their answers might differ from answers that frail, socially isolated persons might give.

The Vietnamese sample included people who appeared not to be particularly wealthy, who appeared to be working hard within their extended families to make ends meet or to grow the family ventures. There appeared to be a sharing of labour and of resources, and possibly also of decision-making. This might or might not be typical of Vietnamese people in Australia. Other, more individualistic, approaches to financial management could also exist.

None-the-less some of the information seems generalisable. For example, the shame of having to admit that one's children could not be trusted to manage one's financial affairs should the need for this arise seems to be so strong a theme that this could be thought to be generalisable beyond the study sample. This could have profound significance. This theme could be expected to influence the uptake of financial management services. For example, the use of independent financial management services because children could not be trusted could be expected to be low because of this apparently widely held community value. However, if the use of independent financial management services were couched in terms of helping the children to meet their obligations and to do the best they can for their beloved parents this may be a more palatable message.

The use of the non-bank money lending system, the Hui, within the Vietnamese society suggests financial matters occur in ways that would be difficult to monitor. The wide-spread existence of the non-bank money lending system in this community that extends beyond the immediate family seems highly likely even though this information came from only one group.

The rural group also constitutes just one small group, but the themes that emerged of being concerned about how to manage large immobile assets that are hard to exploit in small parts to pay for currently needed goods and services and that need to be conserved for the family business and for the children's inheritance seem to resonate with other information and lend credibility to the information obtained by the study. This information could be used for planning. However, the descriptions of very limited use of computer-based services might not be generalisable to other groups and settings. Caution is required regarding this.

All of the groups were numerically small. Hence there is little certainty of the estimates of the proportions of people who reported certain opinions. Caution is required when considering the data, as the results could, first, reflect the way the study samples were obtained and, second, could be the result of a small sample statistical accident.

Given most of the information in this report was obtained through interpreters, the researchers had less direct connection with the study participants than is usual. This limited the ability to check the veracity of what was being said. For example, the researchers had little way of knowing whether they were being told what the group thought they wanted to hear rather than receiving a balanced view.

10. Conclusion

This study has identified that culture and language proficiency has an important impact on the way in which older people manage their money, their awareness of misuse of financial assets by trusted others, and their plans to improve their skills and protect themselves from misuse.

The study compared the findings from non-English speaking urban and English speaking Rural groups with those of the previous study of urban English speakers. It found that financial elder abuse was recognised by all groups, although with varying levels of awareness.

It found that all groups rely on their children to support them in managing their financial affairs and intend to continue to do so if they become unable to manage for themselves. Some members of the English speaking groups, both Rural and urban, plan to engage professional support to manage their affairs, Greeks and Italians utilise advice from lawyers, and the non-English speaking groups appear to use services provided by banks and Centrelink.

Programmes to improve the ability of non-English speaking older people to keep their money safe are likely to be the most effective if framed within the context of keeping the whole family financially safe and supporting adult children to do the right thing. A significant challenge arises when adult children struggle to make ends meet, through illness, addictions or business failures, and their elderly parents feel compelled to rescue them, or find themselves at risk of having their assets taken.

The study established that senior citizens and migrant resource centres are valuable places of training for financial management and more than half of participants from non-English speaking backgrounds would use them to improve their skills and confidence. This is an important finding as it provides a mechanism for contacting older non-English speakers to assist them to develop skills and awareness to manage their own affairs.

The Internet is also a potential source for providing training and skills transfer. Twenty percent of non-English speakers said they would use the internet or computer based training. Older Rural people were the least likely to nominate this as a mechanism, which may be a reflection of limited Internet access and may change with the roll out of the National Broadband Network. The Internet is an ideal vehicle for distributed learning for people confined to their homes or in rural areas although the digital divide identified in this study as a major risk for financial abuse would need to be overcome.

The study makes clear the struggle older people have to deal with the changed financial environment, particularly the shift from personal services to digital ones. Voice recognition software, call centres, Personal Identification Numbers, the shift to Internet based services and the requirement to use a credit card and computer to access these services are mystifying to a generation used to handing their bank book over the counter to a teller. These changes increase the risk that older people have to depend on their children to undertake financial management tasks, and the risks that they will be taken advantage of as a consequence. It may also make the transition to needing help with these transactions as they age less complicated than in families where the older people have managed their affairs independently and taking over those affairs is a significant shift in responsibilities. It may be a strength of non-English speaking groups that their children have been carrying out these roles for many years, interpreting both the language and customs of Australia to their parents.

Vietnamese people in particular were the least likely to have wills or Enduring Powers of Attorney and it is likely that their cultural norms about family dynamics made these instruments of little value to them up until now. Migration to Australia, accumulation of assets and the acculturation of their children to Australian values may require older Vietnamese to engage with these protective mechanisms in order to keep their finances safe into the future.

