



# ***COMMUNITIES, DISABILITY SERVICES AND DOMESTIC AND FAMILY VIOLENCE PREVENTION COMMITTEE***

## **Members present:**

Ms LE Donaldson MP (Chair)  
Miss N Boyd MP  
Ms AM Leahy MP  
Mr MF McArdle MP  
Mr MJ McEachan MP  
Mr RJ Pyne MP

## **Staff present:**

Mr P Rogers (Acting Research Director)  
Ms L Manderson (Principal Research Officer)

## **PUBLIC BRIEFING—INQUIRY INTO THE ADEQUACY OF EXISTING FINANCIAL PROTECTIONS FOR QUEENSLAND'S SENIORS**

### **TRANSCRIPT OF PROCEEDINGS**

**WEDNESDAY, 20 MAY 2015**

**Brisbane**

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**Committee met at 10.35 am**

### **STEWART, Assistant Commissioner Paul, Queensland Police Service**

**CHAIR:** Good morning and welcome. I would like to acknowledge the traditional owners of the land upon which we meet today and declare open the Communities, Disability Services and Domestic and Family Violence Prevention Committee's public briefing. Our purpose today is to receive information from the Queensland Police Service and the Elder Abuse Prevention Unit to assist the committee's inquiry into the adequacy of existing financial protections for Queensland's seniors. I am Leanne Donaldson MP, committee chair and member for Bundaberg. With me today are Mr Mark McArdle MP, deputy chair and member for Caloundra; Miss Nikki Boyd MP, member for Pine Rivers; Ms Ann Leahy MP, member for Warrego; Mr Matt McEachan MP, member for Redlands, Mr Rob Pyne MP, member for Cairns. I welcome the witnesses from the Queensland Police Service. With us today is Assistant Commissioner Paul Stewart.

I remind those present that these proceedings are similar to parliament and are subject to the Legislative Assembly's standing rules and orders. I confirm that witnesses have been provided with a copy of schedules 3 and 8 of the standing rules and orders of the Legislative Assembly and a guide to witnesses. Hansard is making a transcript of the proceedings. The committee intends to publish the transcript of today's proceedings unless there is good reason not to. Our proceedings today are also being broadcast live on the parliament's website. I invite Assistant Commissioner Paul Stewart to make a brief opening statement to start the briefing.

**Assistant Commissioner Stewart:** Thank you very much, Chair, and thank you for the honour of being here today. I too would like to acknowledge the traditional owners of the land on which we meet, their elders past and present. Just by way of introduction. My name is Assistant Commissioner Paul Stewart and I am from our community contact command. I am representing the Queensland Police Service as a whole in relation to our community engagement and outreach. I would just like to put on the record that Superintendent Brian Hay, who is our superintendent from the Fraud and Cyber Crime Group, will be presenting at the public hearing on 3 June. I just want to acknowledge that he, out of all the people in the Queensland Police Service, is the person who really has the majority of expertise and knowledge in relation to cybercrime in these matters. I am here today to represent the organisation and also to present on some of the work that we have been doing in relation to outreach to the community and informing the community on what we do. I have prepared some material here which I could read and go through. It depends on which way you want to go with that, Chair, whether you would like me to read out that material or just take questions.

**CHAIR:** I think if you have got some information you would like to give us then we may have some questions from that material from you.

**Assistant Commissioner Stewart:** Excellent. If this starts to go on too long by all means just let me know.

**CHAIR:** Thank you.

**Assistant Commissioner Stewart:** The Queensland Police Service recognises that the ageing population means seniors are becoming a growing proportion of our community. As of June 2013 those people aged 65 and above accounted for nearly 634,000 people, or 13.6 per cent of Queensland's total population. It appears that this trend is set to continue into the future. Many seniors are self-funded retirees who now have access to larger sums of money than in previous times. Unfortunately, it seems not everyone has the skills or knowledge to manage their resources without support and finding reliable advice is often a challenge in itself.

It is believed that approximately 80 per cent of the population of Queensland have access to the internet in their homes. Infrastructure initiatives such as the National Broadband Network and greater availability of free access to the internet through wifi means the internet is becoming increasingly more accessible to our communities. Along with the benefits of greater connectivity comes significant risk to people of all ages who are exposed to the increasing reach of criminals. And, of course, that is our concern. Our children are vulnerable to the predatory behaviours of individuals

and organisations, as well as seniors. Although with age often comes wisdom, where the internet is concerned people of all ages seem vulnerable to those who cynically exploit human frailty for their own financial gain. Some of these criminal enterprises are extremely sophisticated and are able to deceive otherwise intelligent and educated people. It is not unusual, although it is by no means exclusive, for such people to belong to the seniors cohort. The internet generally and especially email provides the means for people to be exploited. It is by nature a crime that occurs in a virtual world, a borderless crime, which makes law enforcement and investigating extremely challenging. Offenders can be based anywhere in the world, the transactions involved can occur over multiple jurisdictions and securing a prosecution can be costly and quite complex. Even when an offender is identified and prosecuted, it is rare that stolen funds are recovered. The QPS is continuing with crime prevention strategies in addition to the prosecution of offenders. There seems to be no end to criminals prepared to attempt internet based fraud. As one is prosecuted another quickly takes their place and we are continually working in that regard.

Offences of this kind we believe are underreported. We believe that there are more offences that are committed than are reported to the QPS which is of concern to us as police. People seem reluctant to lodge a complaint with police, whether due to embarrassment, fear of reprisals or for any other reason. It was interesting that there was an article in one of the local south-east papers today relating to a scam of two people who attended a home and allegedly one set about doing some work in relation to repairs from a storm while the other person went up and allegedly stole money from the person’s home. This victim was prepared to come forward and the media and police were able to use that as an opportunity to advise people of the potential of scams within the local area around Cannon Hill. It is a negative that the offence occurred but certainly a positive that we were able to get that message out to warn people of these offenders and the scams that were occurring.

Victims are not exclusively seniors. There is concern, however, that the seniors demographic will not be as technically informed, are less likely to have participated in training and education that now forms a part of our young people’s curriculums and may not be as comfortable in the online environment as younger people who have grown up with computer technology and social media. My mother is 95, for example, and just recently bought an iPad and now is on the internet herself. I am very cautious of what she is doing and keep an eye on that, but that is an example of people who have not previously had experience who are starting to reach out and communicate. Again it is a really positive communication tool for them to be able to engage and communicate with each other, but there are, of course, the inherent risks that are there.

Combined with access to comparatively large financial resources, the means to easily, quickly and irretrievably move money across the globe, and specific targeting by clever and believable scams, it is perhaps understandable how seniors fall victim to fraud. The more traditional scams, such as door-to-door collections for bogus charities, repair work—as I mentioned before—that is neither required nor completed and pressure selling contracts for non-existent services still occur. They rarely attract the attention of cyber fraud involving a number of people and large amounts of money.

