

Scams and Financial Abuse Update

Snapshots from National Seniors Australia

February 2022

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National Seniors ABN: 81 101 126 587

Suggested citation: National Seniors Australia (2022) *Scams and Financial Abuse Update: Snapshots from National Seniors Australia*. Canberra: National Seniors Australia.

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The first published Australian prevalence study of abuse of older Australians was published in 1990 and led by the researcher who is now National Seniors Australia's CEO and Director of Research: Professor John McCallum.¹ It was based on field research conducted in Adelaide, and the report described cases over a range of types of abuse – dominated by financial abuse and neglect.

There was, at that time, huge interest in the fact that abuse existed at all. Now, despite over 30 years of studies and policies on abuse, we have an increasing prevalence of elder abuse generally, and particularly growth of abuse through digital channels. The internet has created a new platform and opportunities for abuse. Abuse has escalated from local interactions to international scams. Digital scams and abuse have grown into a multi-billion-dollar industry preying on people of all ages and perpetrated by anyone from anywhere, invisible to local protection.

Elder abuse debates continue to emphasise the negative aspects of ageing rather than resilience and living a full life at older ages. Older Australians do need protections as well, but there are few widespread effective ones at the moment. The regulatory and preventive barriers have not kept pace with this criminal activity.

Older people have become a target for several reasons. Many have lower digital literacy levels than younger people so may be less able to identify suspicious behaviour and activity. Loneliness can render older people vulnerable to elaborate scams built on false relationships of trust. Some scams specifically target landline phones, which elderly people are more likely to still have. Of course, financial abuse occurs outside the digital world too, often perpetrated by the victims' own families. The digital world simply provides opportunities for outsiders to gain access to older people's lives and abuse them as well.

This short report highlights examples of scams and financial abuse perpetrated against older Australians in recent times. They are drawn from different data sources National Seniors Australia has gathered through its research projects, financial information services and outbound wellness call program. Each data type provides a snapshot on scams and financial abuse against elders.

¹ McCallum, J., Graycar, A., & Matiasz, S. (1990). *Abuse of the elderly at home: The range of the problem*. National Centre for Epidemiology and Population Health, the National University.

Snapshot 1: Survey data from older Australians in 2018 and 2021

The first snapshot comes from National Seniors' research projects. Every year, National Seniors conducts an online survey of senior Australians' behaviours and views across a range of topics relevant to older peoples' lifestyle, health and wellbeing. The survey is open to all older Australians aged 50 and over. The survey series is called the National Seniors Social Survey or NSSS.

Older Australians' digital engagement was explored in two recent National Seniors Social Surveys, in 2018 (NSSS-7) and 2021 (NSSS-9).² Both surveys documented the growing impact of scams. The age ranges of participants for the surveys were as follows:

	2018	2021
50 to 59	715 (13.1%)	329 (6.2%)
60 to 69	2,124 (39.0%)	1,731 (32.5%)
70 to 79	1,997 (36.7%)	2,493 (46.8%)
80 and over	563 (10.3%)	778 (14.6%)
Unknown	47 (0.9%)	99 (1.8%)