The provision of services to older non-English speaking people to support them in keeping their assets safe revolves around understanding their values in relation to family and money, and what it takes to demonstrate trustworthiness. Rural people have in common with non-English speakers a particular way of assessing trustworthiness. For rural people it is often connections, background knowledge, and embeddedness in the community that provide the clues to enable trust. For culturally diverse groups it will be specific indicators that are relevant and traditional to them. The dominant Western cultural value of using qualifications and institutional weight as signifiers of trustworthiness may need to be supplemented with additional signs that speak to different groups.

The differences recognised between Greeks, Italians, Vietnamese and English speaking groups is evidence that planning for financial safety for older people must take cultural difference into account. It is not sufficient to put in place strategies for the dominant culture and ignore culturally specific requirements.

Family relationships are universal, but roles, expectations and values differ between cultures and generations. In the end, knowing who to trust with their money is the biggest problem facing older people, and demonstrating trustworthiness the key to helping older people stay safe. Understanding the drivers for decision-making and intra-familial financial arrangements is the key challenge for service providers planning to support older people in safe management of their money.



Appendix 1: Data tables

Note: Data were exported into Stata database which were used for data analysis. In analysis of survey results all proportions are calculated as a percentage of valid responses. That is, missing data has been excluded.

Table 10: Greek/ Italian/ Vietnamese-born residents in the Eastern Region

Culturally and Linguistically Diverse group	Total population	Total number of people aged 65 and over	People aged 65+ as a % of the population
Greek	13,376	5,829	44%
Italian	14,097	7,243	51%
Vietnamese	7,433	497	7%

(Migrant Information Centre Eastern Melbourne 2010, ABS Census 2006) www.miceastmelb.com.au

Table 11: Total number of survey respondents and average age of participants

Non-English speaking group and Rural group	Number of survey respondents	Average age of participants
Greek	20	80
Italian	14	73
Vietnamese	28	74
Rural group	14	77
English speaking group	410	78
Total	486	78

Table 12: Q1. How would you rate your interest in managing your own financial affairs? (Rural only)

Q1: How would you rate your interest in managing your own financial affairs? (answers on the scale 0–7 where 0 being “Not interested at all” to 7 being “Very interested”)	Frequency (N)	Percent (%)
Not interested at all	0	0
1	0	0
2	0	0
3	0	0
4	1	7%
5	0	0
6	1	7%
Very interested	12	86%
Total	14	100%

Table 13: Q1. Total, Mean, Standard Deviation, Minimum and Maximum

Variable	Total	Mean	Std. Dev.	Min	Max
Q1	14	6.7	1.36	4	7

Table 14: Q1. Do you have a will?

Do you have a will?	Greek		Vietnamese		Italian		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%
Yes	17	94%	5	20%	14	100%	13	100%	391	96%
No	1	6%	20	80%	0	0	0	0	16	4%
Total	18	100%	25	100%	14	100%	13	100%	407	100%

Table 15: Q2. Do you know what an Enduring Power of Attorney is?

Do you know what an Enduring Power of Attorney is?	Greek		Vietnamese		Italian		Total	
	N	%	N	%	N	%	N	%
Yes	16	84%	8	31%	10	91%	34	61%
No	3	16%	18	69%	1	9%	22	39%
Total	19	100%	26	100%	11	100%	56	100%

Table 16: Q3. Have you appointed an Enduring Power of Attorney (Financial) to manage your finances if you became unwell?

Have you appointed an EPA	Greek		Vietnamese		Italian		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%
Yes	12	63%	5	19%	7	50%	10	71%	280	69%
No	7	37%	21	81%	7	50%	4	29%	126	31%
Total	19	100%	26	100%	14	100%	14	100%	406	100%

Table 17: Q4. If you answered Yes to Q3 who did you appoint?

If you answered Yes to Q3 who did you appoint?	Greek		Vietnamese		Italian		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%
Spouse	0	0	2	22%	0	0	1	10%	62	22%
Child	11	100%	7	78%	6	86%	8	80%	171	61%
Other family	0	0	0	0	1	14%	1	10%	33	12%
A professional	-	-	-	-	-	-	-	-	14	5%
Total	11	100%	9	100%	7	100%	10	100%	280	100%

Table 18: Q5. Have you appointed an Enduring Power of Attorney (Medical)?

Have you appointed an EPA (Medical)?	Greek		Vietnamese		Italian		Total	
	N	%	N	%	N	%	N	%
Yes	11	58%	5	21%	1	8%	17	30%
No	8	42%	19	79%	12	92%	39	70%
Total	19	100%	24	100%	13	100%	56	100%

Table 19: Q6. If you answered Yes to Q5 who did you appoint?