Sadly, seniors are not just victims of strangers. There is an increasing range of anecdotal information available to suggest seniors can often be financial victims of their own family members. This is an emerging area of concern for police. This issue is underpinned by controlling behaviour which falls within the sphere of domestic and family violence. It is an area of concern that we need to be able to address together with our partner agencies. For seniors, crimes of this type arguably carry greater consequences for the older victim than for other demographics. Victims particularly suffer from depression and there is a suggestion that they are at greater risk of self-harm. Seniors are rarely well placed to recover financially. They can become dependent on government support, both financially and emotionally, creating greater demand for limited services. Another area within the QPS that we have worked on over recent years is our referral management and the ability to refer people who we interact with within the community to non-government organisations and support organisations such as Victim Assist Queensland. There is a significant move within the Queensland Police Service to continue with that referral management process and work closely with our other government agencies such as Communities.

That is the opening statement. I do have other information relating to your terms of reference and also the other work that we are doing within the QPS around our Facebook site and around our Neighbourhood Watch and a whole range of processes that we are undertaking as well.

**CHAIR:** Do committee members have any questions after hearing that material?

**Mr McARDLE:** Thank you, Assistant Commissioner. Could you table the document you read from?

**Assistant Commissioner Stewart:** Yes.

**Mr McARDLE:** And also the other information you have got there so we can go through that and assess it. Do you have any historical statistics regarding cybercrime in this state or senior victim crime, shall we say, that we could look at and gauge for over the past five or 10 years?

**Assistant Commissioner Stewart:** Yes. I have requested our statistical services unit within the Public Safety Business Agency to provide to the committee whatever statistics they can drill down into. I do not have that with me today. But on notice we have made that request of our statistical services to get as much information as we can around crime and complaints against seniors by seniors relating to a whole series of offences and whatever cybercrime information that we can get. We will provide that to the committee.

**CHAIR:** Will that come by 3 June, do you think?

**Assistant Commissioner Stewart:** Yes, it will. Superintendent Hay will also have the latest statistics and information in relation to cybercrime and the work they have done. There has been a significant amount of work over recent years in relation to reporting of cybercrime. This is one of the things we can say as Queenslanders that we can be quite proud of—the Fraud and Cyber Crime Group were the first agency within Australia to commence an online reporting process. We actually had a process to enable people to report online fraud on our website, and then if it was within Queensland or other jurisdictions we would refer it off. We would work on our own but refer the others off. Since that time, there has been what is called ACORN—the Australian Cybercrime Online Reporting Network, which is now hosted out of CrimTrac and managed by the Australian Crime Commission—in which people can report internet fraud, online fraud and cybercrime. So he has all the statistics in relation to the number of reports that we are receiving on a daily basis at that higher level of the cybercrime activity through that.

**Mr McARDLE:** Thank you for that. This is mainly a federal jurisdictional area involved in internet as opposed to the state based jurisdiction, but from your point of view what should this committee be looking at to try to tighten up the legal framework to assist seniors in relation to cybercrime?

**Assistant Commissioner Stewart:** Again, anything to protect our local Queenslanders that we can do. I would say Superintendent Hay would be best able to answer that question in relation to the specific matters. We could get potentially some information to you prior to 3 June and the public hearing. We can engage with Superintendent Hay. He is away at the moment at a conference but we can provide that further information if you wish.

**Mr McARDLE:** That would be good.

**CHAIR:** Yes, that would be good.

**Mr McARDLE:** That would be the expert's point of view as to where the law needs to be tightened up. On a further matter, do you have data available on prosecutions in this state in regard to cybercrime and seniors from whatever basis, including successful prosecutions?

**Assistant Commissioner Stewart:** I will take that on notice to provide that information through that statistical services process in relation to reported crime. We will make that determination if we can find out whether it is solved or unsolved and bring that information back to the committee.

**Mr McARDLE:** You mentioned depression as being a by-product. Do you have any data or reports around that issue or the psychological impact on seniors of cybercrime—or, for that matter, money crime against a senior?

**Assistant Commissioner Stewart:** Yes, from recollection, in some of the material Superintendent Hay provided there was an Australian research product that has information in relation to that. Again, I will make that available to the committee.

**Mr McARDLE:** Thank you.

**CHAIR:** You just mentioned that it has been identified that financial crime against seniors is underreported. Are there any strategies in place by QPS to encourage reporting?

**Assistant Commissioner Stewart:** Yes, we do. In relation to the information that we put out, including through our Facebook site, we now have an online strategy in relation to reporting to make reporting of crime much easier than it has been previously. We have established the Policelink call centre and the 131444 process, but we have also got a Policelink app that is available on Apple, Android and Windows devices. We have had approximately 100,000 versions of that app downloaded by 100,000 people. That has a link to the cybercrime reporting process through it. From an online point of view, it is much easier for people to report and less daunting than going into a police station in the first instance, and then we make contact with the complainant.

In relation to the information, in the last week we have been able to go out to our crime prevention areas across the state. Various crime prevention areas also conduct numerous information centres within seniors groups and I have got examples of those that we can provide as well through to the secretariat in relation to the work we are doing. The Carindale PCYC has a seniors online security project which also publishes a training package for seniors in relation to cybersecurity. We even go to the extent that our Queensland Police Pipes and Drums actually perform specifically in aged persons homes with the aim of being able to provide information in relation to crime prevention around property and security as well as cybercrime.

We are regularly putting information out now through our Facebook site. We have 600,000 followers on the Queensland police Facebook site. It started back in the days of the previous Queensland disasters and has just grown and grown. We resubmit information out to the community in relation to the Australian tax office or information around any particular scams and frauds that are going on—and again all the while encouraging people to come forward and make complaints.

**Miss BOYD:** Can I just ask a question on that point please. Firstly, I start off by thanking the assistant commissioner for his opening statements. You made reference to the underreporting. What evidence do you have there to support that there is an underreporting?

**Assistant Commissioner Stewart:** That would be anecdotal. Again, Superintendent Hay would be the best person to report on that, but his advice is that there is certainly a feeling within that group and around the country that there is an underreporting of these types of offences.

**Mr PYNE:** It was interesting to hear the example you provided earlier of someone not known to the offender coming into the house. The information I am hearing across my desk is that in many cases it is actually people related to or known to the victim. I would suggest that that would be a reason for the underreporting because it is terribly embarrassing to admit that. Would we be able to get some data on how often the offender is known to the victim?

**Assistant Commissioner Stewart:** Again, I will talk to Superintendent Hay.

**Mr PYNE:** If it is not reported, obviously it is hard.

**Assistant Commissioner Stewart:** It will be difficult, but again there will be a body of knowledge that will be there in relation to that so we will provide that information to you.

**Mr PYNE:** It is very sad.

**Assistant Commissioner Stewart:** Yes, and that is certainly the advice from Superintendent Hay—that is, the concern around that family and people known to the victims. That is of considerable concern.

