

Stronger than Before: Rebuilding financial resilience for older bushfire residents

Evaluation of Year Two

Full Report

Covering the period July 2022-December 2023

Incorporating Stage 1 - regional service delivery in Alpine-Towong and East Gippsland (interim report), and Stage 2 - professional development and outreach activities in 19 bushfire-affected LGAs.

Stage 1 interim draft report provided 31 August. Stage 2 final draft provided 31 January 2024.



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Introduction

The *Stronger than Before: rebuilding resilience for older bushfire residents* program commenced after the bushfires impacted heavily in rural areas Alpine-Towong and East Gippsland Shires over the summer of 2019-20. The program offered financial counselling service delivery and community outreach activities in the affected regions, as well as professional development activities for financial counsellors. The purpose of the program was to lift capacity to respond to the risk of financial elder abuse after the major bushfires.

Year One of the program was funded by Bushfire Recovery Victoria – commencing in 2021 and concluding in June 2022 – and was evaluated by Financial Counselling Victoria (FCVic) and Changesmith Consulting.

Refer to the evaluation report provided to the Department of Families, Fairness & Housing (DFFH) in October 2022.

Year Two was funded by DFFH from 1 July 2022 to 30 June 2023, and covered a continuation of the rural service provision and outreach in Alpine-Towong and East Gippsland as well as a more broadly scoped program of work to build capacity of FCs and support community outreach in 18 fire affected local government areas (LGAs).

Scope of this evaluation

This evaluation report covers two program components:

1. Regional service delivery led by Anglicare Victoria (Gippsland) and Upper Murray Family Care utilising Year Two funding provided by DFFH during FY23, which finished on 30 June 2023.
2. Centrally coordinated activity led by Financial Counselling Victoria (FCVic) utilising Year Two funding provided by DFFH during FY23, which was completed in December 2023.

The evaluation sought to address the following:

- Knowledge (or assumptions) about the prevalence of financial elder abuse in rural communities, including reference to the evaluation from Year One (2021-22)
- Description of the service model that was delivered in Stage Two (regionally in FY23 and at statewide level in late 2023)
- Identify any demographic or geographic trends relevant to service referral, intake or delivery e.g. degree of isolation, gender, nature of family situation, cultural background
- Capture any known outcomes achieved with or for older community members
- Given the complexities of these interventions, capture learnings about the most effective ways to monitor/evaluate these types of interventions
- Develop recommendations for further work and identify gaps and opportunities for future investment. This may include future service model(s), roles, skills, knowledge to provide effective intervention to older people at risk of, or experiencing, financial elder abuse in rural communities, and insights on how this may or should relate to emergency preparedness, response and recovery. Include considerations for future planning that support recovery from a natural disaster in the context of older people and elder abuse prevention.

Context: Major community disasters and vulnerability factors

Major disasters such as bushfires, floods, storms and pandemics create physical risks in the immediate crisis phase, and social, environmental and economic risks in the short to long term. The psychological impacts of disaster-related trauma can be lifelong for those directly affected.

During Black Summer 2019 to 2020, intense, widespread and fast-burning fires spread across Victoria and New South Wales. *“These ‘megafires’ caused some of the most extensive damage to ecosystems, forests and public land in generations. In Victoria, most of the significant fire activity occurred in Gippsland and Hume regions, particularly on the border of New South Wales.”* In Victoria five lives were lost, as were 400 homes and 6,800 livestock animals. Over 1.5 million hectares of public and private land were burnt, including forests and parks, plantations and native timber assets, critical animal habitats and water catchments. *“The economic damage to Victoria, estimated to be billions of dollars, hit the tourism sectors hard.”*

Psychological responses to trauma play a major role in disasters and inform effective disaster recovery, as explained by FCVic in their disaster recovery e-learning module: *“The stress from a traumatic event can impair a person’s ability for problem-solving thinking - people have reduced capacity for reasoning, prioritising, strategic decision-making, and lateral thinking. Thoughts tend to be simplified emotional responses rather than logical. Some people may struggle with a loss of routine and unstable lifestyle. These characteristics are not good for planning or long-term sustainability.*

The effects of trauma can make people’s emotions highly reactive, unstable or numbed. Socially meaningful emotions, such as regret, sadness and compassion, are often reduced. Instead, people tend to experience more instinctive emotions, including fear, anger, grief, shock and disbelief.

Interpersonal relationships are affected as social interactions are reduced and people withdraw or isolate themselves. Some people will suffer from impaired work performance. Often increased relationship conflicts will emerge as relationship maintenance is neglected and the ability for empathy is reduced.

The fractures and disruptions to social continuity and relationships, which Dr Rob Gordon describes as ‘social debonding’, can have detrimental impacts of communities affected by disasters. If those impacts are not managed properly, they can lead to hostility, antagonism, competition and alienation within the community. He recommends community participation, validating emergent groups, new communication structures and active management of social tensions and inequalities to repair broken community bonds”. Refer to FCVic e-learning resource¹ quoted above.

Older people strengthen community resilience

Older people make significant contributions to strengthen communities and support social cohesion. The current Victorian Government’s volunteering strategy² recognises that volunteer-involving organisations (VIOs) provide opportunities for volunteering as part of their operation. In 2020 the top group of volunteers represented in VIOs were over 65s (78.9 per cent of volunteers).

¹ FC Vic e-learning resource on disaster recovery: <https://elearning.easygenerator.com/09bf122a-d91b-43df-b044-010db67887fd/#/sections/6f2f65923b1344f9bb21e48c60a802a2/questions/a24d35944fa343e89c16cab8d354f0e>

² Victorian Volunteering Strategy 2022-2027: <https://www.vic.gov.au/victorian-volunteer-strategy-2022-2027/volunteering-victoria>

Many older people are key resources in their communities at times of disaster and in strengthening community capacity to prepare for, and recover from, disasters. Their trusted community networks, professional skills and knowledge, life experiences, and ability to help others respond to traumatic situations is invaluable.

“Older people are resources for their families and communities particularly during times of crisis. Their years of experience can make them models of personal resilience and sources of inspiration and practical knowledge. They give voluntary aid, care for grandchildren or neighbours, and participate in support or recovery initiatives. Including older persons in planning for and responding in emergencies thus benefits the whole community.” (WHO 2008 p.4³)

However, older people can become vulnerable to ageist attitudes that permeate service delivery and the community at large. Similar to the concept of family violence being a consequence of rigid gendered attitudes, elder abuse may be present as a consequence of rigid ageist attitudes.⁴⁵

Disasters disrupt protective factors for vulnerable community members

Disasters cause community disruption and trauma. Disasters impact on more vulnerable/less resilient communities, households and individuals the hardest, as capacity to recover is lower. While ageing in place is a healthy and desirable trend, targeted supports are required before, during and after disasters to people who are at greater risk of vulnerability if their daily lives and routines are disrupted by disaster.⁶

“The very old people were very aware that due to aging they belonged to a group that is vulnerable...The home was a safe and familiar environment, and a place that the older people could return to when life outside home was too demanding. A familiar, safe and functional home compensated for declining capacity, supported routines developed over the years, and enhanced daily activities and participation.” (Fange and Ivanoff⁷).

Until the COVID pandemic, disasters in Victoria have usually taken the form of major weather or fire events which rural areas experience more frequently, with greater intensity of impact. The people most impacted are those who make up the majority in small rural communities, where locational disadvantage is already high (e.g. poor public transport, low access to occasional consumer goods, economic opportunities, specialist health services, poor digital inclusion). Other intersecting factors (such as gender, age, culture, language, socio-economic status, social connectedness, quality and location of housing) may either exacerbate their vulnerability or provide protective/community resilience through the disaster cycle.

³ World Health Organisation, 2008, Older persons in emergencies: an active ageing perspective. Quoted in Older people and disaster preparedness: A literature review, Victoria Cornell, Dr Lynette Cusack, Professor Paul Arbon:

<https://knowledge.aidr.org.au/resources/ajem-jul-2012-older-people-and-disaster-preparedness-a-literature-review/>

⁴ Qu, L., Kaspiew, R., Carson, R., Roopani, D., De Maio, J., Harvey, J., Horsfall, B. (2021). National Elder Abuse Prevalence Study: Final Report. (Research Report). Melbourne: Australian Institute of Family Studies:

<https://aifs.gov.au/research/research-reports/national-elder-abuse-prevalence-study-final-report>

⁵ Storey, J. E. (2020). Risk factors for elder abuse and neglect: A review of the literature. *Aggression & Violent Behavior*, 50, 101–339

⁶ Gordon, R., The social system as site of disaster impact and resource for recovery, *The Australian Journal of Emergency Management*, Vol. 19 No. 4, November 2004

<https://classic.austlii.edu.au/au/journals/AUJEmMgmt/2004/52.pdf>

⁷ Fange, A. and Dahlin Ivanoff S., 2009, *The home is the hub of health in very old age: findings from the ENABLE-AGE project*, *Archives of Gerontology and Geriatrics* Vol 8, No 3, pp 340-345. Quoted in disaster resilience literature review op cit.

The context for this evaluation is a series of disasters, with fires, floods, COVID pandemic and response, and major storms. The time to reconnect and rebuild after one disaster has been further disrupted by the next event.

Rural communities tend to be older communities

The local government areas (LGAs) of Towong, Alpine and East Gippsland are low in overall population but higher than average proportion of older people. Australian Bureau of Statistics (ABS) census data for 2016 and 2021 show the LGAs for this project are disproportionately older and with a higher proportion of First Nations residents.

	Alpine		EGS		Towong		All Vic	
ABS figures	2016	2021	2016	2021	2016	2021	2016	2021
2016 - 65 yo +	24.5%	26%	28.2%	30.9%	25.7%	28.6%	15.6%	16.8%
Median age	49	49	50	52	50	52	37	38
ATSI	0.8%	1%	2.9%	3.5%	1.5%	1.8%	0.8%	1%

Rural communities tend to experience lower socio-economic well-being

The rural outreach locations in this program have traditionally offered affordable housing, however cost of living pressures, in particular increased housing costs since the bushfires (and following the pandemic-related “tree change” trend of higher income urban residents pricing out local residents), have clearly impacted on residents living on low/fixed incomes.

The quarterly Homes Victoria rental report allows comparison of Dec 2019 new lettings (chosen to offer a comparator prior to bushfires and COVID-related regional and rural housing demand), with the latest June 2023 rental figures.

	Alpine		EGS		Towong		All Vic non-metro	
	Dec 2019	June 2023	Dec 2019	June 2023	Dec 2019	June 2023	Dec 2019	June 2023
Weekly median (all properties)	\$340	\$443	\$295	\$400	\$255	\$320	\$330	\$420
Weekly median (2BR house)	\$300	\$365	\$280	\$360	0	0	\$280	\$350
Weekly median (1BR flat)	0	0	\$200	\$280	0	0	\$195	\$260
% affordable rentals (all)	52.9%	18.5%	56.4%	26.6%	100%	50%	43.7%	26.7%

The aged pension is increased in March and September each year, and increases are indexed to a combination of the consumer price index (retrospective), changes in the average male full-time wage, and the Pensioner and Beneficiary Living Cost Index (which reflects a greater alignment between what a low-income household would spend their income on than the spending of an average household).

Despite this, price rises on essentials, such as utilities, will always create larger impacts on aged pensioners in lower quality housing, especially if family members have come to stay/live with the older person and are not contributing to bills. With adult children and other relatives impacted by COVID employment changes or rental stress, family financial pressures that trigger elder abuse have clearly intensified since the period prior to the bushfires.

For older persons who are living alone and renting, **the aged pension in August 2023 is \$532 per week including all supplements**⁸. Aged pensioners renting a 2BR house in the rural service areas (in the absence of 1BR units for rental in small population centres served by this project) would now be paying \$360-\$365 per week from their \$532 – more than 67% of their total income. For older people who have chosen to live “off grid” (e.g., living out of town in tents, caravans, trailers, etc.) to avoid institutions that have caused them stress over their life, their living costs would be lower, but their income is also likely to be lower if they are not receiving what they are entitled to. They are also unlikely to show up in the ABS 2021 census figures.

Rural communities experience higher digital exclusion

Older rural communities have higher gaps in digital inclusion, across physical infrastructure and digital literacy. This means that any service targeting vulnerable people will require a face-to-face component and or use of traditional media to reach those who are most excluded or vulnerable.

Digital Exclusion

The older people living on low incomes in the small communities serviced by this project share multiple factors identified in the **digital inclusion index report 2023**⁹ as exclusion factors. These factors include:

Age 75+ Digital inclusion remains closely linked to age. People aged over 65 maintain lower scores than the national average. Those aged 65-74 record scores 12.1 points below the national average, while those over 75 record scores 24.6 points below. For people over the age of 75, disparities in Digital Ability (41.6 points below the national average) and Access (18.0 points below the national average) are considerable.