If you answered Yes to Q5 who did you appoint?	Greek		Vietnamese		Italian		Total	
	N	%	N	%	N	%	N	%
Spouse	1	8%	1	10%	0	0	2	8%
Child	11	92%	8	80%	2	67%	21	84%
Other family	0	0	0	0	1	33%	1	4%
Lawyer or Accountant	0	0	1	10%	0	0	1	4%
Total	12	100%	10	100%	3	100%	25	100%

Table 20: Q7. As you grow older who do you think will help you with paperwork, banking and bills?

As you grow older who do you think will help you with paperwork, banking and bills?	Greek		Vietnamese		Italian		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%
Children	18	100%	23	92%	9	69%	12	86%	217	54%
Spouse	-	-	-	-	-	-	-	-	92	23%
Other family	0	0	2	8%	4	31%	1	7%	68	17%
A professional	-	-	-	-	-	-	1	7%	25	6%
Total	18	100%	25	100%	13	100%	14	100%	402	100%

Table 21: Q7.How would you rate your awareness of the financial services available to support seniors in Victoria? (Rural only)

Q7: How would you rate your awareness of the financial services available to support seniors in Victoria? (answers on the scale 0-7 where 0 being “No knowledge” to 7 being “Very knowledgeable”)	Frequency (N)	Percent (%)
No knowledge 0	2	14%
1	1	7%
2	0	0
3	2	14%
4	2	14%
5	3	22%
6	1	7%
Very knowledgeable 7	3	22%
Total	14	100%

Table 22: Q7.Total, Mean , Standard Deviation, Minimum and Maximum

Variable	Total	Mean	Std. Dev.	Min	Max
Q7	14	4.071429	2.432608	0	7

Table 23: Q8. Do you and your family mostly agree about how to manage your finances as you grow older?

Do you and your family mostly agree about how to manage your finances as you grow older?	Greek		Vietnamese		Italian		Rural		English speaking group	
	N	%	N	%	N	%	N	%	N	%
Yes	17	94%	18	78%	13	93%	11	79%	295	74%
No	1	6%	2	9%	1	7%	1	7%	7	2%
Sometimes	0	0	3	13%	0	0	2	14%	24	6%
Never discussed it	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74	18%
Total	18	100%	23	100%	14	100%	14	100%	400	100%

Table 24: Q9. Have you or will you use any of the services listed below to increase your skills or confidence in managing your financial affairs when you get older?

Have you, or will you, use any of the services listed below to increase your skill or confidence in managing your financial affairs?	P-value Sig if <0.05	Total (n)	Yes		No	
			N	%	N	%
a: Computer/ internet based training All CALD groups	-	46 (100%)	9	20%	37	80%
Greek	0.35	17 (100%)	2	12%	15	88%
Vietnamese		19 (100%)	4	21%	15	79%
Italian		10 (100%)	3	30%	7	70%
Rural	-	10 (100%)	0	0	10	100%
English speaking	-	336 (100%)	58	17	278	83
b: Workshops at Senior Citizens clubs All CALD groups	-	51 (100%)	29	57%	22	43%
Greek	0.32	18 (100%)	10	56%	8	44%
Vietnamese		24 (100%)	16	67%	8	33%
Italian		9 (100%)	3	33%	6	67%
Rural	-	13 (100%)	7	54%	6	46%
English speaking	-	330 (100%)	43	13	287	87
c: Workshops at a local club that you use All CALD groups	-	44 (100%)	25	57%	19	43%
Greek	0.17	14 (100%)	10	71%	4	29%
Vietnamese		23 (100%)	13	57%	10	43%
Italian		7 (100%)	2	29%	5	71%
Rural	-	11 (100%)	2	18%	9	82%
English speaking	-	331 (100%)	56	17%	275	83%

d: Discussion with friends All CALD group	-	47 (100%)	26	55%	21	45%
Greek	0.53	17 (100%)	10	59%	7	41%
Vietnamese		20 (100%)	11	55%	9	45%
Italian		10 (100%)	5	50%	5	50%
Rural	-	12 (100%)	7	58%	5	42%
English speaking	-	344 (100%)	177	51%	167	49%
e: Employ an accountant All CALD groups	-	44 (100%)	8	18%	36	82%
Greek	0.56	16 (100%)	2	12%	14	88%
Vietnamese		20 (100%)	5	25%	15	75%
Italian		8 (100%)	1	12%	7	88%
f: Employ a financial adviser All CALD groups	-	48 (100%)	11	23%	37	77%
Greek	0.48	16 (100%)	3	19%	13	81%
Vietnamese		21 (100%)	4	19%	17	81%
Italian		11 (100%)	4	36%	7	64%
Rural	-	11 (100%)	5	45%	6	55%
English speaking	-	354 (100%)	165	47%	189	53%
g: Discussion with a lawyer All CALD groups	-	42 (100%)	15	36%	27	64%
Greek	0.62	16 (100%)	7	44%	9	56%
Vietnamese		18 (100%)	5	28%	13	72%
Italian		8 (100%)	3	38%	5	62%
Rural	-	10 (100%)	3	30%	7	70%
English speaking	-	331 (100%)	103	31%	228	69%
h: talking with a trustee company such as State Trustees All CALD groups	-	44 (100%)	8	18%	36	82%
Greek	0.81	16 (100%)	3	19%	13	81%
Vietnamese		19 (100%)	4	21%	15	79%
Italian		9 (100%)	1	11%	8	89%
Rural	-	11 (100%)	1	9%	10	91%
English speaking	-	321 (100%)	33	10%	288	90%