**CHAIR:** You mentioned that the Carindale PCYC has a program. Is that an isolated program or is that something that happens statewide in PCYCs?

**Assistant Commissioner Stewart:** That was a Carindale PCYC program but it was made available throughout the state and those training packages are on the QPS website. Across the state, in Ipswich there was an example of another crime prevention process, and in Cairns they have one similar and engage with the local radio and the local media. So there are a lot of different areas across the state that are doing work that could be potentially coordinated a lot more to have that similar message put out across the state. That is something I have noticed in the last couple of days that we will be moving towards making sure there is a greater standardisation of that message and information going out.

**Miss BOYD:** You mentioned earlier in your statement that the non-recovery of money was something that was very common despite there being prosecutions. Anecdotally, what do you put that down to?

**Assistant Commissioner Stewart:** My understanding of it—and, again, Superintendent Hay will be the best one to talk about this; sorry, I keep referring back to him but he is certainly the expert in relation to this—is that a lot of the money goes offshore and is unrecoverable through that process. Of course that is complex then around the prosecution of the offenders as well, but locally again it is difficult to recover the money once it has gone.

**Mr McARDLE:** A Nigerian scam.

**Assistant Commissioner Stewart:** Actually, that information again from the superintendent is that the majority are around that advance fee fraud and the promise of something greater coming down the line—the emails that people get where normally they start to think there might be something more in it for them. Again, according to the Fraud and Cyber Crime Group, a lot of the people who

are victims of this are intelligent, articulate people who fall prey to it. It is not necessarily a group of people who would not have an understanding of this, but it is something people venture down. So we see that prevention element as something to be really significant—and continually informing people and making people aware of these scams. That is a critical part of the work that we are attempting to do.

**Mr McEACHAN:** There is obviously a big personal cost for the people involved in that. Are there figures on what the economic cost is for Queensland?

**Assistant Commissioner Stewart:** There are estimates that Superintendent Hay has, yes.

**CHAIR:** You also mentioned that QPS has partnerships with other agencies. Do you have some information or can you identify what those agencies are?

**Assistant Commissioner Stewart:** The department of communities. We work closely, particularly around that referral management element of people being referred off to support services. I can say definitely the Australian Federal Police and their other law enforcement agencies around the country, and also even reaching out wider into the United States and the Federal Bureau of Investigation. We have significant contacts there, particularly around the cybercrime elements from there as well.

**CHAIR:** There are probably a lot of statistics around, for example, Facebook and how many followers and how many users. Is there a breakdown of the number of those people who are seniors? Would they be a large group of people who would access apps, or do you think they would be accessing information in more traditional ways?

**Assistant Commissioner Stewart:** One other initiative that we have put in place over recent years has been an online Neighbourhood Watch process, and we have 7,200 people who have now joined up to the online Neighbourhood Watch process. I will attempt to get that information in relation to whether it can be broken down across age groups and whether there is anything anecdotal or whether we can get that evidence base. We normally find that the Neighbourhood Watch groups have more of the senior people involved in that process. We have a blog site now with Neighbourhood Watch and we have had approximately 340,000 hits on that since we went live in 2014 so there is a considerable uptake around that online ability. Some of those are businesses and people as well so they will not just be in the seniors group, but I will do what I can to provide information in relation to a break-up of anything that we can from a seniors point of view.

**Ms LEAHY:** You probably do not have statistics that are age related. Obviously, you get complaints that come in about fraud. With internet based things which are overseas generated, how difficult is it to actually get prosecutions? Do you have any breakdown you can give us about the knock-on-the-door type success or the internet based success in terms of how successful you are in actually getting prosecutions?

**Assistant Commissioner Stewart:** The advice I have got from the fraud group is that the overseas ones of course are much more complex in relation to the prosecution elements of it compared to the more localised scams that occur. Again, if I could take that question on notice I will endeavour through our statistical area to break down the statistics to provide the information to the committee.

**Ms LEAHY:** I also understand it could be difficult to have age related to statistics. Obviously there is fraud that happens to people who are in the 40 to 50 age group as well.

**Assistant Commissioner Stewart:** And that will depend statistically on the way we can break that down and search through our databases and the process we can adopt there, but I will undertake to get whatever information I can to break it down into age groups.

**Ms LEAHY:** I am just wondering if there are some deficiencies in legislation, state or federal, which does assist in greater protections for people as they age given that it is not always that easy to get a prosecution.

**CHAIR:** I have a question that relates to that. I know securing a conviction for a crime quite often hinges on witness statements or witnesses in court. Given that some seniors might be quite unsure about appearing in court and may not appear as confident or articulate witnesses in terms of time frame and particularly older people who may have Alzheimer’s or other age related concerns, is there anything you can think of in that system that is there that might be able to assist seniors through a court process or anything that you may think could help seniors through a court process?

**Assistant Commissioner Stewart:** I think the Victim Assist Queensland process assists victims through the legal process and, again, that ability to be able to support people through the legal process is critical. We would support that, yes.

**Mr McARDLE:** I have one final question. In terms of the budget for your department of the QPS, what would that be for 2014-15? Do you have any idea at this point in time?

**Assistant Commissioner Stewart:** I am sorry, but I will have to take that on notice.

**Mr McARDLE:** That is okay. It might be a silly question, but could you use more?

**Assistant Commissioner Stewart:** I will take that one on notice. I might let the commissioner respond to that.

**Ms LEAHY:** That might be a good call.

**CHAIR:** Thank you so much for appearing this morning, Assistant Commissioner. We look forward to getting some of the information on notice from you. Thank you again for your time.

**Assistant Commissioner Stewart:** Thank you very much and we will continue to provide that through Peter.

**CHAIR:** Thank you very much.

**KLINTWORTH, Ms Samantha, Director—Community Services, Elder Abuse Prevention Unit, UnitingCare Community**

**SPIKE, Ms Ceallaigh, Project Officer—Research and Systems, Elder Abuse Prevention Unit, UnitingCare Community**

**CHAIR:** I now welcome witnesses from the Elder Abuse Prevention Unit. I invite Ms Klintworth to make a brief opening statement to begin.

**Ms Klintworth:** Thank you. Firstly we would like to say thank you on behalf of UnitingCare Community and in particular the Elder Abuse Prevention Unit for the opportunity to speak to this really important issue. I am going to share with you some opening remarks and also some data that we have collected from our service and Ceallaigh is also going to share with you some further data, but what we think is of particular importance this morning is to be able to share with you some specific case studies of typical calls that we would get at the service to help with your understanding of our client group.