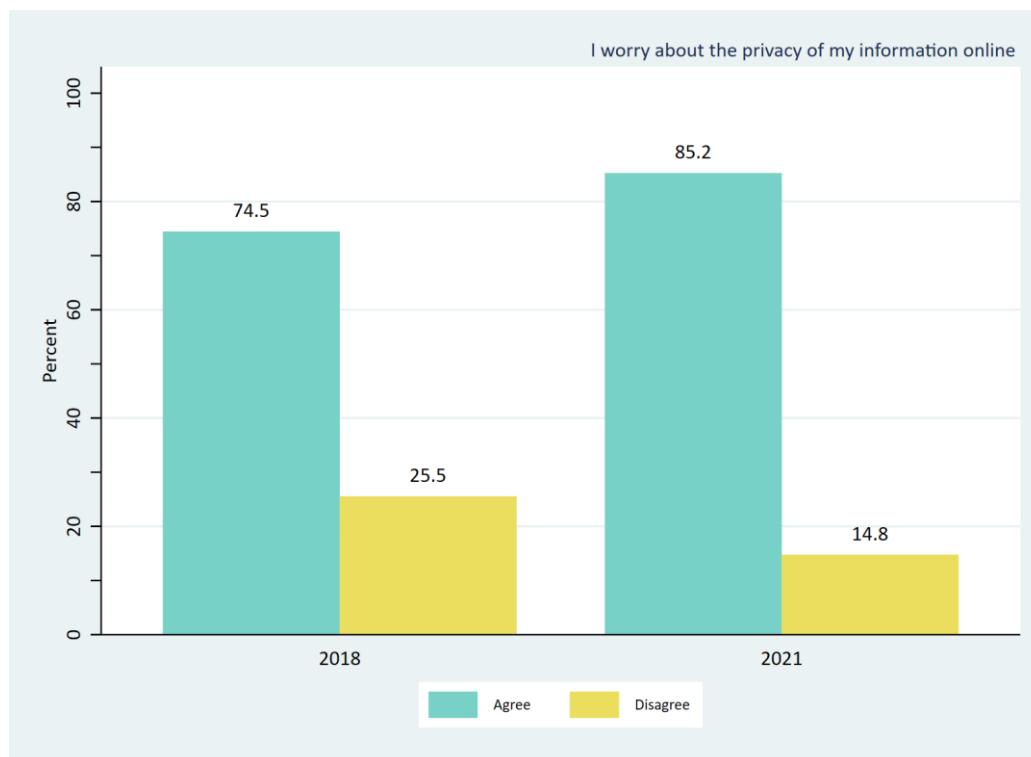
Interested readers can find the full results of the 2018 survey in National Seniors' 2019 *Senior Surfers* report, available free for download from the National Seniors website.³ The results of the 2021 survey will be reported in a forthcoming publication in 2022, which will also report on comparisons between the 2018 and 2021 results.⁴ As a preview of that forthcoming publication, a question asked in both surveys about online security revealed

² The 7th National Seniors Social Survey (NSSS-7) was approved by the NHMRC accredited Human Research Ethics Committee of Bellberry Limited (APP 2017-12-981). The survey was open from 14 February 2018 to 29 April 2018. The 9th National Seniors Social Survey (NSSS-9) was also approved by Bellberry Limited (APP 2020-12-1319) and was open from 15 February 2021 to 1 March 2021. Anonymous and non-identifiable responses were collected online via the survey tool Survey Monkey.

³ Maccora, J., Rees, K., Hosking, D. & McCallum, J. (2019) *Senior Surfers: Diverse levels of digital literacy among older Australians*. Brisbane: National Seniors Australia.

⁴ Maccora, J., Orthia, L., Hosking, D. & McCallum, J. (forthcoming 2022) *Senior Surfers' Digital Literacy through the Global Pandemic* [working title]. Canberra: National Seniors Australia.

that in 2021, a greater proportion of participants were worried about the privacy of their information online than in 2018, with the ‘worried’ proportion increasing by 10% from 75% to a very large 85%:



Percentage of survey respondents concerned about the privacy of their information online, comparing the NSSS-7 in 2018 and NSSS-9 in 2021

This trend is concerning and raises the question of what has changed in those three years. We can understand more about the shift by reading quotes from survey participants who chose to write about their experiences, and the following pages reproduce some of the comments NSSS survey participants wrote about scams in both 2018 and 2021.

The other two ‘snapshots’ that follow this discussion of survey results also contribute to understanding this situation. They suggest scams are on the rise and that some financial abuse of older people by loved ones is enabled by digital technologies.

Scam statistics from 2018

Scams are a focus topic in the 2019 *Senior Surfers* report because participants were directly asked about scams in the 2018 survey. One of the report’s key findings was that people who are less digitally engaged are more likely to have experienced scams or scam attempts. This is likely a self-reinforcing cycle in which people with less digital confidence are more likely to fall victim to scams, and people who have experienced scams are less likely to engage with digital technologies.

The finding was based on an original typology National Seniors researchers developed to rate older Australians' digital engagement. Called the Senior Surfer scale, it used a statistically based method⁵ to categorise survey participants into one of four Senior Surfer categories. The report found:

- 31.4% of those surveyed in 2018 were 'Super Surfers', defined as people who are very comfortable using the internet, smartphone and apps in their daily life.
- 41.6% were 'Savvy Surfers', who are also usually comfortable using digital services but perhaps might not use them as often or have some areas they are not so comfortable with.
- 21.8% were 'Sometimes Surfers', who use digital technology as necessary but are not always comfortable with it or proficient.
- 5.2% were 'Seldom Surfers', who can use the internet and digital technology but rarely do and likely prefer other methods of interaction.