i: Talk with your family All CALD groups	-	46 (100%)	34	74%	12	26%
Greek	0.37	17 (100%)	13	76%	4	24%
Vietnamese		20 (100%)	16	80%	4	20%
Italian		9 (100%)	5	56%	4	44%
Rural	-	14 (100%)	12	86%	2	14%
English speaking	-	368 (100%)	301	82%	67	18%
j: Contact Cultural Centre/ Migrant resource centre All CALD groups	-	43 (100%)	13	30%	30	70%
Greek	0.02	16 (100%)	9	56%	7	44%
Vietnamese		19 (100%)	3	16%	16	84%
Italian		8 (100%)	1	12%	7	88%
k: Contact Senior Rights Victoria All CALD groups	-	44 (100%)	9	21%	35	79%
Greek	0.67	16 (100%)	2	12%	14	88%
Vietnamese		20 (100%)	5	25%	15	75%
Italian		8 (100%)	2	25%	6	75%
Rural	-	12 (100%)	4	33%	8	67%
English speaking	-	320 (100%)	70	22%	250	78%

Table 25: Q10. Do you use any of the following services to help you manage money? Non-English speaking group, rural group

Do you use any of the following services to help you manage money?	Total (n)	Yes	No
		Frequency (%)	Frequency (%)
a: Family members	50	45 (90)	5 (10)
b: Accountant	30	17 (57)	13 (43)
c: Banks	41	32 (78)	9 (22)
d: Centrelink	31	21 (68)	10 (32)
e: Financial Advisers	27	10 (37)	17 (63)
f: Guardianship services	23	7 (30)	16 (70)
g: State Trustees	23	4 (17)	19 (83)
h: Share holders association	24	2 (8)	22 (92)
i: Taxation department	23	3 (13)	20 (87)
j: Veteran's Affairs or Legacy	23	2 (9)	21 (91)

Table 26: Q11. Does anyone help with any of the following ways of managing your money?

Does anyone help with any of the following ways of managing your money?	P-value Sig if <0.05	Total (n)	Yes		No	
			N	%	N	%
a: Paperwork All CALD group	-	53 (100%)	37	70%	16	30%
Greek	0.21	19 (100%)	14	74%	5	26%
Vietnamese		21 (100%)	12	57%	9	43%
Italian		13 (100%)	11	85%	2	15%
Rural	-	13 (100%)	0	0	13	100%
English speaking	-	374 (100%)	50	13%	324	87%
b: Paying bills All CALD group	-	53 (100%)	29	55%	24	45%
Greek	0.85	19 (100%)	10	53%	9	47%
Vietnamese		21 (100%)	11	52%	10	48%
Italian		13 (100%)	8	62%	5	38%
Rural	-	13 (100%)	1	8%	12	92%
English speaking	-	376 (100%)	43	11%	333	89%
c: Banking All CALD group	-	53 (100%)	29	55%	24	45%
Greek	0.69	19 (100%)	11	58%	8	42%
Vietnamese		21 (100%)	10	48%	11	52%
Italian		13 (100%)	8	62%	5	38%
Rural	-	14 (100%)	0	0	14	100%
English speaking	-	370 (100%)	44	12%	326	88%
d: Managing pensions/ superannuation All CALD group	-	52 (100%)	24	46%	28	54%
Greek	0.62	18 (100%)	9	50%	9	50%
Vietnamese		21 (100%)	8	38%	13	62%
Italian		13 (100%)	7	54%	6	46%
Rural	-	11 (100%)	0	0%	11	100%
English speaking	-	368 (100%)	91	25%	277	75%

e: Property management All CALD group	-	52 (100%)	24	46%	28	54%
Greek	0.11	18 (100%)	10	56%	8	44%
Vietnamese		21 (100%)	6	29%	15	71%
Italian		13 (100%)	8	62%	5	38%
Rural	-	11 (100%)	1	9%	10	91%
English speaking	-	339 (100%)	38	11%	301	89%
f: Accessing financial advice All CALD group	-	50 (100%)	17	34%	33	66%
Greek	0.15	17 (100%)	7	41%	10	59%
Vietnamese		21 (100%)	4	19%	17	81%
Italian		12 (100%)	6	50%	6	50%
Rural	-	13 (100%)	2	15%	11	85%
English speaking	-	353 (100%)	86	24%	267	76%
All CALD group g: Managing investments	-	53 (100%)	18	34%	35	66%
Greek	0.05	18 (100%)	8	44%	10	56%
Vietnamese		21 (100%)	3	14%	18	86%
Italian		14 (100%)	7	50%	7	50%
Rural	-	12 (100%)	0	0%	12	100%
English speaking	-	369 (100%)	114	31%	225	69%

Table 27: Q12. Did you obtain help from any of the following people?