Capital city gap. There is a persistent divide between capital cities and other parts of the country. Areas outside capital cities recorded a 2023 Index score of 69.8. This is 3.4 points less than the national average, and 5.0 points less than capital cities. The Digital Ability gap has increased from 7.0 to 7.7 points.

Income gap. Digital inclusion increases with education, employment, and income. In 2023, there was a gap of 28.8 points between people in the lowest and highest 20 percent of household income. This gap has increased over the past three years – jumping from 25.3 in 2020, to 26.5 in 2021, to 28.8 points.

Living alone. Households with children continue to have higher total Index scores. Australians who live alone are more excluded, registering an Index score of 64.0. This is 16.2 points lower than couples with children, and 9.2 points below the average national score.

Digital gap between First Nations and non-First Nations people in Australia. The digital gap in 2023 is 7.5. The gap is particularly pronounced between First Nations and non-First Nations people living in remote (21.6 points) and very remote (23.5 points) locations, although it exists across most areas regardless of remoteness.

Access score. While the national Access score has increased from 70.0 in 2021 to 72.0 in 2023, several groups remain well below the national average. These include First Nations Peoples living in remote and very remote communities (over 37-point gap), people over 75 years of age (18.0-point gap), and those in the lowest income quintile (14.7-point gap).

⁸ <https://www.servicesaustralia.gov.au/how-much-age-pension-you-can-get?context=22526>

⁹ <https://www.digitalinclusionindex.org.au/key-findings-and-next-steps/>

Affordability score. The Affordability score has improved nationally, from 93.1 to 95.0. However, substantial numbers of Australians continue to experience affordability stress, meaning they need to pay more than 5% of household income to maintain quality, reliable connectivity. These include people with disability (55.1%, down from 72.0%), people over the age of 75 (65.2%, down from 80.7%), and people who are currently unemployed (69.4%, up from 62.0%).

Digital Ability score. The national Digital Ability score has increased from 64.4 in 2021 to 64.9 in 2023. However, those with lower scores are not experiencing gains, with some groups seeing declines in Digital Ability scores over the past three years, including people in the lowest income quintile (43.5; down 2.2 points) and Australians aged over 75 (23.3; down 3.9 points).

Mobile-only users. The number of mobile-only users has slightly increased, from 9.6% in 2021 to 10.5% in 2023. In general, mobile-only use is associated with lower levels of digital inclusion. Some groups, including people in very remote areas (32.6%), First Nations people (21.3%), and those on the lowest incomes (20.7%) continue to be overrepresented in their reliance on mobile-only access.

The number of Australians who are highly excluded has declined but remains substantial. **9.4%** of the Australian population is highly excluded, registering an Index score of 45 or below. This is down from 10.6% in 2021. However, some groups – particularly people over 75 years of age and those who did not complete secondary school – continue to experience higher levels of digital exclusion.

Context: elder abuse prevalence and response

Defining elder abuse

Elder abuse is any act which causes harm to an older person and is carried out by someone they know and trust. The abuser may be a family member or a trusted friend or neighbour.

Abuse is usually intentional. The harm caused to an older person may range from the effects of verbal harassment through to serious physical injury inflicted deliberately. Harm can also include emotional harm and financial loss including the loss of a home and belongings.

The older person may be dependent on the abuser, for example if they rely on the abuser for care. It is also common for the abuser to depend on the support of the older person, for example for accommodation. Sometimes, there may be a co-dependent relationship where both the older person and the abuser depend on each other.

Types of elder abuse

Emotional (or psychological) abuse. Using threats, humiliation or harassment causing distress and feelings of shame, stress or powerlessness. It often occurs in combination with other forms of abuse.

Neglect: Intentionally failing to provide the basic necessities of life such as food, medication, warmth etc

Financial abuse: Using someone's money, property or other assets illegally or improperly or forcing someone to change their will or sign documents.

Physical abuse: Inflicting pain or injury by hitting, slapping, pushing or using restraints.

Social abuse: Forcing someone to become isolated by restricting their access to others including family, friends or services. This can be used to prevent others from finding out about the abuse.

Sexual Abuse: Any sexual activity to which the older person has not consented. This can be perusing sexually explicit print or electronic materials in front of the older person, not giving the older person privacy when they bathe or shower or sexual assault.

Source: Seniors Rights Victoria¹⁰

The *National Elder Abuse Prevention Study: Final Report*¹¹ provides an excellent summary of the risk factors for elder abuse:

- Living in a disadvantaged area
- Living alone or with others (other than with a partner)
- Having low socio-economic status
- Owning a home with debt or renting
- Being separated or divorced
- Having low social support and lack of social contact
- Not having a will or power of attorney arrangements in place.

Two additional factors that relate to disaster context:

1. Social support and healthy relationships with family members are key protective factors for older people at risk of abuse or neglect (AIFS, 2019). The older person's protective social ties being disrupted by the disaster with experience of psychological trauma of danger, and loss of possessions or one's home;

¹⁰ <https://seniorsrights.org.au/resources/elder-abuse-toolkit/what-is-elder-abuse/>

¹¹ National Elder Abuse Prevention Study: Final Report, Australian Institute of Family Studies, December 2021 <https://aifs.gov.au/research/research-reports/national-elder-abuse-prevalence-study-final-report>

2. If an aged pensioner living on a low income (even if they own their own home), receives money after being displaced from their home (e.g. grant or insurance payment), this can impact their relationships with family members and other trusted people in their life. Family members may use their “need to breathe” before making major financial decisions as cover for financial exploitation. The receipt of a sum of money can create risk for the older person, especially if younger family members are also under financial or other stress.

Rigid gender stereotypes relating to disasters drive increased prevalence of family violence during disasters and male mental health issues afterwards¹². While elder abuse is a type of family violence, its prevalence is harder to measure due to it being highly stigmatised, although it is associated with rigid ageist stereotypes, not as specific to gender. Financial elder abuse is one expression of the issue, and its prevalence is emerging as very significant. The Victorian Police recognise that up to one in six older adults may experience one or another form of elder abuse¹³. Most forms of financial elder abuse are illegal, but this is not well understood, especially by family members with “inheritance impatience.”

Effective responses to elder abuse

Taking a health prevention and promotion approach, tackling elder abuse requires attention at multiple levels.

- **Prevention:** tackling ageism within community attitudes and government policies to create a safer more protective system for all people as they age. This requires deep understanding of the prevalence and drivers of elder abuse, to design reduction or prevention strategies which include legislation and policy;
- **Early intervention:** targeting people at risk of elder abuse or those who influence them, with information and resources. This requires a well-connected service system and an understanding of the means by which older people can retain agency in their life (e.g. Wills, Powers of Attorney, knowledge of concessions, etc). Community organisations that support older people are key partners and leaders in this activity.
- **Response:** Ensuring a safe and non-stigmatising response that reflects the will and preferences of the older person, that empowers the older person and keeps the perpetrator “in view”, provides accurate advice on options, and referrals to appropriate legal or other support services.

Evaluations of integrated service trials have reinforced knowledge on key components and requirements. Such trials have included practitioners from different areas working together to provide a human-rights-based case response to an older person and their adult child or other family members involving different sector practitioners, e.g. health professionals, financial counsellors, specialist family violence workers, community lawyers, police, home care workers, alcohol and other drug and mental health practitioners. Victorian examples include the evaluation of the Elder Abuse Response Trial by ELSA and ROSE published in April 2023 (Eastern Community Legal Service and partners¹⁴); the evaluation of the Integrated Model of Care (IMOC) trialled in Victoria concluding in August 2023¹⁵; the Victorian Police trial (2019-2021), Elder Abuse Prevention Networks primarily funded through Primary Care Partnerships¹⁶ and service model insights from Seniors Rights Victoria¹⁷ and Ethnic Communities Council of Victoria¹⁸.

¹² <https://genderanddisaster.com.au/>

¹³ <https://www.police.vic.gov.au/elder-abuse>

¹⁴ https://eclc.org.au/wp-content/uploads/Summary-Report-ELSA_ROSE_web.pdf

¹⁵ <https://providers.dffh.vic.gov.au/responding-elder-abuse>

¹⁶ <https://www.smpcp.org.au/index.php/our-work/projects/eapn>

¹⁷ <https://seniorsrights.org.au/resources/elder-abuse-toolkit/>

¹⁸ <https://eccv.org.au/ageing-well-hub/elder-abuse-prevention/>

Role of financial counselling to address financial elder abuse

Financial Counsellors offer a free, confidential, non-judgemental service, but are not widely known in the community. With approximately 300 practising financial counsellors across the whole of Victoria, funded by State and Commonwealth government agencies, their peak body FCVic provides a quality assurance and professional development role for the workforce, as well as identifying systemic improvements to address the main drivers for people requiring FC assistance.

Financial counselling provides vital help for people experiencing, or at risk of, financial hardship. Financial counsellors are uniquely qualified professionals, specially trained to deal with complex financial matters such as mortgage foreclosures, energy hardship, financial abuse arising from family violence, gambling-related harm, bankruptcy, arrangements for fines, and small business owners in difficulty. They assist more than 23,000 Victorians each year – including people impacted by catastrophic natural disasters, newly arrived migrants and refugees, and more than 3,800 family violence victim-survivors.

The cost-benefit of financial counselling has been calculated at a return of between \$5.00 to \$7.10 for every \$1.00 invested¹⁹. This does not include benefits that are more difficult to quantify, such as stable housing, and the avoidance of costly tertiary service interventions. These are conservative calculations – an area of focus for the sector is to develop a clear evidence base for the benefits of financial counselling.

Hardship policies adopted by banks and utility companies, local government rate concessions, payment plans for fines and penalties, and Centrepay arrangements run by Centrelink would not exist if it wasn't for financial counsellors identifying the systemic issues through individual case work over many years.

To summarise the initial context for this project:

- Major bushfires in 2019-20 impacted rural communities in Victoria
- Risks of financial elder abuse greatly increased
- Financial counsellors are well positioned to offer a useful role in education and outreach as well as individual casework and secondary consultation
- FCVic is well positioned to offer professional development and community education on the nature and possible responses to financial elder abuse

Introducing the *Stronger than Before* Program

In response to the risk of financial elder abuse during the recovery phase from Black Summer, Bushfire Recovery Victoria (BRV) funded the first year of the *Stronger Than Before* program during 2021-22. Funds were allocated to enhance capacity of regional service providers in East Gippsland and Alpine-Towong LGAs to provide direct casework response and community outreach to older people at risk of financial elder abuse. BRV also funded FCVic to provide professional development support to financial counsellors working in these three LGAs, resources for community education and outreach, and program evaluation.

Fire-affected communities in East Gippsland and Alpine-Towong regions have subsequently experienced a series of emergency events. The major fires were followed by the COVID pandemic with health impacts, and major social and economic impacts on tourism and housing costs, followed by major floods and storms. For Mt Beauty, just one impacted community, they have also experienced a landslide that cut off the main road into the town.

¹⁹ FCVic submission to 2024-25 Victorian State Budget <https://fcvic.org.au/wp-content/uploads/FCVic-Pre-Budget-Submission-2024-25.pdf>

Evaluation of Year One – key findings and recommendations

The evaluation of Year One (submitted August 2022) provided learnings and recommendations for future activity, both in terms of responding to the risk of financial elder abuse in rural communities and in considering the needs of older people in disaster response and recovery planning. The evaluation report also covered the impact of the COVID pandemic and associated lockdowns in detail, as this impacted strongly on the appetite and ability of older community members to participate in face-to-face community education and outreach events.

In 2022-23, the regional service delivery enhancement was continued for another year by the Department of Families Fairness and Housing (DFFH). The funding lapsed on 30 June 2023. This report draws upon the activities and learnings of Year One to cover the activities continued in Year Two, 2022-23.

The table below summarises the assumptions and learnings from the program to June 2022, and informed development of the 2022-23 financial year and 2023 calendar year programs.

