

Submission
No 58

INQUIRY INTO INQUIRY INTO ELDER ABUSE IN NEW SOUTH WALES

Name: Name Suppressed

Date received: 15/11/2015

Partially Confidential

SUBMISSION by

14/11/15

to The General purpose standing committee No2.
Terms of reference #1 to 10 address issues relevant to

#1 has sustained 5 years of financial abuse by a nephew which has led to psychological, physical abuse and neglect. We know of 2 other cases just in our family. In all these cases a trusted family member are the perpetrator hiding behind privacy laws and apathy.

#2 Financial abuse- something has to be gained by the perpetrator usually money which leads into other abuse isolated family members separated from most of the family and the community are easy prey. The computer age helps some but isolates most centerlink need password skills to use you can jump though all their hoops still say no. Financial abuse usually leads into all other types of abuse. The question is how does perpetrator gain from the elderly abuse. Money is the bottom line.

#3 No communication or warning signs picked up by government or institutions. The perpetrator relies on services passing the buck to not my job, refer to other departments, no shopfronts, no one to talk to or view evidence of abuse, only phone numbers for complaints, no feedback, answers or follow up.

#4 No response from Police – usual answer “it’s a civil matter”
Second best “family matter, domestic, don’t want to know”.
Third best “only 2 years action on fraud cases”
Elderly die before action then no one has to do anything.

#5 Constraints are usually a family member, trusted at the beginning. Usually money involved, privacy policies prevents paper trail to be discovered by other family members. Perpetrator usually better versed in finance, superannuation matters and the law than most elderly and family. Strategies to address openness on finances, super, banking and education.

#6 Provide elderly people with independent financial advice, government should action paper trail and identify where the money has gone. Taxation, social securities and superannuation should be accountable for elderly financial abuse prevention by investigating complaints even after persons death.

#7 Not effective laws, policies, services. Elderly abused person usually isolated from services, cannot contact family or friends. Have problems dealing with phone companies, social security, police. Abuser usually isolates older person by moving them from lifelong home and friends and community to isolation, control of finances, id theft, redirecting mail, pay or not pay bills, change doctors, taken them out of the system. Public servants don’t mind this, it means less work. A safeguard for the elderly would be accountability of the paper trail. Where does the money go? In every case, it’s not to the older person who owned the money.

#8 Some long term systems and proactive measures would include: family involvement in financial decisions, this happens in most cultures but not in Australian culture (Privacy concerns). Some cultures respect the elderly, involve them in decision making. These cultures seem not to have as big a problem. Pension not lump sums. All services after the abuse too late. Prevention education product discloser elderly use to old way of doing things not internet bank transfers at midnight from their account and they don’t know how to use the internet? how’s this happen guardians

#9 New proposals or initiatives would involve better communication, education and reporting of financial matters to social security/tax office by financial institutions and employers to prevent financial elder abuse by investigating the money trail from the start of the fraud. So money destined for retirement is used for that persons retirement. Pension not lump sums given to people who don’t own it. Pay into usual account not newly formed accounts for money laundering it’s not that hard to spot

#10 Would like to be witnesses at the inquiry. would provide insight to the committee from a victims perspective. would provide insight to the committee of the problems of services, agencies, organizations, NSW Police Force, encountered in trying to stop the abuse of .Over the last two years.