A comparison of Senior Surfer categories and experiences being scammed found that Super Surfers were the least likely group to report having experienced an internet scam or scam attempt, and Seldom Surfers were the most likely. The differences are large enough to suggest this is not a coincidence:

Senior Surfer status	% of people who said 'yes' to being a victim of an internet scam
Super	18.5%
Savvy	20.9%
Sometimes	24.1%
Seldom	29.7%
All groups	21.3%

⁵ The report's authors used a latent class model approach to develop the Senior Surfer scale, based on survey participants' answers to questions about their ability and comfort using digital technologies, their frequency of use, the number of years using a computer and the number of apps they used. Full methods are available in the 2019 report (referenced in previous footnote).

Comments about scams from 2018

Respondents to the 2018 survey wrote numerous comments about their experiences with scams and how scams affected their digital engagement, and these can shed further light on senior Australians' experiences with financial abuse. Comments included:

"Digital stuff is not secure and it's proved over and over again. Big firms, rich people, and even poor people are hacked and scammed. and now the world is forcing us to take chances we shouldn't. There should always be a choice."

"Government won't do on-line voting as it is unsafe yet forces us to do banking, Centrelink, medical etc on-line. That does not add up and so using Internet must be very untrustworthy and risky and is an expense that is a necessary evil."

"Worried about privacy issues/identity theft."

"Scams and attacking me via telephone/mail/post make me absolutely scared and I am using computer very rarely. I will never ever pay anything/or buy via computer or on-line. I am terrified by being ripped off as I work too hard for my money and I learned that computer can be hacked any time."

"I worry about Internet privacy because I know that hackers can get into a lot of places - even ones like Adobe, which one would have thought would be safe. I take many steps to try to stay private, but it's getting very difficult to stay ahead of it all."

Based on further comments, the 2019 report drew several conclusions about actions older Australians take to manage scams. We here reproduce that section of the report (pp. 33-37) in full.

The report concluded older Australians online are highly exposed to internet scam attempts. Many participants mentioned that they are contacted regularly by scammers, both by email and telephone:

"Get many, many attempts."

"Had numerous attempts via phone or online, must be in the 10s of 1000s by now. We are called several times each week, plus several via email constantly."

"I have daily unwanted phone calls, emails, and now SMS messages, from obviously scammers."

"I have experienced many, many attempts to scam me through the phone, my mobile phone and e-mails. As many as 20 calls a week and innumerable numbers of daily e-mails."

"I've had many phone calls telling me that Telstra were going to cut off my internet, Microsoft is getting error from my PC, the Tax Office is taking action against me etc, and also letters wanting to launder vast sums of money."

The pervasiveness of scams has left some feeling vulnerable. Participants used words such as "scared", "fearful", "afraid" and "anxious" to describe their experiences being exposed to scams.

Meanwhile, others framed their experiences as lessons learned. Despite the volume of scam attempts and associated sense of vulnerability, many participants described having learned their lesson, either the hard way or through a narrow escape:

"There claimed to be a parcel awaiting pick up. I opened the email and a virus was sent to my computer with a demand for money. Computer repair shop then omitted to reinstall computer security so more chaos was created. Costs involved and much inconvenience. Many lessons learned!"

"Yes, I foolishly got caught with the "Your computer has been hacked, but for a fee we'll fix it" scam. But I immediately afterwards had the credit card transaction challenged and stopped. The bank recovered the money. I learnt a valuable lesson - without losing any money!"

"Did have to get my computer attended to after clicking on fake Australia Post link. Learned from that!!!"

"This occurred about 5 years ago. I lost approximately \$300. I learnt from that experience never to give money to people over the phone and if a person asks for personal details, never to give them."

"I lost a lot of money, but I learned a good lesson, scammers play on our tendencies for greed."

What emerged from the comments overall was the sense that a digitally literate cohort of older Australians is in the process of building strategies of resistance to scamming attempts online. Although they were not prompted to do so, many respondents offered specific and/or detailed ways in which they are able to detect and avoid scam attempts. These included the following 13 measures.

1. Having good virus protection on devices

"I have internet security and I keep up-to-date with technology."

"Extra security has reduced these annoying emails."

"I now have very strong virus and malware protection and have had no problems since."