Assumptions/learnings from 2021-22	Response – 2021-22	Future potential for 2022-23
Use local long-term personnel wherever possible at times of major community disruption	Existing local agencies strengthened by additional financial counselling resources	Activate financial counselling capabilities state-wide to address major disruptions – disaster and pandemic
Commission, plan and coordinate multi-partner projects in an integrated way	Tension between benefits of locally determined bushfire response and integration of elder abuse informed approaches	Separate detailed local work planning from state-wide development of knowledge, resources and outreach opportunities
At times of disaster, ensure safe, non-stigmatising service access points for older people	Disaster-specific findings relevant to future planning by Bushfire Recovery Victoria	Continue to advocate for the incorporation of specific awareness of and attention to the needs and vulnerabilities of older people in disaster response plans. Continue to advocate for large sum payments to older people to incorporate options and supports to reduce the potential for elder abuse
Disasters exacerbate the risk of financial elder abuse but offer an opportunity to engage vulnerable clients who don't usually access services		
Addressing the risk of financial elder abuse should be a priority within emergency preparedness and community resilience planning		
The prevalence and expression of elder abuse in rural communities may make it more difficult to identify and address	Local response key to establishing connection and rapport and understanding the rural-specific drivers of elder abuse, such as succession planning and access to aged care	Continue to emphasise the importance of <i>context</i> in professional development on elder abuse and outreach planning Continue to refine and adapt approaches to suit specific cohorts
Resource and service models need to address the barriers to an older person seeking help with elder abuse	Resources and approaches developed for use in the program lowered barriers to seeking help by emphasising local supports and providing gentle prompts	Deploy resources and approaches, successfully piloted in year one, state-wide and linked to local supports and outreach channels
Effective identification and referral require capacity development in other service sectors	Webinar 'Financial vulnerability in older Victorians' proved useful in introducing local financial counselling supports and how to identify and support clients	Continue to deploy webinar and associated resource packs to relevant service providers and those working with older Victorians

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		Develop mini-videos to enable quick and easy refreshers and seek out channels for distribution, e.g. e-newsletters to staff
Prevention and early intervention benefits from well-connected services working together on accessible community outreach and education	Local financial counselling teams embedded in agencies with wider range of services, e.g. community legal, aged care, proved value	Encourage local financial counselling agencies to utilise their full-service range, and to collaborate with other local services to increase reach and impact Undertake a briefing for FCVic Agency Managers meeting
Delivery of financial counselling activity focused on elder abuse issues in the disaster context requires capacity building and integration into strategic workforce planning and training	Experience of year one demonstrated the 'long haul' nature of this preparation. Teams worked hard to integrate new professional development, thinking and activities with their normal caseloads	Ensure continued attention to elder abuse issues and disaster preparedness in the FCVic training calendar Develop new pathways for financial counsellors who wish to expand their 'ambassador' role to community outreach

Program delivery in 2022-23

The regional service program in July 2022 to June 2023 and the FCVic program in the 2023 calendar year were designed to address gaps and fill opportunities identified in Year One.

Description of regional program delivery in 2022-23

The program was conceived and designed to offer direct casework support (or indirect information and support via intermediaries) in a safe and accessible location as well as easily accessible face-to-face information, in order to reach older people at risk of financial elder abuse.

During 2022-23, Upper Murray Family Care and Anglicare Victoria (Gippsland) delivered a program that combined direct client work, secondary consults and community information/outreach (via host/partner organisations). Lead personnel:

- Leonie Cooke, Anglicare Victoria (AV)
- Maureen Heron, Upper Murray Family Care (UMFC)

Local partners hosted financial counsellor outreach appointments and community information sessions in a wide variety of settings during 2022-23. In East Gippsland these included Orbost Neighbourhood House, Lakes Entrance Village, Eastwood Retirement Village, Clifton Waters Retirement Village, Lake Tyers, Paynesville Neighbourhood Centre and Heyfield Neighbourhood Centre.

In the Alpine-Towong region, outreach partners included Corryong Health, Corryong Food Share, U3A and Mount Beauty Neighbourhood Centre. Staff also visited Corryong, Tallangatta and Myrtleford.

UMFC had staff turnover that slowed down the commencement of service delivery in that region, noting staffing hours were fully resourced by November 2022 but that rebuilding of local arrangements to engage local agencies and community networks to encourage referrals required some time to set up. The following deliverables were achieved over the two 6-month reporting periods by the two service providers (UMFC and AV):

- Direct older person advice: **30 sessions** (UMFC 18; AV 12)
- Total financial counselling sessions: **301 sessions** (UMFC 31; AV 270)
- Secondary consults: **64 consultations** (UMFC 8; AV 56). Included consultations with specialist family violence workers, healthcare, residential and community aged care workers, recovery support workers, legal/community legal, neighbourhood house volunteers.
- Referral partners also included alcohol and other drug services, mental health, family services, kinship support and other brokerage schemes.
- **Total reach** – including participants in training/education: **933 people** (UMFC 227; AV 706).
- **Issues and topics for advice** included: debt assistance, financial hardship, utility hardship, Utility Relief Grants, concessions and other grants, powers of attorney and future planning, scams, suspension of aged care, council rates and mortgage stress, budgeting, insurance, elder abuse prevention, enabling family contribution to bills, cost of living pressures, asset protection in family violence, identifying the signs of financial elder abuse, suicide prevention/mental health referrals, and patient transport to Melbourne.
- Analysis of time reporting indicates an average of 10-19 hours per week of staffing delivered 1-3 direct client contact hours which, including follow-up for that client, utilised between 25-50% of staff time. Other than a small proportion of time utilised on internal staff meetings and administration, significant time was spent in event preparation and delivery, travel and other project related activity, such as liaison with host organisations.

Local organisations that supported the outreach in 2022-23

Gippsland contacts:

- Melissa Healey, Orbost Neighbourhood House
- Dean Hopkins, Lakes Entrance Village
- Liz Lenthall, Eastwood Retirement Village
- Clifton Waters Retirement Village (Manager)
- Mikila Sharkie and Sapphire Singh, Lake Tyers
- Julia Fitz-Gerald, Paynesville Neighbourhood Centre
- Caroline Trevorrow, Heyfield Neighbourhood Centre

Alpine-Towong contacts:

- Jenni Wood, Social Worker at Corryong Health and Kris Kamba, Mental Health Worker at Corryong Health
- Carol Allen, Head of Corryong Food Share
- Trish Dixon, Mount Beauty Neighbourhood Centre
- John “Rollo” Kiek, U3A representative

Description of FCVic program delivery year two (2023)

FCVic led professional development, education and outreach activity, focused on older people potentially impacted by financial abuse, in 18 bushfire impacted LGAs, but open to financial counsellors and other practitioners statewide, where relevant.

Lead personnel:

- Dr Suzy Goldsmith, Special Projects Lead, FCVic (to June 2023)
- James Degenhardt, Systems and Operations Manager, Financial Counselling Victoria (FCVic)
- Lyn Dundon, Special Projects Lead, FCVic (from September 2023)
- Cath Smith, Changesmith Consulting (external evaluator)

Financial counselling sector capacity building

- Convening an Elder Abuse Community of Practice every 6 weeks (to continue in 2024). Three meetings have been convened by FCVic with the support of Lyn Dundon and facilitated by Michele Padbury (August – 15 participants, October – 16 participants, December – 6 participants). The evaluator attended two of these sessions. The program included sharing of ethical dilemmas with input from peers, discussion of a case study at each meeting and an external presentation. External presentations: Senior’s Rights Victoria, Advocacy Team Leader discussed an integrated model of advocates and lawyers working together; financial counsellors were encouraged to make warm referrals and ring the helpline for secondary consults to discuss cases of elder abuse. Eastern Community Legal Centre on Powers of Attorney. The Community of Practice will continue to meet quarterly, chairing will be shared by financial counsellors across the state. Knowmore legal will present about their service and a case study about elder abuse in Aboriginal community in February 2024.
- Professional development sessions (2) at FCVic Conference (October 2023) on working with perpetrators of elder abuse (25 people attended each, including financial counsellors and banking industry reps)
- E-learning module – will be added to the FCVic CPD learning calendar in February 2024. The new training module for financial counsellors, includes up to date banking and AFCA information, case studies and interviews from Seniors’ Rights Victoria, and older people from diverse backgrounds reflecting on how financial counsellors can work more appropriately with them.
- Expert mentoring (led by Michele Padbury, Subject Matter Expert) who also facilitates the Community of Practice and provided training based on case studies.

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- Needs analysis informed by case work examples, focus group discussions and the national Elder Abuse Prevalence Report.

Professional and community outreach

- *Older & Wiser: Standing Strong* – a public library outreach program was targeted to libraries in all 18 bushfire-affected LGAs, and events held during the Seniors Festival in October in 7 locations – Ararat, East Gippsland (Bairnsdale, Lakes Entrance and Orbost), Euroa, Mansfield and Wangaratta. In November, events were held in Golden Plains, Warrnambool and Wodonga. A further 5 events were scheduled for older people at libraries in Ballarat, Bendigo, Bright, Leongatha and Sale throughout February/March 2024 with local financial counselling services.
- Positive local media coverage in some local areas²⁰
- During library events, financial counsellors shared resources that helped assess attendees' [financial health](#), [build their financial capability](#), and [connect them to a financial counsellor in their local area](#) if they need further assistance or advocacy. We shared and discussed the ['Quick Guides' videos and factsheets](#), available in 11 languages, as well as introduced [a short video about the financial mistreatment of older people by family and friends](#), which can be difficult to face alone, but is much easier in a supportive group environment. Older people may not be aware that the financial demands made by family and friends can lead to financial mistreatment or elder abuse. Resources produced/used for libraries and aged care staff included:
 - Human Rights Commission video on elder abuse produced in 2022²¹
 - My Financial HealthCheck produced by FC Vic²²
 - "What is a financial counsellor"
- Discussions were held on the role of Powers of Attorney, Utility Relief Grants (URGs), Victorian Patient Transport Scheme (VPTAS), grants and concessions, My Financial Health Check, and the role of support agencies including Seniors Rights Victoria (SRV).
- Given that the vast majority of older people "age in place," the role of workers who access people's homes is critical in identifying and providing referral supports regarding financial elder abuse. FCVic trained a number of case managers and care workers who work in older people's home, across bushfire affected areas, to assist older people to have conversations and seek out support in cases of hardship and financial elder abuse. Two sessions were delivered in November with over 100 registrations from community aged-care workers, and case managers. The sessions were attended by participants from 11 different organisations covering 11 of the bushfire-affected LGAs.
- FCVic will conduct an online webinar in February 2024 for Ethnic Communities Council Victoria senior group leaders, adapting the financial elder abuse training for CALD seniors.

Case study examples were used for discussion by Michele Padbury (FCVic member/subject matter expert with background in community care). The slides below were used in home care worker training sessions on understanding financial elder abuse and in Community of Practice sessions with FCs.

²⁰ Golden Plains Times – 'Financial advice for seniors on offer' p.5

<https://timesnewsgroup.com.au/goldenplains/print-editions/full-digital-edition-27-october/>

²¹ See 2022 online campaign: <https://humanrights.gov.au/elderabuse>

²² https://fcvic.org.au/wp-content/uploads/20220330_Financial-Health-Check_NDH.pdf



Code Name	Alison
Age	68
Occupation	Hospitality (casual)
Education	Unknown
Location	Rural town, NE Victoria
Family status	Divorced
Nationality	Australian
Health	Fair, but finds it difficult to take on more work shifts
Tech usage	Limited
Income	Variable (casual work); aged pension

Alison's Story

I have lived in the north east of Victoria all of my life. Several years ago my then-husband ran a business. I didn't realise I was part of the business; he gave me paperwork to sign, and said (not to worry) that I wouldn't understand it.

A few years ago my then-husband left me, the business went bust, and he went bankrupt. One day when I tried to take money out of the ATM to buy groceries, I found my bank account frozen. The bank said I was responsible for over \$35,000 of debts from the business. I had no idea as I had never had any paperwork about the loan and overdraft. I offered to take some money out of my superannuation to pay but only had about \$15,000 in super.

Someone told me I should see the local financial counsellor - I didn't know how they would be able to help me. After sharing my story with the financial counsellor, she was able to help me recognise that this was financial abuse. She negotiated with the bank and I received waivers for both debts.

"I didn't know what I was signing could leave me liable for this debt and unable to pay for food and bills"

✓ **June 2022**
Financial counsellor advocates to bank on Alison's behalf
Business debts liability located by bank

✓ **June 2022**
Further negotiation with the bank
Alison's financial counsellor requests debt waivers for business loan and overdraft, despite not having any paperwork relating to debts, coupled with client having never sought assistance from any family violence service

✓ **June 2022**
Bank decision about debts
Bank declines to accept Alison's offer to make a lump sum payment from her superannuation funds... as they had decided to waive both debts in full!

May 2022
No access to money
Alison discovered bank account frozen when trying to withdraw cash at ATM

May 2022
Contact with bank
Bank advises that Alison did not have liability for business debts

"Now I can get money out of the ATM for groceries and not worry that my bank account will be frozen"

"I can now sleep at night and I don't have to take on additional casual shifts in my hospitality job!"



Code Name	William
Age	73
Occupation	Retired
Education	Unknown
Location	Regional city, northern Victoria
Family status	Widower
Nationality	Australian
Health	Poor
Tech usage	Practically none
Income	Aged pension

William's Story

I've lived in the north of Victoria for all of my life, which is a long time. My wife died several years ago so I've been on my own. I no longer work, so I'm a bit lonely. I've got a dicky heart and had a pacemaker fitted last year.

I can't get on top of the bills – electricity, gas, water – and I seem to run out of money every fortnight. My grandson has been living with me for a bit; he helps look after me but doesn't have enough money to help out with the bills.