If you answered 'Yes' to Q11 did you obtain help from any of the following people?	Greek		Vietnamese		Italian		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%
Children	15	100%	11	85%	12	100%	6	100%	77	36%
Other family	0	0	2	15%	0	0	0	0	29	13%
Professionals	0	0	0	0	0	0	0	0	106	48%
Other	0	0	0	0	0	0	0	0	7	3%
Total	15	100%	13	100%	12	100%	6	100%	219	100%

Table 28: Q9. How would you rate your level of involvement in your day to day management of financial affairs such as paying bills and accessing money? (Rural only)

Q9: How would you rate your level of involvement in your day-to-day management of financial affairs such as paying bills and accessing money? (answers on the scale 0–7 where 0 being “no control or no participation at all” to 7 being “full participation and manage own finance”)	Frequency	Percent
No control or no participation at all	0	1
	1	0
	2	0
	3	0
	4	0
	5	0
	6	0
Full participation and manage own finance	7	13
Total (mean score: 6.5)	14	100

Table 29: Q13. Who will you rely on to tell you if you are making bad decisions due to illness affecting your thinking or your memory?

Who will you rely on to tell you if you are making bad decisions due to illness affecting your thinking or your memory?	Greek		Vietnamese		Italian		Rural		English speaking group	
	N	%	N	%	N	%	N	%	N	%
GP	0	0	2	10%	4	31%	2	14%	41	10%
Family	4	21%	8	40%	7	54%	7	50%	163	42%
GP and family	15	79%	10	50%	2	15%	5	36%	167	43%
Other professionals	-	-	-	-	-	-	-	-	19	5%
Total	19	100%	20	100%	13	100%	14	100%	390	100%

Table 30: Q14. Are you aware of any examples of ‘financial elder abuse’?

Are you aware of examples of ‘financial elder abuse’?	Greek		Vietnamese		Italian		Rural		English speakers	
	N	%	N	%	N	%	N	%	N	%
Yes	10	53%	3	14%	5	36%	3	21%	93	24%
No	9	47%	18	86%	9	64%	11	79%	294	76%
Total	19	100%	21	100%	14	100%	14	100%	387	100%

Pearson chi2(2) = 6.6485 Pr = 0.036 (<0.05, Sig) [test of significance did not include English speakers]

Table 31: Q15. How well would you rate your ability to recognise an older person was being financially tricked?

How well would you rate your ability to recognise that an older person was being financially tricked?	Greek		Vietnamese		Italian		All non-English speaking group		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%	N	%
Low	3	16%	5	25%	5	42%	13	26%	4	31%	24	6%
Medium	8	42%	11	55%	2	16%	21	41%	7	54%	51	14%
High	8	42%	4	20%	5	42%	17	33%	2	15%	303	80%
Total	19	100%	20	100%	12	100%	51	100%	13	100%	378	100%

Pearson $\chi^2(4) = 6.3733$ $Pr = 0.173$ [tests of significance did not include Rural or English speakers]

Table 32: Q16. How common do you think older people being financially tricked is in the community?

How common do you think older people being financially tricked is in the community?	Greek		Vietnames		Italian		Rural		English speaking	
	N	%	N	%	N	%	N	%	N	%
Uncommon	6	32%	4	19%	1	13%	4	31%	134	40%
Occasional	4	21%	17	81%	4	50%	7	54%	143	42%
Common	9	47%	0	0	3	37%	2	15%	61	18%
Total	19	100%	21	100%	8	100%	13	100%	338	100%

Pearson $\chi^2(4) = 17.5704$ $Pr = 0.001$ (<0.05 , Sig) [test of significance did not include Rural or English speakers]

Table 33: Q17. Do you think anyone is mismanaging or exploiting your money?

Do you think anyone is mismanaging or exploiting your money?	Greek		Vietnamese		Italian		Rural	
	N	%	N	%	N	%	N	%
Yes	0	0	2	9%	0	0	1	7%
Not sure	2	12%	2	9%	1	11%	0	0
Maybe	-	-	-	-	-	-	1	7%
No	15	88%	17	82%	8	89%	12	86%
Total	17	100%	21	100%	9	100%	14	100%

Table 34: Q18. Do you plan to do anything to reduce the risk of someone accidentally or deliberately mismanaging your finances?