UnitingCare Community has operated the Elder Abuse Helpline since November 1999. The helpline is an activity of the Elder Abuse Prevention Unit, which is a program funded by the Queensland government Department of Communities, Child Safety and Disability Services. The program is funded under the senior support initiative and is funded to provide information and support to seniors, who qualify as people aged 60 years or older and 50 years or older for the Aboriginal and Torres Strait Islander peoples. Our aim is to prevent elder abuse and/or financial exploitation; improve health, wellbeing and safety; and to address all issues affecting seniors. In addition to the helpline operation, we also provide training to enhance skills and expertise across the community sector and helping sectors and also community education in general to help improve and promote awareness within the community’s understanding.

The helpline offers support, information and referrals to anyone who experiences, witnesses or suspects abuse of an older person by someone they know and trust, and this is a point of difference for us in this sector. There are two specialised services—the Seniors Legal and Support Service and ourselves that operate specifically to address elder abuse and financial exploitation. The point of difference between our service and the other service is that we are open to receiving calls from anyone, so it may be the hairdresser, the taxi driver, a sibling or family member and we will take any of those calls into our service.

The helpline plays an important part in the Queensland response to elder abuse. Many older people are fearful of asking for help and the ability to remain anonymous and call a helpline allows them to make that first small step safely. Importantly, because we are able to provide advice to concerned others and not just the older person, we are able to enhance the safety of victims by equipping their supporters with the relevant information to better aid the victim. As was suggested earlier, it is very difficult for many of the people that we work with to make that first step in accessing help. They may also not understand that what they are experiencing is in fact elder abuse. They may feel as though they are the only one experiencing that and not see it as an issue that affects many in their community. By having a loved one or carer or someone known to that older person identify it and get some advice from us, then we are able to facilitate that access to help for the older person themselves.

The helpline is also a means of collecting non-identifiable data which the Elder Abuse Prevention Unit makes available to provide a better understanding of all issues surrounding elder abuse. I will say up-front though that there are some limitations to the data that we collect through the helpline, and this relates particularly to the fact that it is voluntary disclosure of notifiers that we rely on. We are not funded or resourced to proactively seek or conduct research in the community around the prevalence of elder abuse, so we rely on gathering statistics from those people who actually call in to us. Because of the voluntary disclosure of notifiers, therefore we are vulnerable to the incompleteness and the subjective assessment of the notifier. In addition, abuse cases self-select themselves into the data sets, so they call us rather than us seeking out their information. However, despite the limitations of our data, we see it as extremely important because it remains the only known ongoing data collection in Queensland that is specific to elder abuse. So whilst it is limited, it is of significant importance from our perspective.

The Elder Abuse Prevention Unit has received a steady increase in calls since the service began and last financial year there was a 19.49 per cent increase in the number of notifications received in the last financial year, and this is corresponding to approximately 99 abuse notifications received by the service each month. In terms of the present inquiry into financial protections for Queensland seniors, it is important to place the Elder Abuse Prevention Unit in context. The definition



of 'elder abuse' which the EAPU operates under is that that has been adopted by the World Health Organization. Elder abuse is therefore a single or repeated act, or lack of appropriate action in the case of neglect, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person. Key to this definition for us is the relationship where there is an expectation of trust. Our definition of this aligns closely with that of the Queensland domestic violence legislation—that is, we define relationships where there is an expectation of trust as family relationships, informal care relationships and, diverting slightly from the DV legislation, we also encompass close friendships.

The bulk of our calls—85 per cent in fact—regarding abuse relate to abuser-victim relationships that fall within these categories. The remaining 15 per cent of calls regarding abuse are what we classify as non-trust abuse, and they relate to workers at aged-care services, neighbours, strangers and acquaintances such as housemates or co-residents in residential facilities. Then there is professional misconduct by persons such as lawyers and accountants and others in what has been described as mate crime in the disability literature. Mate crime refers to considered actions against disabled people at the hands of someone or several people the disabled person considered to be their friends, so befriending essentially and then taking advantage. Acts of mate crime are acts of cruelty, humiliation, servitude, exploitation and theft. In our data the 'others' category, which includes professional misconduct by non-health workers and mate crime, disproportionately accounts for most of the financial abuse in the non-trust category. Non-trust abuse mate crime in particular fall outside of the domestic violence legislation and are very difficult to address if the perpetrator behaviour does not meet criteria for assault or stalking. It is our view that many of the changes recommended in the 2007 review on the Peace and Good Behaviour Act 1982 would greatly aid intervention in non-trust abuse cases.

For that bulk of calls that I spoke to—the remaining 85 per cent of calls classified as elder abuse cases—62 per cent of these calls involved financial abuse. Psychological abuse is present in 63 per cent of elder abuse cases. Elder abuse is a complex phenomenon and usually there are many types of abuse happening in any given situation. Unfortunately, there is no academically validated theoretical model of abuse or intervention. However, the experience of front-line services documented by our research subgroup report into a prevalence study identified that elder abuse in Queensland is motivated by financial or lifestyle gain on behalf of the perpetrator. When we look at other abuse types and looking at psychological abuse in particular, it actually seems to be a strategy to facilitate financial abuse and we evidence base that when we compare the abuse by types of victim mental health risk. Where a victim has dementia, the occurrence of psychological abuse as a primary abuse is halved. Perpetrators usually have unfettered access in those circumstances to the assets of the older person, rendering psychological abuse unnecessary. So we see psychological abuse as a means to an end to facilitate the financial abuse. Last year dementia was reported for 13.5 per cent of elder abuse victims and a further 7.5 per cent were suspected to have dementia. I will hand over to Ceallaigh to talk further about the data.

**Ms Spike:** I will just start with a note about spousal abuse. Although spousal abuse also occurs in a relationship where there is an expectation of trust, the EAPU sees that the two models of abuse differ. A woman who has been in an abusive relationship does not suddenly become a victim of elder abuse on her 60th birthday; she continues to be a victim of domestic violence. Spousal abuse is quite small in terms of our calls. Spouses as perpetrators only accounted for 4½ per cent of abuse relationships in last year's data. In terms of the overwhelming majority—and I am sure this will not be a surprise—76 per cent of all perpetrators in our cases are adult children. A further eight per cent are grandchildren and 4½ per cent are other relatives, and anecdotally this is younger relatives, usually nephews and nieces. Siblings and unrelated informal carers account for less than two per cent each.

With regard to the carer-carer recipient relationship, obviously there are many daughters out there who are carers and sons who are carers and they are recorded as a son or a daughter rather than an informal carer. However, in our data 85 per cent of abusers were not recorded as carers and so even though there has been a suggestion of caregiver burden and caregiver burnout as a model for elder abuse that does not appear to be the case in our data. It is also important to note the distinction between being an informal carer and providing care and receiving a Commonwealth government carers payment. We hear anecdotally on the helpline and we are just beginning to collect data about it now that the carers payment is often a motivation for elder abuse primarily because it is more money and less paperwork than the unemployment benefit. The helpline data is quite comprehensive, but it does not lend itself to provide statistics on specific patterns of abuse. There are nonetheless a number of types of calls that we get regarding financial abuse, and I will give you a few scenarios of these common stories.