I heard that a local agency might be able to help me out, so I dropped in to see them. They gave me some good information and helped me with some paperwork. After talking through my money and living situation with a financial capability worker and a financial counsellor, I think I'm going to sell the house and get something smaller so that it is cheaper to heat.

"I am having a really hard time keeping the lights and heating on."

✓ **June 2022**
Initial appointment with agency
William meets with a financial capability worker (FCW) and his situation is assessed.

✓ **June 2022**
Advocacy for fines, payment plans and URG
FCW obtained a reversal on a fine Penalty Reminder Notice fee; payment plan set up for fine. FCW assisted setting up payment plans on gas, water and electricity; FCW assisted applying for a Utility Relief Grant (URG).

✓ **June 2022**
Potential elder abuse identified by FC
Financial counsellor (FC) suggests that perhaps his grandson should be contributing to the household costs, identifying the grandson's actions as elder abuse. FC provided information to William for his grandson on: VPTAS, Carer's Payment, & Carer's Allowance.

✓ **October 2022**
URG completed
FCW assisted William with completion of URG & set up Centrepay for his utilities' payment plans. He feels in control of his financial management.

June 2022
Money running out
William finds he doesn't have enough money each fortnight to cover his basic needs.

June 2022
Not good with technology
Having a hard time navigating bills and money online.

"I just wish I had enough money so that I don't have to ask my grandson to help; he does look after me.
I am glad I can give him information on the financial supports available to him, like the Carer's Payment and Allowances."

"I didn't know about the Utility Relief Grants – that will help me out and keep the lights on."

Evaluation of year two program July 2022 to December 2023

Given the context and program already described, the evaluation sought to capture the following:

- Identify any demographic or geographic trends relevant to service referral, intake or delivery e.g. degree of isolation, gender, nature of family situation, cultural background.
- Capture any known outcomes achieved with or for older community members and the benefits achieved with the different target audiences (including insights from participants).
- Given the complexities of these interventions, capture learnings about the most effective ways to monitor/evaluate these types of interventions.
- Develop recommendations for further work and identify gaps and opportunities for future investment. This might entail future service model(s), roles, skills, knowledge to provide effective intervention to older people at risk or, or experiencing, financial elder abuse in rural communities, and insights on how this may or should relate to emergency preparedness, response and recovery. Include considerations for future planning that support recovery from a natural disaster in the context of older people and elder abuse prevention.

Methodology

- The evaluator reviewed activity reports from the three contracted providers (Anglicare Victoria (Gippsland), Upper Murray Family Care and FC Vic)
- Interviews with lead personnel – July/August 2023, November/December 2023, and January 2024
- Interviews with local community partners (where they were available) June/July 2023
- Review FCVic Conference
- Observer at FCVic Elder Abuse Community of Practice meetings October and December and review Community of Practice feedback re: professional development of financial counsellors
- Review feedback from home care workers involved in professional development sessions
- Feedback from community outreach – involving financial counsellors and library staff (de-briefing session held 30 November)

Evaluation findings and discussion

Insights from FCVic-led activity

FCVic professional development role is valued and will continue where resources permit

FCVic Conference

The sessions had good attendance (two sessions with over 25 in each, with a presenter on risks of misidentification of elder abuse and a presenter from banking sector discussing hardship and risks of financial elder abuse). Formal written feedback was not undertaken after the session but FCVic reported that verbal feedback was very positive. Financial counsellors recognise that they are serving their client, but need to be aware of not colluding with a client who is perpetrating financial elder abuse of a parent or older relative. Ensuring that financial elder abuse is identified requires understanding and effective questioning. For example, if an older parent becomes “emotional” or “confused” and adult child attempts to persuade police, bank or other government agency that they are in cognitive decline.

Community of Practice

The group attracted upwards of 15 participants in the first two sessions and participants agreed to continue the community of practice in 2024. Success factors include: experienced subject matter expert/facilitator (in this case Michele Padbury); well organised by FCVic with material provided on the day and in follow-up (Training Coordinator, plus Project Lead who also has extensive experience in responding to elder abuse); participation of experienced and less experienced financial counsellors (to enable sharing and a sounding board for people with a variety of experiences, especially on ethical dilemmas and potential responses to client barriers). Rotation of the facilitation has been canvassed for when there is no funded Project Lead available. Important to connect with other rural financial counsellor networks especially where similar issues emerging in response to disasters more generally, financial counsellor needs in relation to family violence and financial counsellor needs in response to small business support.

Educating non-financial counsellors on elder abuse and the financial counsellor role is valued by staff in other sectors

Aged care worker webinars on understanding financial elder abuse

With sessions promoted for early morning, before community aged care workers went out to their routine visits, registrations were healthy with over 100 registrations across two live sessions and material produced for continued dissemination. One session entailed over 30 home care workers in Wangaratta logging in together from council offices.

The sessions were well-received, and feedback was very positive. A recording of the webinar and presentation slides have been distributed to 23 community health and home care support services across all 18 bushfire-affected LGAs.

Webinar participants said:

- *“I gained information that will be very useful to my clients in the future.”*
- *“Very informative and straight forward. Very relevant to use within client's homes. Great to have resources going forward.”*
- *“Great resources and links, informative case studies and good presenters.”*

Of the participants who responded to the online poll, 31% had experience with financial elder abuse in the previous year. In the session feedback/evaluation sheets, the vast majority (93%) found the session satisfactory or very satisfactory and “why did you give this rating” responses were along the lines of *“clear interesting information, thank you.”*

It was evident from feedback that the topic is of interest and relevance to home care workers. Training that is interactive was appreciated, e.g. running polls and asking people about the “red flags” and “how to start a conversation” with an older person. For workforces based primarily off-site that are required to be across a wide range of regulated topics, training on understanding elder abuse needs to be simple, convenient and use simple/straightforward language. While there was a mix of workers who did and did not have exposure to financial elder abuse, the session was perceived to be valuable in increasing knowledge on how best to respond, and educative on the role of financial counsellors.

It is valuable to ensure accessible online education and referral resources for off-line use

Building the knowledge and capacity of the community aged-care workforce to identify and respond to financial elder abuse continues to be a priority. Training programs for workers who primarily work off-site and do not regularly attend a central office (such as council or aged care service provider

office) will always need to prioritise mandatory content, e.g. health and safety, aged care quality standards. Therefore, for non-mandatory knowledge and skills, e.g. identification of financial elder abuse, training will need to continue to ensure direct relevance, easily accessible material and the option to attend online.

There are many opportunities to extend community awareness about financial elder abuse through community partners

Library staff:

For many of the financial counselling staff this was a new endeavour since COVID, to undertake outreach at libraries and discuss financial hardship and elder abuse with older people in a community setting. FCVic's role to coordinate and liaise with library staff, organising catering, presentation resources and advertising was appreciated.

It became apparent that when working with libraries, FCVic needs to plan well in advance, as programs are developed at least three months prior by local library staff.

A de-brief with the evaluator was held on 30 November. Four financial counsellors and five library staff were asked: *What worked? What do library staff now know? What next?* The feedback was that the sessions were well received, that the space was calm and open, local people could participate in the dialogue and stayed back to chat afterwards. In small libraries (e.g. Bannockburn) the staff member could not stay (as they needed to attend to other duties) and requested a way to participate in future as the content was really interesting and relevant, although they said *"I now know (the local FCs) that exist in this area and feel more on top of what they offer"*.

One library program officer said: *"We had a great deal of verbal feedback that the Financial Wellbeing for Seniors program was very informative and enjoyable with several customers explaining that they would now go to their friends and family to share what they had learned and pass on the knowledge of those resources to their circles which is brilliant."*

A library staff member said: *"The most valuable part for me was building the connection with the staff from UMFC. We had planned on having them also attending our library staff team meeting to share about the financial counselling service as well- and will be rescheduled for next year."*

Key points for future sessions:

- Allow more planning and promotional time as libraries are busy all year, with a full agenda.
- Invite community workers/local social workers as well as community members so people can take info to disseminate. A funeral director came to one session in Wangaratta and took information to pass on.
- Promote through neighbourhood houses, Probus, shop windows and the local papers (as people who do not attend local neighbourhood house or a local Probus may not see the info)
- It worked well to plug into Seniors Month at several libraries. World Elder Abuse Awareness Day (WEAAD) is an option, but needs at least three months' notice. It appeared that community members were attracted to the broader topic not "elder abuse" as such.
- **Morning tea as a key attraction** – only \$100-\$140 but most service providers don't have a budget for it.
- Having flyers on a table to collect and take away to share with friends/family was a positive – e.g. info on concessions, utility relief grants, VPTAS, dealing with scams, etc.
- "Extremely well organised" – the informal chat afterwards was really important.

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- Promote through smaller service centres, as well as the library and thorough Shire offices, as people do not go to their main library enough to see the flyer. Also promote through newspaper as well. Options to locate at local halls (e.g. CWA, U3A)
- Consider running more than once in an area.
- Run a presentation to local libraries to help inform referrals and information flow – attend a specialist librarian meeting.

Group numbers ranged between 3 and 30 participants. While some of the group sessions were small, this was perceived by participants who did attend to be due to short notice/lack of promotion rather than lack of interest. Smaller groups enabled greater informality and value to be gained by participants, and planning towards a session of this type during the Seniors Festival each year was strongly encouraged. Library staff also reported a high level of interest in the information as it empowers them to provide information and referrals to library users.

The targeting of the 2023 sessions was deliberately to cover smaller communities in the 18 bushfire-affected LGAs. There was a view expressed by some library staff that their larger branches would benefit (e.g. Geelong) and now that the content has been produced and trialled, this is an option for local financial counsellors with capacity to attend during Seniors Festival in 2024 and beyond.

Strengthening local referral and information networks was valued by both library staff and financial counsellors.

Insights from regional service delivery:

Cost of living pressures have exacerbated financial stress in regional communities

- People living in remote areas coming into the town/township at a “*rock bottom*” point in their life and there is a current need to put “*band-aids on bullet holes*” for clients in extreme hardship;
- Pressures on older people associated with intensification of family pressures (associated with cost of living);
- Increased demand for food relief and other crisis supports in rural communities;
- Food, rent, utility prices going up in communities with pressures on local business which have led to small business closures and long distances to travel to major shops;
- Increased demand for non-mains rebates;
- Absence of accessible, reliable public transport to access regional centres;
- A sense from stakeholders that there is an increase in the extent of social isolation among vulnerable members of the community, compared to the time prior to bushfires and COVID.

Local responses:

- Local services have assisted community members without access to a computer to apply for energy relief grants. Mount Beauty Community House has helped between 600-700 people apply for a grant and in August as it reached the 31 August end date, “*in the last couple of weeks it’s another 100 by now*” (Trish Dixon, Mount Beauty Neighbourhood Centre)
- Reliance by local services on securing outreach services to attend small communities on a regular basis (e.g. mental health, legal, Centrelink, financial counselling, funding for Community Connectors in the local service, food relief services).

Lack of access to telephone or online services directly impacts this program's target client group

The areas served in the rural service delivery component of this project are heavily impacted by lack of community infrastructure. The NBN was rolled out in the Alpine-Towong Shire in the last 2-3 years. Maps of service area regarding 3G, 4G and 3G Optus telephone access were viewed August 2023²³. Small centres such as Jingellic, Guys Forest, Cabramurra and Tallangatta valley have zero coverage. Corryong, Towong Upper and Colac have access to 4G outdoors with or without antenna.

In East Gippsland, Sarsfield through to Gipsy Point along the Princes Highway has 4G coverage outdoors or with antenna, while 5G is accessible in parts of Mallacoota township plus up the Great Alpine Road north of Bruthen into Tambo Crossing, Ensay and Swifts Creek. North from Buchan has zero coverage.

Given that digital inclusion has improved generally since the pandemic forced many services to go online, it is important to note the lack of such improvements for older people living on low incomes in rural areas such as the areas serviced by this project. Telephone and internet services in the rural service areas are now being improved but this is only since the bushfires.

Even if physical digital infrastructure was rapidly enhanced, there are other factors for all the audiences covered by this project regarding the service and support needs of people in hardship situations, socio-economic status, levels of literacy, and level of capacity to deal with multiple sources of complex information during a high stress period.