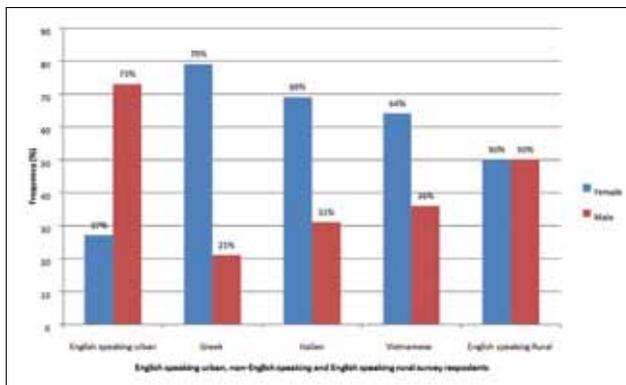
Do you plan to do anything to reduce the risk of someone accidentally or deliberately mismanaging your finances?	Greek		Vietnamese		Italian		Rural		English speakers	
	N	%	N	%	N	%	N	%	N	%
Yes	13	68%	5	26%	3	30%	1	8%	66	18%
Maybe	-	-	-	-	-	-	3	25%	55	15%
Not sure	2	11%	1	5%	1	10%	2	17%	36	10%
No	4	21%	13	69%	6	60%	6	50%	211	57%
Total	19	100%	19	100%	10	100%	12	100%	368	100%

Pearson $\chi^2(4) = 9.5868$ $Pr = 0.048$ (<0.05 , Sig) [tests of significance did not include Rural or English speakers]

Appendix 2: Demographics of respondents

The age of non-English speaking respondents ranged from 65 – 92, with a mean age of 76 (range 65-100 and mean of 78 years for the English speaking respondents in the previous study). The age of Rural respondents ranged from 65 – 90, with a mean age of 77. The sex distribution of non-English speaking respondents was skewed to women, with 16 men (30%) and 38 women (70%) participating in the Survey. The sex distribution of rural respondents was equal, with 7 men (50%) and 7 women (50%) participating in the survey (see Figure 16 below). This contrasts with the sex distribution in the previous study, where men were 73% of respondents, and is likely to influence the findings. The small number of participants in the Survey for this study meant we were unable to control for sex or age in our analysis.

Figure 16: Sex of survey respondents, non-English speaking participants and rural participants

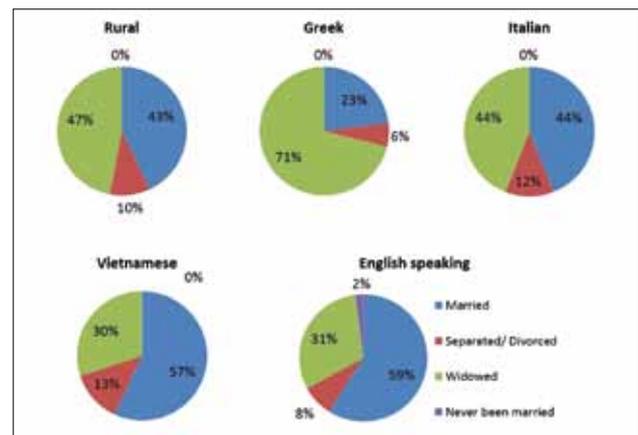


Note: Rural survey respondents Female n=7, Male n=7; Greek survey respondents Female n=15, Male n=4; Italian survey respondents Female n=9, Male n=4; Vietnamese survey respondents Female n=14, Male n=8; English speaking group survey respondents Female n=107, Male n=287. The table is shown in Appendix 3 (see Table 37).

On average the women were two years older than the men (mean age 76 for women compared to 74 for men), and the Greek respondents were older than the Vietnamese or Italians. The average age for the Greek groups was 80, and for the Vietnamese it was 74, and Italians 73. This makes the Greek participants on average older and with more women than the other groups and this is reflected in the findings.

The majority of Survey respondents no longer had a partner, with 47% of non-English speaking respondents and 29% of rural respondents widowed or a widower and five percent of non-English speaking respondents (n=10) and two rural respondents divorced or separated. The remainder were married (43% of non-English speaking respondents; 50% of rural respondents), while one rural person had not been married (see Figure 17 below). Members of the Greek groups were much more likely to be widowed than the other groups (see Figure 17 below). Fifty nine percent of the English speaking respondents in the previous survey were married, a higher percentage than for the CALD and rural groups. This difference in marital status will be reflected in responses to other questions, particularly those relating to sources of help and support, and living arrangements and income.