In the first scenario the perpetrator is generally an adult child who has a stable lifestyle and is the enduring power of attorney for the older person. There is no evidence of any history of untoward intent by the perpetrator. A significant health or financial event appears to trigger abuse—for example, an older person becomes unable to make decisions due to dementia, is hospitalised for a fall or illness, becomes emotionally vulnerable after bereavement, receives a significant sum as being a beneficiary of a will or a divorce settlement, or sells large assets such as investment property. An on-the-ground example would be an older person who is admitted to hospital after a fall and the enduring power of attorney—the son with enduring power of attorney—uses that to sell the house, access the bank accounts and put an investment portfolio in their name while the other person is recovering and before a prognosis of any sort or reference to their recovery. Often in those cases we will hear that the older person is then put into an aged-care facility against their will, often unnecessarily.

Scenario 2, an adult child moves into an older person’s home on the pretence of providing care. The helpline experience is that some care may be provided. However, this is usually inadequate and may be accompanied by psychological abuse. The presence of the adult child may render the older person ineligible for some in-home services or the perpetrator may simply refuse to allow services to come in. The perpetrator will have been given access to the older person’s account for bill paying and grocery shopping. This may be as an official enduring power of attorney, a co-signer or a cardholder on the account or simply that they have been handed a key card and a PIN and at times they have gone up and set up net banking for themselves. Then they proceed to spend that money for themselves and not on the older person. Also present may be a lot of pressure to make changes to the will and leave all of the assets to the abuser. Increasingly, we are hearing that people are being kept out of aged-care facilities to preserve the home in the estate.

Scenario 3, the adult child offers to care for the older person, who is usually still in quite good health at this point in time. They offer to care for them later in life when inevitably they need care. This is offered on the proviso that the older person invests significant money into the abuser’s home. This may be renovations, making additions, granny flats or the joint purchase of a home with the child. In these cases the victim may or may not have documented interest, but even if they do have a documented interest in the home they are still very much financially bound to their adult child. Once that is all done, the older person moves in and the adult child either fails to provide the promised care or psychological abuse begins and the home environment is extremely stressful and unpleasant.

Another similar scenario is where the adult child convinces the parent to sign over the house that they are living in on the proviso that the older person can remain there for the rest of their life. However, in the cases that come to our service, the adult child, who is now the owner, has started insisting on rent or not providing the upkeep and in some cases just sells the home and leaves the older person with no funds and nowhere to live.

In the last scenario that I have for you today—and it is probably one of the more common ones—an adult child moves back into the home with an older person after a significant negative life event, such as job loss, business failure, separation, illness. In these instances the adult child does not contribute anything to the household costs and will often progressively take over the house. We have heard of older people being kicked out of the main bedroom for the adult child. They can sell off assets or borrow things and not return them—cars and farm plant. They will often initially begin borrowing money and it is very difficult to remove them. That is all for the scenarios.

**Ms Klintworth:** In addition to the calls that we take on the helpline, as I mentioned earlier, we are very focused on raising community awareness. As the prior speaker from the Queensland Police Service mentioned, we anecdotally believe as well that there is a significant underreporting. You can understand from the scenarios that Ceallaigh has shared that often there is a lot of shame involved in an older person reporting that they are being abused by their child or saying anything negative about their child. They generally minimise their behaviour. If there are drugs or alcohol involved, they play that down. They also generally underreport the amount of money that has been taken from them over time. So we see that community awareness as something that is very significant in trying to support that increased reporting and also allowing our ageing population to understand that there are services there to support them.

As I also mentioned earlier, the fact that anyone can call us we see as really significant. So the more community awareness we do, we do not mind where the calls come from if we are able to facilitate better access for our seniors to access the program.

**CHAIR:** I have a question. With the data that you collect, do you think that is representative of the broader community or do you think that it is skewed? I am just interested.

**Ms Spike:** It is difficult to say. We do not have a prevalence study in Queensland or one that is relevant to Queensland. So scientifically speaking, it is really not possible to say. What I can say is that we will have a skew perhaps towards less severe cases that may go directly to the police. Also, where an adult has very much impaired decision-making, those calls may go directly to the Office of the Public Guardian. So our data on issues of where there is a capacity impairment is perhaps not so good for us.

**CHAIR:** So perhaps collectively yourself, the Police Service and the Public Guardian may provide a broader picture of what is happening across Queensland?

**Ms Spike:** We would love to see a prevalence study.

**Miss BOYD:** I have a question around the third-party calls and reports that are made. My question goes specifically to whether there is any work done on whether there are dead leads, want of a better phrase. What is it that you do to verify or legitimise the calls that you get? For instance, it could be a hairdresser who has a suspicion who calls in. Is that information that goes into your data that you use into the future or is it something that is crosschecked and legitimised before it is included in your data catchment?

**Ms Spike:** No, we do not have the capacity and the resources to verify the accuracy of the information. We take each call on face value and make no judgements about what the caller is saying.

**Miss BOYD:** Is there a follow-up then? What is that process? What does that process look like? For instance, in the hairdresser scenario I call and say that I believe that there is something going on that is untoward. What steps do you then take? Do you act on behalf of the elder at that point? What does the process look like from there?

**Ms Spike:** I have a prepared answer for how we respond to calls and specifically around the financial abuse of older people. It is important to frame that in that we are not a case management service; we are a helpline and we do not do follow-ups, unless that person calls us back, which we offer for people to do.

In terms of how we respond, every older person’s situation is going to be different and no particular advice is going to fit even most scenarios. However, when financial abuse is present, usually legal advice is required. So we will be referring to the Seniors Legal and Support Service if there is one available in the area and if there is an issue of decision-making capacity we will advise them to contact the Office of the Public Guardian.

We also refer to legal advice. Sometimes we get calls from the enduring power of attorney who has discovered that an older person with an impaired capacity is being financially exploited by someone else. We would explore with the caller issues of safety, issues of contact and what sort of evidence there is. For an older person with decision-making capacity, we encourage them to get in contact with us themselves and we also equip the person who has contact, who we have contact with, with some of the information that we would provide.

It is important to note that we also really strongly recognise the human rights of older people with impaired capacity and we explore with callers the balance between the need for financial safeguarding and the rights of an impaired older person to participate in community life, be as self-reliant as possible, to contribute to the decisions about their life and their circumstances and to be minimally limited as far as possible, given their capacity. For example, for an older person who is being taken to the bank by a niece who is coming over and visiting and saying, ‘Come on, Nan, give me a thousand bucks,’ we would discuss solutions around limiting the amount of money that that older person has access to rather than stopping all access to money, which would reduce independence and potentially socially isolate them. So although the exploiter might get their hand on some money, it is still limited.

Where it is an older person who has full capacity to make decisions but chooses not to take action because of their concerns that it is their adult children, there could be safety concerns and often the preservation of family relationships is very important—and the ‘I will not let you see the grandchildren’ does come up—we talk about planning for the future. So if they are not willing to take action now, how about drawing up an enduring power of attorney that does not give the abuser the power of attorney down the track as well as steps for harm minimisation—bills being paid automatically by Centrelink, changing key cards, setting up new bank accounts.