"The people who see me can't do click and collect, and they can't get to a doctor's appointment with no taxi. They end up with no-show fees" (Jenni Wood, social worker at Corryong Health)

Example of community infrastructure limitations acting as a risk factor (Interview - August 2023):

An older woman client of Corryong Health Services with some early cognitive decline has an ANZ bank account regularly accessed (unauthorised) by her adult son, and an obvious solution is to support the client to open a new bank account with access not made available to the son. The ANZ branch has closed in Corryong, and the remaining banking options (one bank and one credit union) are open and accessible at least three days per week (bank) and six days a week (credit union), so there is a possible solution. For this client, *"even a phone call is nerve wracking for them"*. The client is not confident to speak on the phone, has no access to internet and is not sufficiently mobile to visit an ANZ branch outside of Corryong. The only taxi service in Corryong recently closed as the owner retired and no-one wished to buy the business. Local clothing/shoe stores have also closed in recent times. A round trip to Wodonga by taxi is now \$300 (\$150 with Multi Purpose Taxi Program card). There is an irregular bus service to Wodonga where local people now need to go to buy shoes, clothes or electronic goods. The public bus is inaccessible to mobility-impaired users, especially those with wheelie walkers. The health worker has tried numerous times over several months to speak to ANZ on the phone to support the client to close the account and open an account to a local branch. She advised that after long waits the phone call would be cancelled due to the long phone queue. The behaviour of the son continues to cause concern.

This is an ideal assignment for a financial counsellor, who can be authorised to access personal financial information, and has the skills to advocate with the ANZ Bank to negotiate a favourable

²³ <https://www.optus.com.au/living-network/coverage>

outcome. Given the circumstances of this older person, it is an ideal case for a financial counsellor when they attend Corryong from Upper Murray Family Care.

Older people do hold attitudinal barriers to seeking help – often for valid reasons

Attitudinal barriers regarding seeking assistance for financial elder abuse include lack of awareness of what the “problem” might be named, concerns about privacy in small community service settings, concerns that loss of control will exacerbate family pressure to relocate into residential aged care, feelings of shame at exposing family tensions to outsiders, and loss of familiar community connections and informal supports through the disruption that comes with emergencies.

The disruption of bushfires in 2019-20 was quickly followed by disruption of COVID and associated lockdowns, and fear about interpersonal contact. As described earlier, a number of the serviced communities have also experienced bad floods, storm damage and other emergency events in the period since the bushfires.

Interviews with outreach partners indicated the nuance of enabling engagement through familiar channels and services in local areas, yet also being able to refer a person to an external party that they can meet face-to-face while managing fears about privacy of their financial affairs or control over their decision-making.

There was one comment that countered the well-established theme about the difficulty of engaging “hard to reach” clients, from a stakeholder interview with Corryong Health, where at times, *“older, less literate people are easier to get in the door (to see a financial counsellor) as they acknowledge their deficits, even though they do fear exposing their finances to a person they don’t know”* (Jenni Wood, Corryong Health)

The consequences of asking for support are not always desirable for the older person, and this exacerbates hesitation to seek support. Melissa Healey from Orbost Neighbourhood House described how the result of one referral to a specialist (non-financial counselling) service was the removal of a son who was abusing a parent, despite the desired solution being a reduction in abuse, not removal and separation of family members. There was a view that disability employment services along with other service providers lack the appreciation and skills to help resolve issues around elder abuse in ways that work for the older person.

Stakeholders strongly confirmed the positive benefit in engaging older people vulnerable to financial elder abuse through familiar and trusted local organisations that offer reliable information or face to face services – such as those based in an aged care service, a rural health service, neighbourhood house or food bank.

Example of an approach to engage a hard-to-engage older person (Interview - August 2023):

Mount Beauty Community House stakeholder described a non-financial counselling program where a neighbourhood house worker is resourced to sit in the local bakery talking with people for two hours a week. The aim is to enable referrals for people who would otherwise not seek or access services. The program has enabled suicide prevention, financial supports and referrals to other services. The worker engaged an older man in conversation and after several weeks he has now come into the neighbourhood house to ask a worker to help him with the apps on his phone. This man lives out of town (one of many who has sought to live away from institutional life) and this the first time he has accessed any community supports in many years. The worker is confident that with some continuing engagement, he may be willing to talk with a financial counsellor to get assistance with his evident financial hardship.

Continuity of financial counselling personnel is important

The use of ongoing staff within UMFC and AV has been valued by partners, and the relationships between the financial counselling agencies and local community/health partners have been deepened.

“We’re much more aware of what financial counsellors can do and know who to contact at Anglicare [Victoria] Gippsland” (Partner agency interview)

A key point about resourcing is the importance of having some level of ongoing support, as rapport-building takes time. Short term funding is a bigger barrier to ensuring service access than small quantum, i.e., an ongoing regular half-day or one day per month availability of a financial counsellor in a small community is more valued, than a six or 12-month full-timer, who has to take the time to get to know people and become trusted – which does not enable the full benefits of the service to be realised before the funding concludes.

A comment from a long-term community partner was that – primarily due to short-term financial counselling project funding – they have worked with six different financial counsellors who have made regular visits over five years. The lack of continuity is destabilising for local community members, as well as local community agencies. One example (Corryong) was that it took five years to get a major debt waived for a client, working with the person irregularly over a long period of time, with multiple different visiting financial counsellors. Also, with regard to the longevity of some client cases, an example was given of a client who had been working with the Corryong Health social worker for 15 years and has only now finally resolved their major financial issues.

Providing safe, soft entry is a key means to enable access to support

With total direct reach of 933 people, the numbers of specific “financial elder abuse” clients continued to be low in 2022-23 (approximately 12 specific examples in the data), as a subset of the older people who accessed a 1:1 financial counselling service or participated in a community information/outreach session – not counting the 64+ clients of the workers who sought a secondary consultation from a financial counsellor.

The project has “sown seeds” with many local participants across multiple rural service centres.

The Alpine-Towong project enabled monthly visits by a financial counsellor to Corryong and Mount Beauty among other locations, and the worker spent time with the local retiree volunteers of U3A and the food bank. This enabled the financial counsellor to “pick up cues” and build rapport with local volunteers, which supported warm referrals of those known to be struggling into access at Corryong Health or Mount Beauty Neighbourhood Centre for health or other needs, as well as making a financial counselling appointment.

Once engaged with the financial counsellor, there were also examples where a client preferred an appointment out of the township for safety. An example given was a Wodonga appointment with UMFC being preferred by a Corryong client. Alternatively, the neutral health service location worked for a face-to-face appointment for clients who were not mobile or not able to safely access Wodonga.

In Gippsland, a comment relating to privacy was that libraries are doing a great job in community information and awareness, but that it is difficult to create a safe space for disclosure in a space with 50 people at an event, so it is important to create methods to enable private disclosures and keep

the older individual safe from repercussions. This was discussed in more detail in the 2022 evaluation.

Also, on the theme of “soft entry”, regional service providers noted that language such as “know your rights” is more accessible to community members than material that refers to ‘elder abuse’. “People don’t recognise it, people are more open to gentler language without having to identify they are in an abusive situation” (Maureen Heron, UMFC)

Help-seeking can be delayed until after the end of disaster response

The nature of “disaster” had changed somewhat by mid-2023, to reflect ongoing social and economic pressures after the bushfires, albeit impacted by the COVID pandemic, floods and or major storm damage, over several years.

The intensification of financial pressures in the community (e.g. disproportionate increase in housing costs in rural areas) has been a trigger for help-seeking by some older community members.

There were reports of older people who moved into another’s home at the time of fire or flood seeking financial counselling assistance 2-3 years later, after spending any grant monies and being cut off Centrelink payments altogether.

A reflection by one service provider was that when a disaster strikes, there is a “service circus” and “this develops mistrust in the service system and with individual organisations. This means that preventative measures don’t work.” However, the groundwork of the project continuing during 2022-23 has meant a number of referrals had come in at the end of the year (three in Mount Beauty, via the neighbourhood centre and a self-referral) and there were recent requests to continue to attend the neighbourhood centre and to engage members of the U3A who meet at the senior citizens’ hall.

Collaboration between specialist financial counselling and local community/health services is an effective service model

Local community services are well placed to support community members who would otherwise be hard/impossible to reach. The additional capacity provided by this project has enabled outreach by financial counsellors that couldn’t otherwise occur, and strengthened the referral networks in relevant communities, and has helped build awareness of the role of financial counsellors within the community.

In the local service areas, coordination between the two financial counselling agencies based in larger towns and their local partners in rural catchments – local health services, aged care services, food banks and other voluntary networks and neighbourhood houses – has been a very effective model:

- Enable promotion and hosting of events to enable prevention through local provision of education and awareness for prevention (e.g., Wills, Powers of Attorney, legal information);
- Referral of potential clients for a more specific response, including mental health, alcohol and other drug, community legal, specialist family violence and specific financial abuse matters;
- Improve knowledge within community agencies regarding the role of the financial counselling sector, what issues it can assist with and who to contact if needed in future.

Financial elder abuse prevention requires local awareness and capacity building

The local partners informed the choice of topics, promotion and follow-up from sessions. The information sessions on wills and powers of attorney/future planning, and assistance with utility relief/non-mains concession applications – as well as the other topics – were valued by participants and the community service organisations that host them. Community partner agencies described learning new information by supporting the community information and outreach sessions.

Professional development of other service workers can strengthen understanding of where a financial counsellor can be of assistance to a client at all stages of the disaster cycle (preparation and planning, response and recovery). A number of interviewees associated with the regional service delivery highlighted (both in 2022 and again in 2023) the importance of support after an event as a means of early intervention and prevention before the next disaster strikes.

Continuing need to build capacity to identify elder abuse/enable referral pathways by services used by older people

Workers in sectors outside of financial counselling continue to reinforce the value of understanding more about the role of financial counsellors in order to provide a warm referral to a community member who is hesitant to seek assistance. It is critical to build trusted, ongoing referral networks in small communities (e.g. with the rural health service clinics, aged care services and neighbourhood houses) in order to offer a useful and accessible service.

Given the stigma associated with elder abuse and the nature of its presentation, there is an evident need to work closely with the Orange Doors to ensure an inclusive and accessible service model. This is now occurring in the case of Anglicare Victoria and UMFC financial counselling in-reach arrangements (Bairnsdale, Sale, Morwell, Wodonga now on a regular schedule). However, there has been some complexity regarding access to office space and information sharing arrangements with the financial counsellors, with the risk of victim-survivors of elder abuse being required to re-tell their story multiple times. The practice paradigm in the Orange Doors is perceived by financial counsellors to be about “escape”, not about family mediation/reunion, which can be a barrier and needs further work within the specialist family violence sector.

Leonie Cooke (Anglicare Victoria) described the importance of working with the retirement villages to build knowledge among workers as well as residents. As an example, she explained that even provision of information about support for patient travel can easily be exploited so needs to be actively provided by service providers. The example was an older person in the East Gippsland community being asked to pay \$500 by “someone” to get them to hospital, as they were unaware of the availability of a free hospital transport service.

Willingness by older people to engage in local community activities has been a factor of this program over the past two years. During the second year of this project, as the pandemic receded into the background, there appeared to be an increased willingness by older community members to engage with local services and outreach. For the statewide coordinated aspects of the project, while the training to home care workers was delivered online for reasons of convenience to the relevant workforce, the outreach was delivered through face-to-face sessions promoted by local services, using traditional newspapers and flyers, as the target audiences are not necessarily active online.

Financial counselling sector demand management creates a pressure on service to older people

Financial counselling activity targeted towards elder abuse has focused on building capacity to work with older people within the financial counselling workforce. This has become increasingly difficult at a time of escalating cost of living pressures and intense demand (including lengthening waiting lists) for financial counselling services as a whole. The “gentler” approach with a client who is hesitant to share the depth of their issue takes more time. In an emergency situation, the trade-off between meeting the needs of clients with urgent, easier to quantify problems, with those that take a longer period of rapport building has become more difficult to manage.

Given the tight resourcing scenario, the importance of skilling up non-financial counselling service workers to build rapport with older clients, to understand what a financial counsellor can do to help, and supporting a warm referral is more important than ever. See the section below on professional support and capacity building.

Other ideas suggested by Leonie Cooke (Anglicare Victoria (Gippsland), Financial Counselling Team Leader) for prevention of financial abuse in local communities:

- Noting that community legal services cannot prepare wills or powers of attorney for clients through their pro bono lawyer model, the online \$120 “DIY” model is not accessible to rural people who are cautious of scams, and that wills are generally “*paid for by the beneficiary*”. It would be more practical to **provide brokerage to financial counselling agencies** or provide vouchers for procurement of a will, medical decision-making arrangements/ powers of attorney, for those who cannot afford \$500+ for these legal services – and or where legal services are conflicted due to there being a thin market in a rural area and the local solicitor already serving a family member of the older person.
- **Information program built into preparation for relocating into aged care.** Information is needed on how different aged care models work, the bond, whether the primary home is at risk, how an exit might be managed, and how to consider the interests of adult children and the bond. This would be in addition to the Centrelink 1300 number.
- **Centrelink website** is hard to navigate and needs improvement. Insurance hardship information can be found under “compliance” not under “helping customers”.
- There is a need for **education and advocacy campaigns** by all levels of government and the wider community to recognise the value of older people in the face of ageism. People “*get to 75 by making mistakes and learning from them. Older people are an enormous asset in a community, especially where children are growing up without grandparents*”.