Figure 17: Marital status of survey respondents

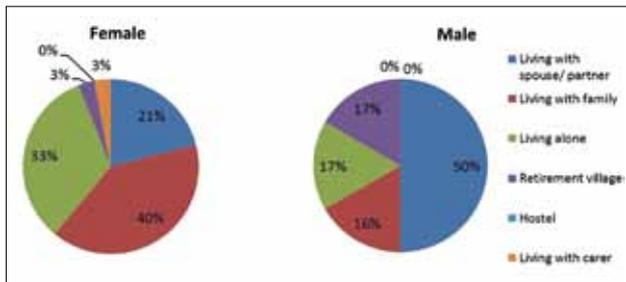


Note: Rural survey respondents married n=7, separated/divorced n=2, widowed n=4, never been married n=1; Greek survey respondents married n=4, separated/divorced n=1, widowed n=12, never been married n=0; Italian survey respondents married n=4, separated/divorced n=1, widowed n=4, never been married n=0; Vietnamese survey respondents married n=13, separated/divorced n=3, widowed n=7, never been married n=0; English speaking group survey respondents married n=233, separated/divorced n=34, widowed n=122, never been married n=7. The table is shown in Appendix 3 (see Table 38).

Survey respondents were evenly distributed across the three types of living arrangements (with partner, other family or alone), unlike the English speaking respondents, the majority of whom (57%) were living with their partner. The majority were either living with their partner or with family (66% of non-English speaking respondents; 64% of rural respondents), 30% of non-English speaking respondents (n=14) and 36% of Rural respondents (n=5) were living on their own, one non-English speaking person was living in a retirement village and one person was living with carer.

Men in the CALD/Rural study (62%) were much more likely to be married than women (35%), while 71% of women were widowed. It is highly likely that any findings of gender differences in other variables will be compounded by this difference in marital status. It is certainly reflected in living arrangements. The majority of men were living with their wives, while women were more likely to be living with other family members, or living alone (see Figure 18 below). Italians were the most likely to be living alone, with the Vietnamese living either with their spouse or with other family members (see Table 40 in Appendix 3). Sixty seven percent of men of the English speaking respondents in the previous survey were living with their wives, while the women were more likely to be living alone (54%), a higher percentage than for the CALD and rural groups, or living with other family members (30%).

Figure 18: Living arrangements of non-English survey respondents by gender



Note: Non-English speaking survey respondents living with spouse/partner Female n=7, Male n=9; living with family Female n=13, Male n=3; living alone Female n=11; Male n=3; retirement village Female n=1; Male n=3; hostel n=0; living with carer Female n=1, Male n=0. The table is shown in Appendix 3 (see Table 40).

Almost all had children (93% of rural respondents, 98% of non-English speaking respondents), with an average of 3 children.

Most (69% of non-English speaking respondents, 43% of rural respondents) had either two or three children. This was also true of the English speaking respondents in the previous study. Twenty eight percent of Vietnamese had six children and four rural respondents had five children (see Table 39 in Appendix 3).

A substantial majority of people were retired (93%). The majority were in the income range between the lowest (\$0-\$19,999) and the second lowest (\$20,000-\$30,000) groupings (96% of non-English speaking respondents, 86% of rural respondents). This makes them much poorer than the English speaking metropolitan respondents (see Table 42 in Appendix 3).

Appendix 3: Data Tables (demographics)

Note: Data were exported into Stata database which were used for data analysis. In analysis of survey results all proportions are calculated as a percentage of valid responses. That is, missing data has been excluded.

Table 35: Age group by CALD group

Age group	Greek (%)	Vietnamese (%)	Italian (%)	Rural (%)
65-74 years old	2 (11)	12 (50)	5 (62)	6 (42)
75-84 years old	11 (61)	10 (42)	3 (38)	4 (29)
85+ years and older	5 (28)	2 (8)	0 (0)	4 (29)
Total	18 (100)	24 (100)	8 (100)	14 (100)

Table 36: Mean age, CALD

Mean age	Total	Mean	Std. Dev.	Min	Max
All Non-English speaking	50	76.04	7.827111	65	92
Greek	18	80.06	5.682504	67	88
Vietnamese	24	73.92	8.762155	65	92
Italian	8	73.38	5.755432	66	82
Rural	14	77.28571	7.926863	65	90

Table 37: Sex of Survey respondents by CALD group

Sex	Greek (%)	Vietnamese (%)	Italian (%)	Rural(%)
Female	15 (79)	14 (64)	9 (69)	7(50)
Male	4 (21)	8 (36)	4 (31)	7 (50)
Total	19 (100)	22 (100)	13 (100)	14 (100)

Table 38: Marital status of Survey respondents, CALD

Please circle your marital status	Greek	Vietnamese	Italian	Rural
Married	4 (23)	13 (57)	4 (44)	7 (50)
Separated/ Divorced	1 (6)	3 (13)	1 (12)	2(14)
Widowed	12 (71)	7 (30)	4 (44)	4 (29)
Never been married	0 (0)	0 (0)	0 (0)	1(7)
Total	17 (100)	23 (100)	9 (100)	14(100)