Each exploration of options is going to be very highly dependent on the situation of the older person and the sort of access that the notifier has. If the notifier has contact once a month, there are safety issues. We would explore that quite thoroughly. It might be, ‘Yes, you need to go and talk to the Public Guardian about this straightaway’ or it might be, ‘How about you encourage them to call.’

**CHAIR:** I have a question regarding whether there is any breakdown between different cultural groups or Aboriginal and Torres Strait Islander groups or any geographic breakdown of your data.

**Ms Spike:** We record notifications by postcode and that is grouped together. We can do that by LGAs or statistical divisions. I can provide that. I believe that the department of communities may have provided that. It is important to note that this is very flimsy information. Sometimes people do not want to disclose. We do not ask specifically about cultural backgrounds unless it is relevant to the call. So, yes, we do have some, but the data is very, very limited.

**Ms LEAHY:** I am just reading from the website and it says that your service is a support and a referral service. Is that correct? Is there any breakdown from your first point of contact? I am just interested in what sort of support you would provide in relation to the number of calls. You get about three to four calls per day. How many of those would get support and how many would be referred? Is there any breakdown of that? What sort of support services do you offer? I am just curious.

**Ms Spike:** We are a support service in that we are supportive. We are not called counsellors, but all of the workers on the phones have telephone counselling qualifications. So in the sense that we provide some level of counselling support for people on the phone, in that initial contact, we deal with very high levels of emotions from older people themselves and also from the other daughter—the notifier—where it is family. As you can imagine, it is quite distressing to find out that your brother is doing this or to be witnessing that. So we provide that emotional support over the phone. In terms of referrals, every caller, unless it is an older person who is saying, ‘I just need to talk about this,’ will be given a referral where there is one. We have a breakdown of the numbers of referrals that we provide, but I think that—and I can check on the statistics—but often the Seniors Legal and Support Service is a very common one. I can take the actual statistics on notice and provide them to you.

**CHAIR:** When you provide a referral somewhere, is there a follow-up to see whether the senior or the person who contacted followed through with that referral?

**Ms Spike:** Not in most cases. We have an agreement with the Brisbane Seniors Legal and Support Service where we can provide them with referrals directly. We generally operate on an empowerment model where we support older people to make those choices and make those contacts themselves, but where we have a very vulnerable client we may have a greater hand in that process in terms of sending through that referral. We cannot take a call and say, ‘Here is a referral’, and then contact that place that we have referred and say, ‘Hey, did such-and-such get in touch with you?’, because we both have confidentiality obligations there.

**CHAIR:** You would not call the senior back and follow up with them whether they have taken any further steps or anything like that?

**Ms Spike:** If they request it. One of the things I should mention is that only about 29 per cent of our abuse notifications are made by the older person themselves. The vast majority are friends, family or other relatives.

**CHAIR:** How many staff do you have on the helpline?

**Ms Spike:** We have six staff all up. Everyone in the office does multiple roles. I work on the helpline. I also produce the data. Natasha Love, who is here, is a trainer and she works on the helpline as well as going out and doing community development and training. We have two full-time staff, myself and Les Jackson, the coordinator, and then the remainders are part-time.

**Miss BOYD:** At the outset you outlined the workers, the helpline and the training and education. You just touched on training and education. I was wondering what form that takes. I am conscious of the fact that UnitingCare is a very large organisation that specialises in some areas of aged care, as well as in-home community care and also residential aged care as well as independent living with private providers, for instance, like Blue Care. Is there an element of training and education that is done in that sphere? If not, can you detail for us what is the area that the training and education occurs in?

**Ms Spike:** We provide free training and education as well as awareness. We do training sessions for aged-care workers, respite workers and community care workers. We will have a two-hour training session. That is by request. We also travel throughout the state. In that are things such as identifying abuse, the issues with enduring powers of attorney and supporting the older person. How to address issues of abuse and mandatory reporting and so forth are covered in all of that. Then we do training with social work students as well through the universities and the certificate III in aged care through the TAFEs. With the community sessions it is a shorter one-hour long presentation and that will be through seniors networks, the Older Women’s Network, for example, and also presentations at forums. We also do a lot of work around World Elder Abuse Awareness

Day, which is on 15 June each year, and we try to link in with the community. For example, the Ipswich and West Moreton Seniors’ Services Network often have a WEAAD celebration and last year we engaged in a public debate around spending the inheritance as part of raising awareness of financial abuse. The Elder Abuse Prevention Unit see local interventions and community awareness as a really important part of the response to elder abuse. I do have something prepared on that. Would you be willing to hear that?

**CHAIR:** Yes.

**Ms Spike:** As has been said before, the nature of the client group, as well as the abuse, means that identifying abuse and victims can be very fearful. It makes it very difficult to pick up and intervene in. As I said, only 29 per cent of abuse cases that came to the helpline last year were reported by the victims themselves. The presence of face-to-face support that can travel to victims is really critical, as is educating and mobilising the community to develop stronger relationships with older people combatting social isolation and creating really trusted pathways to getting assistance.

As I mentioned, we work with organisations already to do that, but of course with more resources we could do a lot more. A prevalence study would really help in the community awareness sector area because one of the tasks of preventing elder abuse fundamentally is encouraging older people to protect themselves against their own children. One of the biggest obstacles to achieving that is, as identified in research out of Monash University, that older people consider institutions and strangers, including professionals like financial advisers, as the most common perpetrators of abuse. This is clearly not the case according to our data. As part of acknowledging this issue, we work closely with the department of communities to inform their annual awareness raising activities to really place financial elder abuse as a family violence issue. Those local and community interventions are really, really critical for Aboriginal and Torres Strait Islander as well as culturally and linguistically diverse communities. It is an issue in these communities, as it is for the mainstream community. There are already discussions going on. For example, in March this year Dulcie Bronsch, an Indigenous worker with the older persons programs that I work for, attended an International Women’s Day event in March with the North Brisbane Aboriginal and Torres Strait Islander community. What came out of those discussions, even though it was a domestic violence forum, was that the abuse of older people and community elders was something that was going on and they were no longer willing to tolerate it. From these discussions at this event the group developed a plan to open up the conversation in their community and take that conversation to other communities. To this end they have already established relationships with local stakeholders such as the police and Family and Children’s Services. EAPU sees that this sort of grassroots stuff should really be encouraged and be supported with funding to develop and implement any local responses that come out of those. One of the things that was really pointed out to me by Dulcie with regard to an Aboriginal and Torres Strait Islander response is that the cultural camps were identified as a key way of engaging their community on these issues. More information on cultural camps can be found in the *Safe and supportive Indigenous families and communities for children* publication which I can provide.