Local service provision requires professional support and capacity building

The role of financial counsellors is not well understood until other practitioners are exposed to what financial counsellor can assist with, and indeed should be asked to assist with, in the case of private financial information and decision-making with significant financial consequences. This project enabled financial counsellors to engage local health workers, library staff, family support workers, home care workers and specialist family violence workers among others. The project has also stimulated local media profiling on the role of financial counsellors as part of the community outreach program.

From a service model perspective, it is important that financial counsellors are experienced, supported and mentored to build their practice regarding the risks of financial elder abuse, and have the space to build rapport and explore issues being faced by older community members, and to

share examples of successful practice. In parallel, it continues to be important to build awareness of the role of the profession to enable appropriate referrals.

FCVic played an important role in supporting regional service providers through the project, both in terms of professional mentoring and community of practice activity, as well as support to the larger scale rollouts, such as providing the impetus for the library outreach program which included morning tea.

Limitations of the evaluation

This evaluation entailed analysis of activity reports and direct engagement with sector participants, in particular financial counsellors active in regional service provision and the FCVic Elder Abuse Community of Practice, community partners such as rural health service practitioners (hosts of financial counsellor outreach service), library staff (hosts of community education outreach) and aged care workers (training participants). This project did not attempt to engage older people themselves either as community education participants or clients of support services.

Learnings and recommendations for future attention

Assumptions/ learnings from 2021- 22	Response 2021-22	Future potential for 2022-23	Response- 2022-23	Learning/recommendations for future attention (2024)
Use local, long-term personnel wherever possible at times of major community disruption.	Existing local agencies strengthened by additional financial counselling resources.	Activate financial counselling capabilities state-wide to address major disruptions – disaster and pandemic.	FCVic Disaster Recovery Network resourced and activated. Refer to FCVic state budget submission 24-25 – need for continuing disaster recovery financial counselling workforce with specialist skills in family violence and elder abuse.	FCVic and regional service providers with capacity to provide financial elder abuse support in disaster-affected areas should be resourced in an ongoing, coordinated manner to support a financial elder abuse prevention approach across the state. FCVic and its members would work in partnership with local community organisations, using an intersectional lens, with other funded projects focusing on disasters, family violence, small business and gambling harm.
Commission, plan and coordinate multi-partner projects in an integrated way.	Tension between benefits of locally determined bushfire response and integration of elder abuse informed approaches.	Separate detailed local work planning from state-wide development of knowledge, resources and outreach opportunities.	Regional service provision and local outreach partnering in 3 LGAs have been driven by local services; Outreach and professional development/ support to financial counsellors in 18 bushfire impacted LGAs coordinated by FCVic with regional service active participation.	Financial counselling services working collaboratively with their peak body, FCVic, provide value for money with links to local services across all disaster recovery areas, a significant reach and impact for the size and funding provided to the sector. Continue to build integrated approaches wherever possible. In addition to procurement that enables agencies to play the most appropriate role (local, regional or statewide), addressing elder abuse through a specific “silo” is not the preferred way to operate. Focus should be on building ongoing capacity for dedicated work on prevention

				<p>and early intervention of financial elder abuse.</p> <p>Financial counsellors should be resourced to identify and address a range of specific risks/needs in rural communities, both between and during disasters. These include financial aspects of family violence, which include financial elder abuse, debt, hardship, engagement with insurance, banking and recovery agencies, small business viability and other financial capacity to reduce the burden on older people within families.</p>
<p>At times of disaster, ensure safe, non-stigmatising service access points for older people, as older people impacted by disaster are made more vulnerable to financial elder abuse when social supports and connectedness are limited.</p>	<p>Disaster-specific findings relevant to future planning by Bushfire Recovery Victoria</p>	<p>Continue to advocate for the incorporation of specific awareness of and attention to the needs and vulnerabilities of older people in disaster response plans.</p> <p>Continue to advocate for large sum payments to older people to incorporate options and supports to reduce the potential for elder abuse.</p>	<p>2023: Extreme hardship has emerged as “Bushfire Recovery” recedes into mainstream emergency management’s rearview mirror. With frequent disaster events in rural Victoria, preparedness and planning needs whole-of-cycle attention to support vulnerable clients at the time when they seek assistance.</p>	<p>Given it takes time to build trusted relationships and to have difficult conversations with vulnerable communities in rural and regional areas, who are stretched as each new disaster (bushfire and floods) compounds on their previous hardship experience:</p> <p>Continue to advocate for the incorporation of specific awareness of and attention to the needs and vulnerabilities of older people in disaster response plans.</p> <p>Continue to advocate for large sum payments to older people to incorporate options and supports to reduce the potential for elder abuse.</p>
<p>Disasters exacerbate the risk of financial elder abuse but offer an opportunity to engage vulnerable clients who don’t usually access services.</p>				

<p>Addressing the risk of financial elder abuse should be a priority within emergency preparedness and community resilience planning.</p>				<p>Continue to advocate for funding to build community resilience in between ever-increasing disasters and to engage with government agencies, insurance companies and banks to build capacity to identify and address financial elder abuse.</p>
<p>The prevalence and expression of elder abuse in rural communities may make it more difficult to identify and address.</p>	<p>Local response key to establishing connection and rapport, and understanding the rural-specific drivers of elder abuse, such as succession planning and access to aged care.</p>	<p>Continue to emphasise the importance of <i>context</i> in professional development on elder abuse and outreach planning.</p> <p>Continue to refine and adapt approaches to suit specific cohorts.</p> <p>The risk factors for financial elder abuse identified in the <i>National Elder Abuse Prevalence Study: Final Report</i> are largely common with the eligibility criteria for financial counselling.</p> <p>Thus, financial counsellors are well-</p>	<p>Local partnerships have focused on “soft entry” education and outreach.</p> <p>The collaborative model rolled out between experienced specialist regional FC providers with local community agencies is cost-effective and efficient, given the large travel distances and small population numbers in the service areas.</p>	<p>Barriers to identification are still evident however drivers and barriers of financial elder abuse are becoming better understood by community agencies and intermediaries with direct contact with older people.</p> <p>Given low digital inclusion of older people in rural areas, plannable, (even if occasional) F2F options for case work are essential.</p> <p>Continue to refine and adapt approaches to suit specific cohorts.</p> <p>“Soft Entry” community information targeted to older people and education of intermediaries in regular contact with older people should continue where resources permit. For example, continue to use Seniors Festival as annual opportunity to engage older community members with financial issues and the role of financial counsellors, via hosting by trusted agencies (e.g. libraries, aged care services, neighbourhood houses etc.)</p>

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		placed to work with the sub-group of older Victorians who are more likely to experience, or be at risk of experiencing, financial elder abuse.		Intermediaries and service providers engaging with older people, such as those working in health and allied health and home care, should continue to be priority audiences to raise community awareness of professional financial counselling supports.
Resource and service models need to address the barriers to an older person seeking help with elder abuse.	Resources and approaches developed for use in the program lowered barriers to seeking help by emphasising local supports and providing gentle prompts.	Deploy resources and approaches, successfully piloted in year one, state-wide and linked to local supports and outreach channels.	Library outreach and financial counsellor professional development rolled out across 18 LGAs. FCVic Elder Abuse Community of Practice shares ethical practice issues e.g. engagement barriers for older person.	Need for an intersectional response by financial counsellors to identifying and supporting people experiencing financial elder abuse in relation to disasters – gender, age, cultural awareness. Continue to focus on enabling local referrals to financial counsellors from trusted agencies at local level, as this is preferred by older people in locations where digital inclusion is low.
Effective identification and referral require capacity development in other service sectors.	Webinar ‘Financial vulnerability in older Victorians’ proved useful in introducing local financial counselling supports and how to identify and support clients.	Continue to deploy webinar and associated resource packs to relevant service providers and those working with older Victorians. Develop mini-videos to enable quick and easy refreshers and seek out channels for	Production of webinars, mini-videos, and targeted training of home care staff by FCVic; engage libraries and library staff with outreach programs and content.	Need to continue to promote resources about the role of financial counsellors and identification of financial elder abuse to service providers in local communities that work with older people (i.e. home care agencies, rural health services, libraries etc.) Need for more work with government agencies (such as Centrelink and emergency management agencies), as well as aged care, health and mental health services, family violence intake and response services, financial services and telecommunications

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		distribution, e.g. e-newsletters to staff.		providers. Content should focus on appreciation of the risk factors and appropriate responses to financial elder abuse, both within disaster response and afterwards.
Prevention and early intervention benefits from well-connected services working together on accessible community outreach and education.	Local financial counselling teams embedded in agencies with wider range of services, e.g. community legal, aged care, proved value.	Encourage local financial counselling agencies to utilise their full-service range, and to collaborate with other local services to increase reach and impact. Undertake a briefing for FCVic Agency Managers meeting.	Regional service providers partnered with regional services (community legal, rural health, child & family services, ACCO, retirement villages) for community outreach sessions and practitioner networking to enhance awareness of financial counsellor role / referrals to financial counsellors. Library and aged care staff learnt more about what financial counsellors can do to assist.	Need to continue to promote the role of financial counsellors in relation to financial elder abuse. FCVic is advocating for prevention efforts prioritising vulnerable communities in rural and regional areas affected by all disasters and Aboriginal and Culturally and Linguistically Diverse Communities in particular.

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<p>Delivery of financial counselling activity focused on elder abuse issues in the disaster context requires capacity building and integration into strategic workforce planning and training.</p>	<p>Experience of year one demonstrated the 'long haul' nature of this preparation. Teams worked hard to integrate new professional development, thinking and activities with their normal caseloads.</p>	<p>Ensure continued attention to elder abuse issues and disaster preparedness in the FCVic training calendar.</p> <p>Develop new pathways for financial counsellors who wish to expand their 'ambassador' role to community outreach.</p>	<p>The FCVic Elder Abuse Community of Practice has provided practitioners with elder abuse identification tools, support resources and experienced mentoring and there is appetite for it to continue in 2024.</p>	<p>Need for an intersectional response by financial counsellors to identifying and supporting people experiencing financial elder abuse in relation to disasters – gender, age, cultural awareness.</p>
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Conclusion: key messages

- **Older people impacted by disaster are made more vulnerable to financial elder abuse when social supports and connectedness are limited.** Even though older people carry the lion's share of community volunteering, rurality is itself a driver of vulnerability due to limited transport options, low digital inclusion and fewer local businesses and social services.
- **Financial Counsellors are well-placed to work with older people at risk of financial elder abuse.** The risk factors for financial elder abuse identified in the *National Elder Abuse Prevalence Study: Final Report* are largely common with the eligibility criteria for financial counselling. Thus, financial counsellors are well-placed to work with the sub-group of older Victorians who are more likely to experience, or be at risk of experiencing, financial elder abuse.
- **Financial counselling services are cost effective.** Working collaboratively with their peak body, FCVic, provides value for money with links to local services across all disaster recovery areas, a significant reach and impact for the size and funding provided to the sector.
- **Community awareness of the role and value of financial counselling for older people at risk of financial elder abuse is still low.** Intermediaries and service providers engaging with older people, such as those working in libraries, health and allied health and home care, should continue to be priority audiences to raise community awareness of professional financial counselling supports.
- **One-off projects are not the best way to address the risks of financial elder abuse in rural areas.** It takes time to build trusted relationships and to have difficult conversations with vulnerable communities in rural and regional areas, who are stretched as each new disaster (bushfire and floods) compounds on their previous hardship experience. Longer term funding is required to build ongoing community resilience in between ever-increasing disasters and to engage with government agencies, insurance companies and banks to better identify and address financial elder abuse.
- **Coordinated long term support is required.** FCVic and regional service providers with capacity to provide financial elder abuse support in disaster-affected areas should be resourced in a coordinated manner to support a financial elder abuse prevention approach across the state, where FCVic and its members would work in partnership with local community organisations, using an intersectional lens within other funded projects focusing on disasters, family violence, small business and gambling harm.

Appendices

Appendix One: Digital inclusion Index 2023

Summary of the Digital Inclusion Index (ADII) 2023²⁴.

Recent years have seen an increase in Australia's average Index score from 67.5 (2020), to 71.1 (2021), to **73.2** (2023).

However, there is a considerable **digital gap between First Nations and non-First Nations people in Australia**. The digital gap in 2023 is **7.5**. The gap is particularly pronounced between First Nations and non-First Nations people living in remote (21.6 points) and very remote (23.5 points) locations, although it exists across most areas regardless of remoteness. Access is a critical issue in remote First Nations communities.

Capital city gap. The persistent divide between capital cities and other parts of the country continues to narrow. Areas outside capital cities recorded a 2023 Index score of 69.8. This is 3.4 points less than the national average, and **5.0 points less than capital cities**. The Affordability gap between capital cities and other parts of the country remains narrow (0.4 points), however the Digital Ability gap remains considerable, and has **increased from 7.0 to 7.7 points**.