"I now use AdBlock, Privacy Badger, NoScript, lock out PopUps and cookies and scan and delete all types of cookies including single pixel persistent ones as routine. It makes access to some sites very difficult as they rely on tracking you. I am about to wipe all access to Flash and Java and make more use of my VPNs."

"Use Mailwasher to appraise and also usually can identify scams."

"A good anti-virus package helps."

2. Never giving out information over the phone

"Never to give money to people over the phone and if a person asks for personal details, never to give them."

"We have a rule at home, no information given over the phone. Tell them to send it in writing or now we don't have a computer. Usually works!"

"Never give out any information online or on the telephone."

3. Not answering the phone or hanging up on unsolicited call

"Put the phone down for a few days."

"Do not take up phone calls that you do not relate to."

"I am very careful about phone calls and won't answer if number is unknown or interstate."

"I am very careful, if I don't know the person or I don't like what it says I remove it immediately. My mobile phone has all my numbers on it so if it doesn't come up with the person on my mobile I don't answer it."

"I have stopped answering my landline phone to avoid scammers."

4. Deleting suspicious emails

"Any dodgy email is deleted immediately. The same applies to texts and phone calls."

"I delete most suspicious/unknown things appearing on my system."

"Now I delete anything I'm not sure of."

"I delete anything suspicious and don't open anything from someone I don't know or answer calls from anywhere I don't know."

"I delete anything unfamiliar to me."

"I delete if email sender not known."

"I know where the delete button is and if I don't know or understand some things that appear on the screen from time to time - DELETE."

5. Being alert for spelling errors or unusual email addresses

"Usually easy to spot, due to spelling error."

"A lot is in the spelling and checking the email address. If they aren't quite right I don't open the email."

6. Having a general attitude of caution

"I am very careful about what I do online."

"Am very wary."

"I am very careful."

"A bit of paranoia does help."

7. Warning others of known scams

"I am "too smart" so far to get caught. I also warn others of scams."

"I am the chairperson of X Neighbourhood Watch and regularly email our volunteers about the current scams."

"As I am very tech savvy, I am well aware of a lot of different scams around and so ensure my family and friends are also aware."

8. Reporting scam attempts to authorities

"All scams received are lodged with scamwatch."

"Will contact the company or government department to advise when this occurs."

"Reported them to police and scam net."

"Have reported a few attempts to scamwatch authorities."

"Reported emails from scammers to the ACCC."

9. Subscribing to or monitoring scam alerts

"I am always very careful and receive and read Government messages about possible scams."

"Make use of websites such as hoax-slaver.net."

"I subscribe to the govt. Stay Safe Online service."

"We belong to the ACCC Scam Alert service."

10. Not opening suspect emails or links

"Have heeded advice not to open unknown attachments."

"Do not open anything that I cannot identify with."

"Do not open if concerned."

"Have received suspicious looking emails that I have not opened."

"I do not open any email attachments when the email has failed to address me by name."

"I do not open emails with headings or names that mean nothing to me."

11. Mild retaliation

"Often if you say "say my name" they hang up. Sometimes I develop basso profundo and say "you will burn in hell" just for fun."

"Sometimes I like to play games with the call centre staff - one of my favourites if offering them English lessons at \$1000 an hour. Gets them off the line pretty quickly."

"At times I just hang up at others I tell them how despicable it is to take advantage of unsuspecting people."

"My hobby to lead them on when it suits me."

"We have become adept at recognising these callers and depending on our mood either hang up on them or play games with them by giving false information or by asking dumb questions. They hang up on us when they realise they are getting nowhere."

12. Asking others, particularly adult children, when unsure

"I am very aware, and I contact my family if I am suspicious."

"My son has given me advice on how to handle them."

"Family have given help!"

13. Healthy scepticism

"Being a cynic helps. So I check all unknown contact/content and delete or block/delete."

"I never believe anything sent to me until I have checked it out. I do not usually take things at face value (and I don't know anybody in a foreign country that wants to leave me money!)"

Comments about scams from 2021

The 2021 NSSS survey also attracted comments about scams, even though it did not contain a question specifically devoted to this.

When asked about concerns over online privacy and other matters, respondents' comments included:

"Digital services assume you have high literacy skills, good command of English. Also, more needs to be done to stop scammers."

"I worry about scammers"

"Privacy is an issue only in relation to scammers and people breaking into the online data."

"Privacy and scams are a major issue as well as malware etc. I think that a company providing advice to older people on setting up their IT and communication systems including TV, streaming etc. as well as computing would be good. It can be difficult to get this advice in my experience. Digital greatly assists me, but phone and personal contact are still helpful in many circumstances."