**Mr McARDLE:** Yes, please, would you do that? Thank you.

**Ms Spike:** I can do that.

**Mr McARDLE:** Are you making a formal submission to the inquiry or not?

**Ms Klintworth:** Yes, we will be making a formal submission with our colleagues at Blue Care—a combined submission.

**Mr McARDLE:** Can I pose this question: from what you have said to me, most of the law that impacts upon elder abuse from your perspective is state based law—that is, Queensland law: the powers of attorney, wills and the like. Will your submission incorporate changes to the law or areas of concern that you have in Queensland legislation that need to be addressed to tighten things up?

**Ms Klintworth:** Sure. We will certainly be making recommendations as part of that, and looking at examples such as the one that Ceallaigh mentioned where the home is now taken into the assets test for residential care, which leaves our clients with significant vulnerability because rather than families recommending aged care to a loved one who is in need of it, they would rather protect the asset than protect the loved one, so leaving an older person at home perhaps neglected and uncared for to preserve the asset. So we will be recommending how we may influence some of those changes.

**Mr McARDLE:** Enduring powers of attorney as well, that area in particular?

**Ms Spike:** That is one of the really major issues with financial elder abuse. There has been work done by Cheryl Tilse et al—several papers—in particular ‘Enduring Powers of Attorney: Promoting attorney’s accountability as substitute decision makers’ and ‘Managing older people’s money: assisted and substitute decision making in residential aged-care’. I will forward those studies

to you. The EAPU agree with the conclusions that have come out of those two studies, which is that there is a need for greater attention to the role of attorneys in the formal guidelines about the role of attorneys, also in the structure and the witnessing of the forms, increased direction for attorneys about record keeping, access to advice and support about substitute and assisted decision-making once they are the attorney, monitoring of attorney’s accounts through banks—so random audits—registration when the enduring powers of attorney are used and potentially voluntary registration of attorneys when they are created and just generally much greater education regarding substitute decision-making for attorneys, principals and providers in community and residential care. The issue of enduring powers of attorney and misunderstanding—as well as misunderstanding about decision-making as being contextual, it is decision dependent—is a real issue. It is not just about financial abuse. I had a call yesterday morning where an older woman was in an aged-care facility. There was conflict between two of her children, one who was the enduring power of attorney. The daughter who was not the enduring power of attorney was wanting to visit her mum in the aged-care facility with her granddaughter and the aged-care facility refused them entry because the enduring power of attorney had told them not to let the daughter in. The older adult had full capacity. That was her decision to make. Even if the older adult had some sort of decision-making impairment the general principles in the Guardianship and Administration Act say that you need to be facilitating supportive relationships. So there is a lot of misunderstanding and that is across providers. The principals themselves often think, ‘They are the enduring power of attorney; they can do anything now.’ So, education is a massive thing.

**Mr McARDLE:** The question of QCAT comes to mind. You would have contact with QCAT directly and indirectly. Is QCAT a body that achieves the outcome you think it should?

**Ms Spike:** I cannot comment on that.

**Mr McARDLE:** Maybe the director can.

**Ms Klintworth:** No. I think that speaks more to a policy issue. We certainly do not collect data around the work of other services. I could not provide any comment on that, I am sorry.

**CHAIR:** You talked about some of the training that you do with aged-care services or different services that you have and you touched on mandatory reporting. I am not sure whether you can answer the question or not, but are there guidelines for mandatory reporting in aged-care facilities?

**Ms Spike:** Yes, the mandatory reporting that I referred to is obviously mandatory reporting of sexual and physical abuse that occurs within Commonwealth funded aged-care facilities. They do provide guidelines.

**CHAIR:** Are there any guidelines if staff in an aged-care facility have concerns about exploitation of a senior by their children or by other close relationships?

**Ms Spike:** We get calls from workers regarding that. I am not sure whether there is an overarching policy because the guidelines for residential aged-care facilities are obviously federal and the response to elder abuse as a family violence issue is a state based one. But I can say that we do get calls from workers and management in a facility where they call us and say, ‘We think this is going on. What should we do?’ Financial abuse is not something that there is mandatory reporting for. We do take those calls.

**Ms Klintworth:** As a result of that, we see our training as really significant both with social work students and also in aged-care facilities. Whilst sexual and physical abuse is often overt, this is a much more covert type of abuse. So training those front-line workers to actually know what to look out for and what the signs and symptoms may be and then helping to best refer their inquiries to the office of Public Guardian or legal services where relevant to advocate on behalf of the older person is important.

**Mr McEACHAN:** My main take-up from what you are saying—and correct me if I am wrong—is that a comprehensive prevalence study would give us a much better picture of what is happening across Queensland and really define where our focus needs to be?

**Ms Spike:** Absolutely. It is the situation now that without a prevalence study we cannot say one in five older people or one in 20 older people will be financially exploited by their adult child. Raising awareness and educating the community about it is a big thing. The lack of that baseline rate makes it difficult to make accurate estimates of the cost and the impact on health-care utilisation and evaluate the impact of prevention and/or awareness on actual abuse rates. It also means that specific smaller studies that may get done or people may want to do cannot be generalised more broadly to all victims. It is something that the Elder Abuse Prevention Unit has been advocating for a long time. We would really like to see a prevalence study, not just a phone survey. A detailed prevalence study would be very useful.

**Ms Klintworth:** The other obvious benefit of a prevalence study is that it actually helps us to plan for our future. We know that our population is ageing. At the moment we do not know what targeted resources we are going to need into the future. Whilst the helpline is an important part of our work, that training and awareness is actually where it is going to get traction on the ground. We hear more about the underreporting from having those conversations in local community settings. Having a prevalence study would actually allow not just us but obviously the Queensland government to make a much more targeted investment into the needs of the community once we know exactly what they are.

**Mr McARDLE:** Who would be best placed to do that study at arm’s-length—UQ, another organisation, the government, the parliament?

**Ms Spike:** I think at this point we need to declare that we work closely with Cheryl Tilse and Jill Wilson who are both part of UQ’s social work area. They do a lot of research into the mismanagement of older persons’ funds. With that said, I would strongly suggest that it should be a rigorously academic survey rather than—

**Mr PYNE:** Polling.

**Ms Spike:** Yes, thank you.

**Mr McARDLE:** So no ReachTEL. Would Cheryl Tilse be the appropriate person to head such a study or her department, put it that way?

**Ms Klintworth:** She certainly has significant experience and basis to work from. Ideally, we would support any rigorous academic research into the prevalence of this.

**Mr McARDLE:** How long do you think it would take, do you have any idea? How long is a piece of string? How deep do you want to go?

**Ms Spike:** I chaired a research subgroup which was made up of stakeholders from the Elder Abuse Prevention Unit reference group to have a look at a prevalence study. I can provide the outcome of that to the committee.