The number of Australians who are highly excluded has declined but **remains substantial**. **9.4%** of the Australian population is highly excluded, registering an Index score of 45 or below. This is down from 10.6% in 2021. However, some groups – particularly *people over 75 years of age and those who did not complete secondary school* – continue to experience higher levels of digital exclusion.

72.0 Access score. Access scores are increasing at the national level, but these improvements are not evenly shared. While the national Access score has increased from 70.0 in 2021 to 72.0 in 2023, several groups remain well below the national average. These include First Nations Peoples living in remote and very remote communities (over 37-point gap), people over 75 years of age (18.0-point gap), and those in the lowest income quintile (14.7-point gap).

95.0 Affordability score. Affordability has improved at a national level since 2021, however some groups experience much greater levels of affordability stress. The Affordability score has improved nationally, from 93.1 to 95.0. However, substantial numbers of Australians continue to experience affordability stress, meaning they would need to pay more than 5% of household income to maintain quality, reliable connectivity. These include people with disability (55.1%, down from 72.0%), people living in public housing (64.1%, down from 80.2%), people over the age of 75 (65.2%, down from 80.7%), and people who are currently unemployed (69.4%, up from 62.0%).

64.9 Digital Ability score. The national Digital Ability score has increased slightly from 64.4 points in 2021 to 64.9 in 2023, and people with high levels of digital inclusion are seeing steady gains in their Digital Ability levels. However, those with lower scores are not experiencing such gains, with some groups seeing declines in Digital Ability scores over the past three years, including people in the lowest income quintile (43.5; down 2.2 points) and Australians aged over 75 (23.3; down 3.9 points).

10.5% Mobile-only users. The number of mobile-only users has slightly increased, from 9.6% in 2021 to 10.5% in 2023. In general, mobile-only use is associated with lower levels of digital inclusion. Some groups, including people in very remote areas (32.6%), First Nations people (21.3%), and those on the lowest incomes (20.7%) continue to be overrepresented in their reliance on mobile-only access.

48.5 Age 75+ Digital inclusion remains closely linked to age. The gap between younger and older Australians has grown slightly, especially for Digital Ability. Despite gains in overall scores between 2021 and 2023, people aged over 65 maintain lower scores than the national average. Those aged 65-74 record scores 12.1 points below the national average, while those over 75 record scores 24.6 points below. For people over the

²⁴ <https://www.digitalinclusionindex.org.au/key-findings-and-next-steps/>

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age of 75, disparities in Digital Ability (41.6 points below the national average) and Access (18.0 points below the national average) are considerable.

28.8 Income gap. Digital inclusion increases with education, employment, and income. Australians with a bachelor's degree or higher recorded an Index score of 79.9, 23.6 points higher than those who did not complete secondary school (56.3). Employed Australians registered an Index score of 79.5, 12.7 points higher than those presently unemployed (66.8). In 2023, there was a gap of 28.8 points between people in the lowest and highest 20 percent of household income. This gap has increased over the past three years – jumping from 25.3 in 2020, to 26.5 in 2021, to 28.8 points.

80.2 Couples with children. Households with children continue to have higher total Index scores. Couples with children are the most digitally included household type, recording an Index score of 80.2 (7.0 points above the national score). Australians who live alone are comparatively much less digitally included, registering an Index score of 64.0. This is 16.2 points lower than couples with children, and 9.2 points below the average national score.

61.6 People living in public housing. People living in public housing recorded an Index score of 11.6 points lower than the national average, with digital inclusion scores among this group growing more slowly than the rest of the population.

Age 75+ Digital inclusion remains closely linked to age. The gap between younger and older Australians has grown slightly, especially for Digital Ability. Despite gains in overall scores between 2021 and 2023, people aged over 65 maintain lower scores than the national average. Those aged 65-74 record scores 12.1 points below the national average, while those over 75 record scores 24.6 points below. For people over the age of 75, disparities in Digital Ability (41.6 points below the national average) and Access (18.0 points below the national average) are considerable

Appendix Two: Excerpt from 2022 evaluation - national prevalence study

The *National Elder Abuse Prevalence Study: Final Report* was published during the first year of the *Stronger than Before* program. The first comprehensive study, the report draws on the results of a survey of a representative sample of 7,000 community-dwelling people aged 65 and over. A supplementary survey of 3,400 younger people (aged between 18 and 64) examined their views of older people and the supports they provide. Noting the limitations of the survey method leading to under-counting of elder abuse, the report concludes that 14.8% of Australians aged over 65 had experienced some form of elder abuse over the previous 12 months. An estimated 2.1% had experienced financial elder abuse; however, just under one third of these people sought help or advice.

Financial problems were the most common problem experienced by perpetrators (more than half of perpetrators) followed by mental health problems (more than one third of perpetrators). For the older person, the factors associated with financial elder abuse were:

- Living in a disadvantaged area
- Living alone or with others (other than with a partner)
- Having low socio-economic status
- Owning a home with debt or renting
- Being separated or divorced
- Having low social support and lack of social contact
- Not having a will or power of attorney arrangements in place.





Nearly half of the survey respondents reported receiving help with financial matters in the past 12 months and more than a quarter reported that a third party had access to bank accounts or credit cards. Of older women, 42% reported their children having access to their PIN. Just over one quarter of the younger surveyed group reported providing financial support to an older person while 42% reported providing assistance with financial matters.

The national prevalence study recommends:

“In light of findings that elder abuse largely remains a hidden problem, proactive mechanisms to identify people who are experiencing elder abuse or are at risk of experiencing elder abuse are particularly important. Such mechanisms should not only focus on supporting identification of the risk of elder abuse or elder abuse itself but also awareness of the services that are available to address it.”

Figure 3 reproduces Figure 14.1 from the *National Elder Abuse Prevalence Study: Final Report: Findings and implications in a socio-ecological framework*. The figure illustrates opportunities for financial counselling interventions to make a unique contribution¹.

¹Source: Qu, L., Kaspiew, R., Carson, R., Roopani, D., De Maio, J., Harvey, J., Horsfall, B. (2021). *National Elder Abuse Prevalence Study: Final Report*. (Research Report). Melbourne: Australian Institute of Family Studies.

DOMAIN	VICTIM	INTERSECTING	PERPETRATOR
SERVICE SYSTEM 	<ul style="list-style-type: none"> Screening and identification Referral Appropriate and accessible services (each subtype), including to meet care needs Reduce reliance on avoidant strategies Training for professionals What do older people want from services? 	<ul style="list-style-type: none"> Design interventions that respond to the complex relationship context How can interventions be designed to manage this context? 	<ul style="list-style-type: none"> Reduce opportunities for perpetrators Address perpetrator problems Increase knowledge on what drives perpetrator behaviour
COMMUNITY 	<ul style="list-style-type: none"> Family/friends most likely to receive disclosures of abuse Increase recognition of abuse Educate on how to respond to disclosures Increase awareness of services to address abuse 	<ul style="list-style-type: none"> Secrecy/lack of awareness and recognition of abuse Ageist attitudes Condoning attitudes Community role in looking out for older people 	<ul style="list-style-type: none"> Attitudes that condone abuse Recognise perpetrator behaviour and call it out
FAMILY 	<ul style="list-style-type: none"> Divorce/separation Lack of family cohesion 	<ul style="list-style-type: none"> Relationship context inhibits disclosure/action, compounds impact Increase financial literacy especially among older women Intergenerational support norms and practices Family cohesion 	<ul style="list-style-type: none"> Entitlement Opportunity No/limited consequences
INDIVIDUAL 	<ul style="list-style-type: none"> Social isolation Mental ill-health Physical ill-health Disability Renting, mortgagor 	<ul style="list-style-type: none"> Dependence Co-residence Previous histories of abuse, family violence, trauma 	<ul style="list-style-type: none"> Mental ill-health Financial problems Physical ill-health Substance misuse problems Unemployment
<ul style="list-style-type: none"> Research to understand elder abuse for Aboriginal and Torres Strait Islander people, LGBTIQ, CALD (more detail) and those with cognitive impairment 			
<ul style="list-style-type: none"> Policy and law should support prevention, identification, effective responses: <i>'Elder abuse is everybody's business'</i> 			
KEY: • Research finding ■ Implications ♦ Recommendation for research ★ Broader issues			

The contribution of financial counselling

Financial counsellors provide free, confidential and independent information and advocacy for adults experiencing financial vulnerability or hardship. Their professional training incorporates both the technical knowledge of financial and consumer rights, and the counselling skills required to work with and empower vulnerable people. Operating under a licence exemption from the Australian Securities and Investments Commission, financial counsellors are able, with a client's consent, to negotiate on their behalf with banks, utilities and other creditors.

The risk factors identified in the national prevalence study above are largely common with the eligibility criteria for financial counselling. Thus, financial counsellors are well-placed to work with the sub-group of older Victorians who are more likely to experience, or be at risk of experiencing, financial elder abuse. Financial counsellors have the skills and permissions to work on these issues with the person and provide a safe, confidential and non-judgmental place for this so that the older person can maintain their dignity and privacy with their other service providers and supports.

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In addressing financial elder abuse, financial counsellors can play three important roles. First, in providing a trusted source of information for community members and intermediaries about what constitutes financial elder abuse, the signs to look out for, and what supports are available. Second, in providing individual assistance to older people ranging from: supporting them to establish more robust financial arrangements and thus protect themselves from possible abuse; through to addressing instances of financial elder abuse and seeking remedies. Third, financial counsellors work through established networks to identify and address systemic issues, for example, inadequate safeguards on welfare or banking systems. In line with the findings of the national prevalence study, financial counsellors can also support older people in improving their financial literacy (in the context of the barriers faced by older people, such as digital access and mobility). Financial counsellors are also uniquely placed to work with current or potential perpetrators of financial elder abuse on their own financial problems, providing them with alternative options (noting that financial counsellors work without conflict so work with victims and perpetrators would be carried out in separate agencies).

Appendix Three: Elder abuse project update in Devil's Advocate Nov 2023

Elder Abuse Project Update, September-November 2023

Seniors Festival outreach by financial counsellors to older people at regional libraries across the state

Right now, we are seeing the impact of rising living costs, such as soaring food, fuel and energy prices, leaving more people facing financial hardship. This is of particular concern for older Victorians managing on limited incomes, which is why our 'Financial Wellbeing for Seniors' morning tea events have been a great way to let more people know that help is available from financial counsellors, along with [the collection of resources to support financial capability](#).

Throughout October, FCVic supported financial counselling agencies across bushfire-affected regions to outreach to older Victorians at public libraries during the annual Seniors Festival, to connect them with their local financial counselling service.

Experienced financial counsellors were available to discuss concessions, utility grants, perform a 'financial health check' and chat about financial counselling during these difficult times.

These conversations happened over morning tea and were designed to be a soft entry to talking about financial hardship, which can often be a difficult and confronting conversation. It is important for attendees to feel safe and secure to discuss any financial concerns, while also being supported to explore the resources that are available to help them.

During these events, financial counsellors shared resources that helped assess attendees' [financial health](#), [build their financial capability](#), and [connect them to a financial counsellor in their local area](#) if they need further assistance or advocacy. We shared and discussed the ['Quick Guides' videos and factsheets](#), available in 11 languages, as well as introduced [a short video about the financial mistreatment of older people by family and friends](#), which can be difficult to face alone, but is much easier in a supportive group environment. Older people may not be aware that the financial demands made by family and friends can lead to financial mistreatment or elder abuse.

The Senior Library Programs Officer at the East Gippsland Shire Library in Bairnsdale said, "Bec and Tammy [local financial counsellors] were outstanding... We had a great deal of verbal feedback that the Financial Wellbeing for Seniors program was very informative and enjoyable with several customers explaining that they would now go to their friends and family to share what they had learned and pass on the knowledge of those resources to their circles which is brilliant."

Online financial elder abuse training for community agencies

Financial elder abuse is a serious concern that affects at least 1 in 6 older people. To inform professionals working with older people about the signs of financial elder abuse, and how to safely respond, FCVic delivered interactive webinars 'Understanding Financial Elder Abuse' earlier this month.

Over 100 care and case managers in bushfire affected regions, working with older people in their homes, participated in the free webinars. The participants heard from a senior financial counsellor,

discussed how to identify financial elder abuse, and learned what supports are available regionally for older people experiencing financial hardship or abuse. The sessions were also recorded to share with participants who couldn't attend the online learning sessions.

Session participants provided positive feedback on the webinars, saying "Overall, I found this session to be very satisfactory, comprehensive background information and case studies highlighted the complexity and diversity. Thanks very much for the session."

Another participant commented, "definitely can see where it has happened even with the elderly in my own life."