"I'm an IT professional so I'm acutely aware of online security."

"Computer security is an issue for me, but no more than anyone else."

Another question asked participants whether their frequency of using digital technology had changed under COVID. Some of the responses to this question mentioned scams:

"As I live alone I have no-one to show me most of the above and so because of the scams etc. I choose not to do any thing that may cause problems. I can afford on the pension to be scammed or taken for a ride."

"Funnily enough, I use Facebook less now after my account got 'hacked'. I don't trust such social media, understand that I am the product and use it now mostly to see what others are doing rather than providing any information about myself or my activities."

"Friends have just had their MyGov Account hacked, others have had their Credit Cards used fraudently etc. which seems to have escalated during COVID so we are at the stage that we do not trust online banking and have even started a Debit Card so as not to use our Credit Card as much."

When asked whether COVID had affected their comfort with online dating, online shopping, video calling and other digital services, respondents again sometimes mentioned scams as an important factor in their discomfort:

"I have always been reasonably comfortable with technology but am becoming increasingly cautious because of all the ways one can get scammed or hacked by just using everyday technology devices & services"

"Online dating - it's not the technology that's an issue, it's the scammers!"

"There are so many scams and hackers on digital services I would feel unsafe using one to do personal business."

"I am fairly savvy using the computer, but worry about my digital privacy when using apps on my mobile telephone. I would be great if there was a website where we could go, to learn about such matters so we could learn to help ourselves improve in these areas."

"The holes in my understanding are social media platforms (that doesn't bother me too much) and aspects of cyber-security that I would like to better address to ensure most effect use of resources online."

"Online dating is high scam risk. I tried Plenty of Fish. 60% of the profiles were fake. I have given up on POF"

"I tried online dating and found that a lot of the profiles were fraudulent and most of the people were sleazebuckets with shallow agendas. I do not shop online for security reasons, and because clothing bought online may not fit etc."

"Plenty of pressure to use Zoom etc. Not interested in doing this. I have doubts about security"

“Online shopping concerns regarding information security and delivery to the correct address are the same pre and post COVID”

“I'm not happy with online shopping from a security angle.”

“I consider the security aspects of some options available now and prefer to not use such software, owing to the abuse and potential of risk”

“No I have always been reasonably comfortable with technology but am becoming increasingly cautious because of all the ways one can get scammed or hacked by just using everyday technology devices & services”

The survey asked people whether their ability to use digital technology had changed under COVID, including their abilities with internet banking and other services. Once more, scams were often a more pressing reason than ability for people to avoid using them, and/or their ability to use security tools had increased:

“I refuse to do any form of internet banking online as I have been scammed twice in the last decade. However in late December 2020 I went to the local branch of my credit union and a lovely staff member loaded their app on my smartphone and took me step by step through what it provides. I have since Bpaid utility accounts, transferred money in payment of services rendered and transferred funds within my personal accounts. This has relieved some stress of modern day banking.”

“As a practicing JP I would never use internet banking and nor is it recommended seniors use it, we will never be as smart as the hackers and should not allow any banking details to be put online. Also we need to arrange a separate card with access to a limited amount of money to be used for internet purchases. I am as sharp as a tack and have been hacked three times from a debit card for smaller amounts of money, there are very smart people working the internet and anyone using internet banking will be caught it is just a matter of time. Paying bills online ok until it is not, pay over the phone from a debit card is a better way, once the bank details are put onto the internet they pose a danger.”

“I choose not to use on-line banking, I choose not to use wifi on my phone because I have no faith in on-line privacy or security. I have had my bank account accessed illegally.”

“No - I was a victim of a ransomware virus but good fortune thwarted the attempt but because of the experience I decided that I would not use internet banking anymore. I feel safer now while using my computer and I can walk to my bank branch so easily if I need to do banking.”

"I don't trust internet banking. Too many friends have had troubles either being hacked or scammed. My phone is not connected to the internet as the iPad is sufficient for my needs."

"I don't do online banking as I don't feel comfortable putting financial details online, but I do pay bills when there is a direct link."

"It isn't that I can't - it is that I WON'T. No way will I put my credit card numbers on this thing and that is the way it is."

"I don't do internet banking because I am paranoid about being scammed."