**CHAIR:** Thank you.

**Ms Spike:** I tried very hard to get a figure out of some of the research institutions, but I was not successful in that. I think the time frame depends a lot on decisions that are made about the methodology and about the sampling method. If you wanted to get a hotspot type map of elder abuse in Queensland, you would be looking at getting people on the ground all over Queensland. If you choose a more economical sampling method it might be quicker. How long is a piece of string?

**Ms LEAHY:** I am interested in the 19 per cent increase in the contact that you have. I am just wondering about your experience from some of the calls that come through. Obviously there is the office of the Adult Guardian, the Public Trustee, there are services like DV Connect, there is mediation in the department of justice. Is the increase in calls that are coming through to your 1800 service telling us that seniors are not readily able to access those particular agencies to which you are referring? Is there something not listed boldly enough in the phone book, to put it very simply? Can they not find that? I have always been one to actually direct the person to the agency that is directly responsible. I believe that is exactly what you are doing. Is there something we are missing here for seniors?

**Ms Spike:** A big part of what we do on the phones is probably best described as systems education. A lot of people will have no idea where they are supposed to go. When you look at the range of referrals we provide you find that some calls need to go to the Public Guardian, some need to go directly to the police, some will go to the hospital social worker, some will go to the neighbourhood centre. It is such a complex thing. There is not one solution for every elder abuse case.

For a lot of the calls that we get we are providing a lot of education about what is guardianship, what does it mean if someone has an enduring power of attorney, what does QCAT do, when do you go to straight QCAT or when do you take it to the Adult Guardian. There is not one place to go.

**Mr PYNE:** I think it is relevant to point out that people like the Public Trustee make decisions on behalf of people with diminished decision-making capacity. Just because that person or their family members do not agree with the decision made by somebody like the Public Trustee, does not necessarily mean it is not right the decision.

**Ms Klintworth:** The other major obstacle is actually victim awareness. As Ceallaigh mentioned only 29 per cent of our calls come from the person who is actually being abused. Most victims in this instance will see what is going on for them as a family issue rather than a financial exploitation issue or a legal issue. As I mentioned earlier, they may also experience a significant amount of shame that

a child they have raised is actually abusing them—what have I done wrong? We see them coming through a doctor. They have gone to see the doctor because they are stressed and they are not coping and their doctor has identified it as abuse. It is very rarely identified initially by the individual themselves as an abuse situation. I am not sure they know where to look for help. They may actually be looking in directions that are not as useful.

**Ms LEAHY:** That really comes down to my question. From the information that you have gained, should these services be much more sensitive and better trained when they are the first point of contact—and some of them should be the first point of contact? Maybe they do not have 1800 numbers. That is obviously something we should look at.

**Ms Spike:** The other issue in terms of the victims themselves is that often they may not have access to a phone. Perpetrators will often isolate and monitor calls. So getting access to a phone to make the call can be difficult. There are also hearing difficulties. I have had people say when I have asked, ‘Can you get your dad to give me a call. Can you give him our number?’ ‘He does not know how to use the phone.’ There are issues with technology.

The Elder Abuse Prevention Unit as well as the Seniors Enquiry Line and the Time for Grandparents program do not have phone menu systems on their services. I do know that it can be quite confusing for people to be met with automated messages.

**Ms LEAHY:** There is nothing more frustrating than getting an automated message or going from person to person to person. I am wondering if there is anything that you could put into your submission about how those particular agencies that you refer to could be more sensitive and their services as a first point of contact could be more enhanced to deal with seniors? Obviously, you are capturing a significant number of seniors issues that are coming through and referring them. We do not know that they actually do contact that referral agency, but if they have a difficult experience in getting through to that referral agency I think it undermines the work that you are actually doing as well.

**Ms Klintworth:** We are certainly happy as part of our submission to document our learnings in relation to how we best facilitate that point of access support for older people.

**Ms LEAHY:** It would be very good if you could make some recommendations about how that could be improved.

**CHAIR:** Are there any other questions.

**Mr McEACHAN:** I have a follow-up question. I just wanted to ask about the actual awareness of abuse. Is it the case that abuse, in a sense, is normalised through relationships and elders are being abused but are totally unaware of it, and even vice versa—abusers are unaware that they are abusing elders? Is that part of the scope of what you do?

**Ms Klintworth:** It is certainly not something we can collect data specifically around. As Ceallaigh mentioned, every single instance of abuse is different. There will be some abusers absolutely aware of what they are doing and others who may initially think they are being helpful—particularly where there is gambling or drug or alcohol involved—and their initial intent is not to financially exploit their loved one but say, ‘I am going to pay it back as soon as I have a win or get a job.’ So it progresses in a downhill spiral rather than it being an intentional activity. I think there is a lot of normalising in relation to older people seeing their role as continuing to support adult children, particularly when they are down and out. They may choose not to see it any further than that and not realise that they are actually being abused and financially exploited.

**Ms Spike:** A lot of Cheryl Tilse’s work focuses on not so much financial abuse but the management of older people’s money. One of the things that has come out of that research is this perception of entitlement. Even where there is no intent to be abusive there are risky practices. It is not at that level where there is mismanagement of an older person’s finances to their detriment. In some cases the older person may actually see it as their role to be continuing to provide. The adult children may have a perception that they are entitled to the inheritance because it is theirs—they just want it a bit earlier perhaps. In some cases the older person has the expectation that their money is there for them to leave to their kids. It is not just the perpetrators who hold that expectation. Cheryl Tilse’s work explores some of that. I will forward that through.

**Mr McEACHAN:** In terms of a study maybe education could be part of the scope of it across the elder abuse spectrum.

**Ms Klintworth:** Education continues to be a really key emphasis for us and the more of it the better.



**Mr McARDLE:** Cheryl Tilse has done many studies, I understand. Is it best to do a peer review of her studies first to find out where we are at as opposed to replicating a whole new study with regard to the one you are talking about?

**Ms Spike:** There are two that I am aware of that I am referring to. I know she has done a lot. Certainly her studies are published in peer reviewed journals, but certainly—

**Mr McARDLE:** Should we bring them all together and have one peer review of that series of articles as a starting point or is it best to start again? I do not want to duplicate the same work.

**Ms Spike:** I would not be recommending duplication. But I do not think that I am qualified to answer that question.

**CHAIR:** There being no further questions from the committee members, I thank you both for your time this morning. We appreciate your information. Thank you very much. I am aware that there are people from the department of communities here this morning. I invite you to comment this morning.

**SHAW, Ms Barbara, Executive Director, Community Services, Department of Communities, Child Safety and Disability Services**

**Ms Shaw:** No, I do not have anything to add. It has been useful for us as well. We will go through the submissions that are forthcoming and our response to the questions that we were asked last time are on their way.

**Mr McARDLE:** Could we clarify when that data and documentation might be with the committee?

**Ms Shaw:** I expect that it would be with you this week.

**CHAIR:** Thank you very much for your time.

**Committee adjourned at 12.01 pm**