[Click here to read the full update on our website, including details about our Elder Abuse Community of Practice and upcoming professional development.](#)

Economic Abuse Awareness Day, 26 November

Last week, on Sunday 26 November, Australia's annual Economic Abuse Awareness Day took place. Economic Abuse Awareness Day began in Canada in 2019 when the [Canadian Centre for Women's Empowerment](#) (CCFWE) called for greater recognition of the issue. In 2021, Australia joined the campaign along with CCFWE, [Surviving Economic Abuse](#) (UK) and [Good Shepherd](#) (NZ) to mobilise resources nationally and internationally in recognition of economic abuse.

In 2023, the theme for International Economic Abuse Awareness Day is **Counting the Cost**. The theme has been selected to raise awareness of the long-lasting and compounding costs of economic abuse on survivors, and was chosen by the six organising countries, Canada, England, Israel, South Africa, New Zealand and Australia.

Also referred to as financial abuse, economic abuse is a form of family violence. It often happens alongside other forms of family violence and can include:

- controlling/preventing access to money
- stopping a person from getting a job
- incurring debts/accumulating fines in the victim-survivor's name
- placing debts and household bills in the victim-survivor's name
- forcing a victim-survivor to take out credit
- tracking expenditure as a way of tracking and controlling a person
- making a victim-survivor a director of a business and liable for business debts
- through coercion, or simply without their knowledge or agreement
- putting a victim-survivor in a position where they unfairly incur Centrelink debts.

Financial counsellors play a crucial role in assisting victim-survivors, many of whom are trying to extricate themselves from a tangled web of economic abuse. Earlier this year, FCVic published a factsheet about financial hardship and financial abuse specialist services, to help further spread the knowledge of how financial counsellors can help victim-survivors of economic abuse – [click here to read this](#).

Further reading:

- [Survey reveals extent of economic abuse among Australian men and women](#) (ABC News)
- [Many families are left 'shattered' by family law disputes, but a new national program may help](#) (ABC News)
- [Financial abuse is targeting the most vulnerable. What's being done about it?](#) (SBS News)

Appendix Four: FCVic Annual Report 2022-23 – links to resources

Webpage	Audience
Money Check Up	For staff at Mental Health and Locals, and similar
Carer Professionals	For carer support advisers and workers
Neighbourhood House	For House staff and group coordinators
Pathway for Carers	For coordinators of monthly carer walks
Team Standing Strong	For Standing Strong team members at Southern Migrant and Refugee Centre and Alfred Health Carer Services
Financial Vulnerability in Older Victorians	For professionals working with older Victorians
Money Talks for Better Ageing	For community leaders and professionals organising community group discussions
Library Professionals	For people working in public libraries; also relevant for other professionals seeking ideas for community group activities e.g. Neighbourhood House, carer support groups
How a Financial Counsellor Helps	For all community members, a general introduction
Disaster Recovery & Financial Counselling	For professionals working with communities affected by the Victorian floods in October 2022
Small Business Wellbeing	For small business owners and professionals who support them
Older & Wiser – Standing Strong	For older Victorians and professionals who support them
Carer Pathway	For unpaid carers aged over 18 years, providing dedicated access to the National Debt Helpline at Consumer Action Law Centre
Quick Guides	For all Victorians and professionals who support them

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Appendix Five: FC Vic aged care worker training “Understanding financial elder abuse”

Aged Care workers – 100 registrations across 2 sessions. Feedback from 30/11 session. (which included 18 participants together in Wangaratta)

Numbers do not sum as different participants responded to different poll questions/feedback sheet.

What is your understanding of elder abuse?	In the last year have you worked with clients who have experienced Financial Elder Abuse?	I found this session to be...	Please tell us why
Poor 17 Reasonable 3 Good 17 Very Good 4 Excellent: 1 42 responses	Yes: 12 No: 20 32 responses	V satisfactory 19 Satisfactory: 9 Neutral 1 Unsatisfactory 1 V unsatisfactory 30 responses	Very useful information Basic language useful information Just because found v interesting Easy to understand Very informative, case studies were good, information was clear Informative, great to know there is help out there (websites), very useful info, thank you Was very informative I can go and learn about it some more and know what to look for. Thank you. Very informative-thank you great information and resources you for the presentation. Very informative. Looking forward to the slideshow and links. thankyou I gained information that will be very useful to my clients in the future. clear and good resources Very informative and straight forward. Very relevant to use within client's homes. Great to have resources going forward You spoke clearly and slowly which is very nice as many training sessions rush through too quickly. Thanks Thankyou thank you informative with really helpful resources. Great resources and links, informative case studies and good presenters. Thank you, was not aware of the assistance available for financial abuse 21 responses

Appendix Six: FCVic report to DFFH July to March 2024

Deliverable	Activity	Status	Outcomes	Comments
Project workplan	Submission of workplan	Complete (May 2023)		
Financial counselling capacity building	Community of Practice activities	Ongoing*	<p>In August, FCVic reconvened the Elder Abuse Community of Practice (CoP) for financial counsellors.</p> <p>The CoP held a meeting on 13 September, attended by 15 financial counsellors including 6 working in bushfire affected LGAs. The group discussed systemic issues and ethical dilemmas. During the 90-minute session, the group also discussed and examined a financial elder abuse case study.</p> <p>The CoP held a meeting on 25 October, attended by 16 financial counsellors. Seniors Rights Victoria presented to the group about their integrated practice, helpline, and secondary consultations. The group discussed systemic issues and ethical dilemmas. The CoP also discussed a financial elder abuse case study in depth.</p>	<p>Invaluable reflective space for financial counselling practitioners to learn, grow and seek advice from colleagues; expand knowledge & deepen practice about current resources, and collaboration with key agencies working on Elder Abuse.</p>

			<p>The December meeting was attended by 6 financial counsellors (fewer attendees due to timing and competing demands). The discussion centred on presentation by Eastern Community Legal Centre around Powers of Attorney and ethical dilemmas through case studies.</p> <p>At the request of participants, the FCVic EA CoP will continue meetings in 2024 on a quarterly-basis.</p>	
	<p>Professional development sessions:</p> <p>i. Working with persons perpetrating financial elder abuse</p>	Complete (Oct 2023)	<p>Two sessions on working with persons perpetrating financial elder abuse were delivered at the FCVic Conference on 12 and 13 October. The sessions were attended by approximately 25 participants each, including financial counsellors and banking industry representatives.</p>	<p>This session enhanced practice for financial counsellors and those working in the banking industry as to how to work with older people experiencing elder abuse. As per the MARAM framework, it is vital for services to keep adults who use violence against older people in full view.</p>
	<p>ii. Financial Elder Abuse e-learning module</p>	Complete (March 2024)	<p>Development of an e-learning module, in consultation with financial counsellors and</p>	<p>This is an interactive webinar that encompasses a range of</p>

			<p>including lived-experience perspectives from key stakeholders in bushfire-affected LGAs.</p>	<p>adult learning principles and features the voices of diverse older people speaking about how financial counsellors can engage them around Elder Abuse prevention and intervention.</p> <p>FCVic listened to Aboriginal, migrant and refugee elders about the barriers for seeking help.</p>
	<p>Expert mentoring assistance and support available to financial counsellors working with older residents of the bushfire-affected LGAs</p>	<p>Complete* (Dec 2023)</p>	<p>In August 2023, FCVic engaged senior financial counsellor, Michele Padbury, as an Elder Abuse subject matter expert and mentor.</p> <p>Michele is facilitator for the Elder Abuse CoP meetings.</p>	<p>Michele has been an incredible resource for financial counsellors and the wider community sector; promoting the importance of financial counselling for older people in financial hardship who are experiencing elder abuse.</p> <p>Michele’s case studies were a highlight of the training provided to case managers and home care workers working with older people.</p>

	Needs analysis informed by casework examples drawn from or relevant to bushfire-affected communities, focus group discussions and the <i>National Elder Abuse Prevalence Study: Final Report</i> , and, in turn, feeding into the professional and community outreach resources and professional development topics.	Complete* (Dec 2023)	<p>The Elder Abuse CoP is a source of information and feedback regarding needs for professional development and outreach resources.</p> <p>Powers of Attorney was identified as a topic of interest for financial counsellors. This resulted in a presentation on Powers of Attorney by Eastern Community Legal Centre at the December CoP meeting.</p>	
Professional and community outreach	Older and wiser: standing strong - public libraries outreach program specifically targeted to older residents in bushfire-affected LGAs (18 LGAs, with emphasis on 3 key LGAs of Alpine, Towong and East Gippsland)	Complete* (Dec 2023)	<p>Project Coordinator wrote to local public libraries about hosting an event with financial counsellors as part of Seniors' Festival.</p> <p>7 events were held at local public libraries in bushfire-affected regions in October:</p> <ul style="list-style-type: none"> • Ararat • East Gippsland (Bairnsdale, Lakes Entrance and Orbost) • Euroa • Mansfield • Wangaratta <p>The events were advertised by libraries during Seniors' Festival. The presentations</p>	<p>One library program officer said:</p> <p><i>"We had a great deal of verbal feedback that the Financial Wellbeing for Seniors program was very informative and enjoyable with several customers explaining that they would now go to their friends and family to share what they had learned and pass on the knowledge of those resources to their circles which is brilliant."</i></p> <p>A library staff member said:</p> <p><i>"The most valuable part</i></p>

			<p>were conducted by local financial counsellors, and well received by participants and library staff.</p> <p>3 events were held at libraries in bushfire-affected regions in November:</p> <ul style="list-style-type: none"> • Golden Plains • Warrnambool • Wodonga <p>A further 3 events were held for older people at libraries in Ballarat, Bendigo, and Leongatha throughout Feb/March 2024 with local financial counselling services.</p>	<p><i>for me was building the connection with the staff from UMFC. We had planned on having them also attending our library staff team meeting to share about the financial counselling service as well- and will be rescheduled for next year.”</i></p> <p>When working with libraries we need to plan well in advance, as programs are developed at least three months in advance.</p>
	<p>Offer those local government and other local agencies in the bushfire-affected LGAs who work routinely with older residents online training session – ‘Financial vulnerability in older Victorians’ addressing financial elder abuse, how it can be recognized and how a financial counsellor helps</p>	<p>Complete* (Nov 2023)</p>	<p>A one-hour interactive webinar on financial elder abuse has been developed for home care workers and case managers in bushfire-affected areas, to be delivered by a senior financial counsellor.</p> <p>2 sessions were delivered in November with over 100 registrations from community aged care workers, and case managers.</p>	<p>Webinar participants said:</p> <p><i>“I gained information that will be very useful to my clients in the future.”</i></p> <p><i>“Very informative and straight forward. Very relevant to use within client’s homes. Great to have resources going forward.”</i></p>

			<p>The sessions were attended by participants from 11 different organisations covering 11 of the bushfire-affected LGAs. The sessions were well-received, and feedback was very positive.</p> <p>A recording of the webinar and presentation slides have been distributed to 23 community health and home care support services across all 18 bushfire-affected LGAs.</p> <p>FCVic conducted an online webinar in February 2024 for Ethnic Communities Council Victoria senior group leaders; adapting the financial elder abuse training for CALD seniors – attended by 40 participants.</p>	<p><i>“Great resources and links, informative case studies and good presenters.”</i></p>
	<p>Liaison and strengthening connections between local financial counselling agencies and other sectors working and interacting with older residents.</p>	<p>Ongoing*</p>	<p>Project Coordinator has contacted local financial counselling agency team leaders regarding participation in upcoming outreach activities.</p> <p>Local financial counselling agencies have been promoted through outreach activities.</p> <p>In November, FcVic published an update on project activities</p>	<p>Local financial counsellors’ confidence to start conversations about financial elder abuse is increasing as their networks expand through the various outreach activities, CoP meetings and discussions with key agencies.</p>

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			<p>in the sector wide newsletter, <i>Devil's Advocate</i> (with over 800 subscribers): https://fcvic.org.au/fcvic-elder-abuse-project-update-september-november-2023/</p> <p>FCVic published an article in ECCV's <i>Golden Years</i> newsletter in March 2024, with 680 subscribers.</p> <p>[An article is scheduled for publication in COMPASS national online elder abuse magazine later in May/June 2024.]</p>	
Project evaluations	Interim evaluation report	Complete (August)	Evaluation of year two program delivery and outcomes was completed by Cath Smith and submitted to the Department on 31 August 2023.	
	Final project report	Complete (January 2024)	Preparation of final project report has commenced through meetings and discussions with the evaluator.	

Additional comments:

FCVic has engaged a range of sectors over the past month, including financial counsellors, library staff, and home care workers from health, community and local government agencies.

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In December, FCVic updated the *Standing Strong* webpage for older people and community organisations to access resources including the webinar recording, presentation slides, and other tools and promotional material: <https://fcvic.org.au/standing-strong/>

*A number of project activities are “complete” for the purposes of the funded program, but due to their nature will continue (albeit in a reduced capacity) as part of ongoing unfunded activities in FCVic’s peak body role, providing sector support and coordination around financial elder abuse response and professional practice.