

# Elderly and Disabled Financial Abuse

How to recognise it, respond safely, and rebuild control  
(Website article PDF version)

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## Read this first

**Important:** This article is general information, not legal or financial advice. If you are in immediate danger call 000. If you are worried about your online safety, use a safer device and consider clearing your browsing history.

## Key takeaways

- **Financial abuse** is control, coercion, or exploitation using money and resources.
- Older adults and people with disability can be targeted by relatives, carers, partners, or scammers.
- Trust your gut. If something feels off, it is worth checking, documenting, and getting support.
- Recovery is possible. You can rebuild safety, autonomy, and confidence, step by step.

## What this is and why it matters

Financial abuse of older adults and people with disability often hides in plain sight. It can look like helping, managing, or protection. In reality it can be theft, pressure, control, or manipulation that slowly strips away independence.

This guide is written for people who may be experiencing financial abuse, loved ones who are worried, and professionals who want a clearer framework. The focus is practical action plus trauma informed support.

## What counts as financial abuse

Elderly or disability related financial abuse is any pattern where a person uses money, assets, benefits, or financial access to control, exploit, or harm someone who is older or living with disability.

It can happen once, like a sudden large transfer, or build over months through repeated small withdrawals, coercive agreements, or intimidation.

## Why older adults and people with disability are more at risk

- Dependence on another person for care, transport, technology, or communication
- Cognitive decline, brain injury, or fluctuating capacity that makes decision making harder
- Isolation, grief, or reduced social contact, especially after a partner dies or health changes
- Complex systems like NDIS plans, superannuation, Centrelink, guardianship, or powers of attorney
- Shame, fear of losing relationships, or fear of being moved into unwanted care arrangements

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## Common tactics and patterns

- Misusing a power of attorney, guardianship role, or nominee arrangements
- Pressuring someone to change a will, add a joint account holder, or sign documents they do not fully understand
- Withholding money for essentials, medications, mobility aids, or social access
- Taking control of passwords, phones, email, or banking apps, then monitoring or restricting spending
- Borrowing repeatedly with promises to repay, then using guilt or anger when questioned

- Charging excessive fees as a carer or support worker, or billing for services not provided
- Scams that target older adults, including romance scams, investment scams, and fake tech support

## Warning signs to look for

Category	What it can look like
Banking and bills	Unpaid bills despite adequate income, sudden overdrafts, unusual withdrawals, new credit accounts, frequent ATM use by someone else.
Behaviour and emotions	Anxiety when money is mentioned, being unusually quiet around a particular person, fear of making purchases, apologising for spending.
Control and access	Someone else insists on being present, refuses private conversations, controls mail, phone, or appointments.
Legal and documents	Unexplained changes to wills, titles, beneficiaries, or powers of attorney, signatures that look inconsistent, missing paperwork.
Care and living needs	Lack of food, hygiene items, or safe housing while money is going out, delays in medical care due to cost claims that do not add up.

## Impact, why it feels so hard

Financial abuse is not only a money problem. It is a nervous system problem. Many people experience hypervigilance, sleep disruption, panic, numbness, guilt, grief, or a collapse in self trust.

For older adults and people with disability, the practical stakes are high: housing, access to care, medications, assistive technology, and social connection can all be compromised.

## What to do next, practical steps

- **Prioritise safety:** If confronting the person could escalate risk, get support first and plan carefully.
- **Document what you can:** Save bank statements, screenshots, invoices, texts, emails, and dates of incidents. Keep copies somewhere safe.
- **Reduce access:** Talk to your bank about extra protections, change passwords, enable alerts, and consider a new account if appropriate.
- **Get specialist advice:** A legal service or advocate can explain powers of attorney, options for revocation, and reporting pathways.
- **Support your wellbeing:** Trauma responses are normal. Therapeutic support can help you think clearly and rebuild confidence.

### A quick reality check

If you suspect fraud or coercion, you do not have to prove it before asking for help. Start by getting support, documenting what you can, and tightening access to accounts.

# How to talk to a loved one without making it worse

## Do this

- Ask permission: 'Can we talk about something I have noticed with money and bills?'
- Use specific observations, not accusations: 'I saw three withdrawals on Tuesday that you did not recognise.'
- Offer choices and control: 'We can call the bank together, or we can start by checking statements.'
- Focus on dignity: 'You deserve to decide what happens with your money.'

## Avoid this

- Do not shame them for trusting someone or for needing help
- Do not demand they cut contact immediately if that could increase isolation or risk
- Do not take over their finances without consent unless you have lawful authority

## How therapy helps

Therapy can help when the problem is bigger than paperwork. Financial abuse often creates trauma bonds, family loyalty conflicts, and fear of abandonment. Those are not solved by a new password alone.

In sessions we focus on stabilisation and safety, then on processing the trauma, rebuilding boundaries, and making practical plans that fit your values and capacity.

If you are supporting an older parent or a disabled partner, therapy can also help you manage anger, burnout, and the guilt that shows up when you have to take protective action.

### Placeholders for internal site links

This article is designed to sit inside Dan Lobel's financial abuse therapy resource library. Add links below to related pages on this site, so readers can move from information to action.

- Safety planning for financial abuse
- How to rebuild financial confidence after coercive control
- Working with banks, legal services, and advocates
- Book a confidential first session
- Financial abuse FAQ

## Support and reporting options (Australia, with a Victoria focus)

Service	Contact
Emergency	Triple Zero (Police/Ambulance/Fire): 000
Family violence support	Safe Steps (Victoria, 24/7): 1800 015 188

National domestic and family violence counselling	1800RESPECT (24/7): 1800 737 732
Elder abuse support (Victoria)	Seniors Rights Victoria helpline: 1300 368 821
Aged care entry point	My Aged Care: 1800 200 422
Disability and decision support (Victoria)	Office of the Public Advocate Advice Service: 1300 309 337
Identity theft and cyber support	IDCARE (Australia): 1800 595 160
Debt and hardship support	National Debt Helpline: 1800 007 007
Financial complaints	AFCA: 1800 931 678
Legal help (Victoria)	Victoria Legal Aid: 1300 792 387
Mental health crisis support	Lifeline: 13 11 14, Beyond Blue: 1300 22 4636

## FAQ

**Is it still abuse if the person says they are helping?**

Yes. Help is collaborative and transparent. Abuse involves pressure, fear, secrecy, or control, even if it is wrapped in 'for your own good'.

**What if the abusive person is also the carer?**

That is common and it can feel terrifying. Start with safety planning and confidential support. An advocate can help explore alternatives so you do not have to choose between care and safety.

**What if the older person has capacity issues?**

Capacity can be decision specific and can fluctuate. A professional assessment may be needed. Your job is not to diagnose, it is to reduce harm and connect them with the right supports.

**If you want support, start with one confidential conversation. The goal is simple: safety first, then control, then recovery.**