"Regarding finding information online - I am a bit sceptical at times if this is the correct information or a scam, relying on the internet for information as the sole source is a little daunting."

"This has not changed since covid. I do not trust internet banking/ bill paying Too many scams"

"I am now more conscious of security and the incidence of cyber crime, e.g. I won't go on Zoom."

"I take personal security seriously. I do not do any financial transactions online."

"It has changed - I've done video calls with family and learnt about Zoom. But I still feel uneasy with my security using these features and unsure how to use them properly."

"more internet use and increased security"

"Spending more time ensuring security and safety of personal data online (especially cloud based information)"

Finally, respondents were invited to rate their own digital abilities on the Senior Surfer scale, and some people reflected on scams as part of their self-rating process:

"Not into banking yet our neighbour got ripped off AGAIN BY PAYING BILL ON LINE, I had scam emails once went to post office to check/ clarify and yes it was scam other time checked with Comm bank again it was scam but something went pear shape when using on line are: donation and my card was used twice and was blocked to use c..... card but no loss of money had to change and it's always Commonwealth bank, I still am paying bills on line and shopping click for Vic. am confident and aware about scams."

"I hate getting constant messages that my Windows licence is about to expire. I also hate Microsoft installing "updates" without telling me what they are, and scammers."

"Cautious over Scams and irrelevant surveys. However use Internet banking and shopping frequently."

"Just worry about the scams on line. Don't order anything on line."

"I am always worried about the use of computer technology. I don't need to be trolled or scammed. I believe computers are a tool not a social network."

"Always worried about scamming and the cost of using internet"

"Use internet every day for emails, banking, etc, but very wary about scams and extremely careful on web sites."

"I am concerned about scams and ransoms, and the cost of replacing my devices and paying for repairs etc"

"I worry at times about privacy and theft of personal details or being scammed - that makes me distrustful."

"Frankly I am becoming more and more sceptical and distrusting of it with so many hackers, scammers, dishonest people out there."

"Do not [feel] safe using internet. [Worry] about scams etc."

"I'm not comfortable with using social media facilities like Facebook etc due to reports of users being hacked and also social media is not a priority in my life"

"I have no faith in internet security, I think control of information is being consolidated into the hands of a few people with little security."

"Am tech savvy but still have concerns about hacking, spam, cyber attacks & identity theft so am "careful" when using the internet & also often use a VPN when on public networks."

"I use the internet frequently across the day and have a very good suite of high end security programs to protect my system."

"I ensure that I have update to date security systems in place and that my privacy is not compromised"

"i wonder about internet privacy despite buying up to date security."

"I was very comfortable with using [the] net for email in it's early days but I have not kept up with the technological advances to protect adequately my financial assets and my identity. I allowed myself to be hacked this week and put A\$20,000 at risk but luckily managed to act to save it and not a cent was lost."

"I use email and a number of apps but don't necessarily make full use of all the options some apps offer because I have concerns about cybersecurity."

"I fear hackers although I have protection."

"I am scared on the internet and hacking"

"I am very concerned about hacking, especially as my bank encourages me to do things on line. eg pay bills, transfer funds on line and don't pay by cash use a "card" and swipe / tap it if I'm going out shopping, or to the drs, dentist etc."

These survey responses show that even though scams were not mentioned anywhere in the survey wording, they can and do play a significant role in shaping older Australians' digital engagement. That has further implications for their social connectivity, for example if it keeps them away from video conferencing and social media tools, and from their ability to function in today's digital world via tools such as internet banking and shopping.

Snapshot 2: Older Australians' calls for help to address financial abuse issues

While National Seniors Australia does not provide financial advice, we provide a range of services to our community including help with financial issues when older Australians seek it. Routinely, many cases of financial abuse arise every year in our communication with members.

This second snapshot includes five of the cases of financial abuse older Australians have sought our assistance with recently. They indicate the necessity of working with families and national powers of attorney to provide support to older people being financially abused.

Case 1

National Seniors staff spoke recently with a woman who has been left destitute in her sixties. She had a modest amount in super which she transferred to her bank account. Because of COVID restrictions she was unable to travel to another suburb which presented a problem for accessing banking. She allowed her daughter to 'help out' by giving her daughter signing rights on her bank account. When she tried to access her funds, the bank informed her that her daughter had withdrawn all the money and they could not return the funds as her daughter was a signatory to the account.