Table 39: Number of children of Survey respondents have. CALD

Number of children	Total	Mean	Std. Dev.	Min	Max
All CALD group	47	2.978723	1.525	0	6
Greek	17	2.411765	1.00367	1	5
Vietnamese	21	3.666667	1.879716	0	6
Italian	9	2.444444	.5270463	2	3
Rural	14	3.071429	1.63915	0	6

Table 40: Living arrangements of Survey respondents, CALD

Please circle your living arrangements	Greek	Vietnamese	Italian	Rural	English speaking
Living with spouse/ partner	4 (22)	10 (43)	3 (38)	8(57)	223(57)
Living with family	6 (33)	9 (39)	1 (12)	1(7)	19(5)
Living alone	7 (39)	3 (13)	4 (50)	5(36)	122(31)
Retirement village	1 (6)	0 (0)	0 (0)	0 (0)	0 (0)
Hostel	0 (0)	0 (0)	0 (0)	0 (0)	8(2)
Living with carer	(0)	1 (4)	0 (0)	0(0)	0(0)
Other	-	-	-	-	19 (5)
Total	49	23 (100)	8 (100)	14 (100)	391 (100)

Table 41: Living arrangements of Survey respondents by gender

Please circle your living arrangements	Female	Male	Total
Living with spouse/ partner	7 (21)	9 (60)	16 (33)
Living with family	13 (40)	3 (20)	16 (33)
Living alone	11 (33)	3 (20)	14 (30)
Retirement village	1 (3)	3 (20)	1 (2)
Hostel	0 (0)	0 (0)	0 (0)
Living with carer	1 (3)	0 (0)	1 (2)
Total	33 (100)	15 (100)	48 (100)

Table 42: Income range of Survey respondents, CALD and Rural

Please circle the income range which best reflects your circumstances	Greek	Vietnamese	Italian	Rural	English speaking
\$0 – 19,999	16 (89)	19 (90)	4 (50)	4 (29)	68 (19)
\$20,000 – 30,000	2 (11)	0 (0)	4 (50)	8(57)	100 (27)
\$30,000 – 39,999	0 (0)	1 (5)	0 (0)	1(7)	62 (17)
\$40,000 – 50,000	0 (0)	1 (5)	0 (0)	1(7)	68 (19)
more than \$50,000	0 (0)	0 (0)	0 (0)	0	67 (18)
Total	18 (100)	21 (100)	8 (100)	14 (100)	365 (100)

Table 43: Current working status of Survey respondents, rural group only

Q25: Please circle your current working status	Frequency	Percent
Paid work	1	7
Volunteer	0	0
Retired	13	93
Unpaid work	0	0
Total	14	100

Table 44: Country of origin, CALD

Country of origin	Freq.	Percent
Greek	20	32
Vietnamese	28	45
Italian	14	23
Total	62	100

Table 45: Country of origin, rural group

Country of origin	Frequency	Percent
Australia	9	64
Europe	5	36
Total	14	100

Appendix 4: Organisations approached

Organisation
<p>Australian Greek Welfare Society 7 Union Street, Brunswick VIC 3056 www.agws.com.au</p>
<p>Boroondara Vietnamese Senior Citizens Group 533 High street, Kew 3101 City of Boroondara www.boroondara.vic.gov.au</p>
<p>City of Boroondara www.boroondara.vic.gov.au</p>
<p>Eastern Health Transcultural services (Eastern Health Translations) Mahoneys Road Burwood East VIC, 3151 www.easternhealth.org.au/services/interpreting.aspx</p>
<p>Ethnic Communities' Council of Victoria (ECCV) Level 2, 150 Palmerston Street, Carlton VIC 3053 www.eccv.org.au</p>
<p>Migrant Information Centre (Eastern Melbourne) (MIC) Suit 2, 27 Bank Street, Box Hill VIC 3128 www.miceasternmelb.com.au</p>
<p>Monash City Council www.monash.vic.gov.au</p>
<p>New Hope Foundation Moorleigh Multicultural Senior Citizens Centre 92 Bignell Road, East Bentleigh, VIC 3165</p>
<p>New Hope Foundation Inc New Hope Migrant and Refugee Centre Inc Morrington Office 130, Wilsons Rd, Morrington 3931 www.newhope.asn.au</p>
<p>On Call Interpreter www.oncallinterpreters.com/</p>
<p>Senior Rights Victoria www.seniorsrights.org.au</p>
<p>Springvale Indochinese Mutual Assistance Association (SICMAA) 9 Hillcrest Grove, Springvale VIC 3171</p>
<p>Springvale South Vietnamese Planned Activity Group City of Greater Dandenong PO Box 200 Dandenong Vic 3175</p>

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