The woman is now destitute, having lived in her car for some time and couch surfed with friends. She is currently living with a friend and sleeping on a camp stretcher in the loungeroom of a one-bedroom unit. She has some medical issues which makes working difficult for her but has secured a job packing supermarket shelves on a casual basis. She is unsure how much longer she can continue work or living with her friend. She was, through help from the No Interest Loans Scheme, able to buy a \$1000 car and a laptop so she can access online job opportunities and search for new accommodation.

Case 2

Another case concerns an elderly woman who is now in a nursing home with frontal lobe dementia. The family home is occupied by two of her sons. Son 1 looked after his mother until she was put into aged care. Son 2, who has his own personal problems (not money related), has abused his power of attorney responsibilities and taken over \$70,000 from his mother's bank account, leaving it empty. A third son, who doesn't live in the property, has not helped at all. Son 1 has had to go to court to have the other two removed from responsibility of POA and to have Son 2 return the money to their mother. He had to take his mother to the court, and she was severely distressed when he fronted the judge.

Case 3

In a third case, elderly parents went into debt to give their children money, with the proviso that the children repay the loan. The obligations have not been met and the children are putting pressure on them to give them more money. The parents now have a large debt and serious health conditions. They are looking to downsize but property prices are high, and they are struggling with day-to-day expenses.

Case 4

In our fourth example, an elderly man whose wife passed away decided he would sell his home in the country and buy into a granny flat owned by his son. After a period, the relationship was not working, but there was no formal agreement for the father to have his money returned if he chose to move back to the country. He used the last of his funds to buy a small unit back in the country town he had left, and his son has benefited from the father's money by way of appreciation on the property.

Case 5

Our final example concerns a woman who, during her lifetime, gave her three children property and financial help to get ahead.

She has a daughter who was supposed to put a deposit on a unit and instead used the money to leave and go interstate. She has a son who has children, but she is unable to see her grandchildren because her daughter-in-law doesn't want the family to have anything to do with her even though she has financially helped them out in the past. She has not seen her grandchildren in many years and the son, who is in a second marriage, doesn't want to upset his wife as he wants to keep his family unit together. He will not help. The daughter-in-law was 'furious' when she bought a unit close to the family. Things went steadily downhill from there.

Snapshot 3: National Seniors' 'wellness calls' to older Australians hindered by phone and digital scams

As well as receiving inbound calls for information and help, from January 2021 to February 2022 National Seniors made 63 thousand outbound 'wellness call' attempts to its members across the nation as part of a program to check on older Australians' wellbeing during the pandemic. From August 2021 the wellness-call team began to notice more comments about scam calls and scam SMS messages when speaking to members, which suggests an overall increase in the scamming rates around that time. This was directly related to a downturn in the proportion of members accepting calls from National Seniors. Before August, the team would successfully make contact with around 50% of members they attempted to call, meaning people would answer the phone half the time. But in the months after August, the average contact rate fell to about 40%:

Call dates	14/8/21 - 13/9/21	14/9/21- 14/10/21	15/10/21- 14/11/21	15/11/21- 14/12/21	15/12/21- 14/1/22
Attempts	2793	2616	2738	2313	1683
Calls	1118	1122	1114	893	712
Contact %	40%	43%	41%	39%	42%

Wellness call team members found that people would not answer their calls but would immediately call the organisation back, to ensure that the call was not from a scammer. This suggests it was not a lack of interest in the call from National Seniors, but frustration with scammers, that led to the downturn in the percentage of calls that successfully made contact.

In addition, among those older Australians who did answer a call from National Seniors, the level of positive sentiment about receiving a 'wellness call' declined in October. This may also be related to a general increase in unsolicited calls from third parties.

The declining contact rate was not consistently related to lockdown versus non-lockdown periods given their variability across states and territories and is best explained by the reported increase in scam calls and SMS messages.

Conclusions

Frontline bank staff and others in the financial services industry care about older Australians and can do something about scams. But staff can't do it on their own.

As a matter of urgency, Australia needs:

- National Consistency in Powers of Attorney (PoA);
- A national PoA register to verify PoA documents; and
- A place to report suspected abuse in each state.

Elder abuse is the most awful expression of ageism. It is a pervasive but sometimes hidden form of discrimination that thrives based on three key factors:

- prejudicial attitudes towards older people, including some attitudes held by older people themselves;
- discriminatory practices against older people, for instance in employment or health care; and
- institutional practices and policies which perpetuate stereotypes and undermine dignity.

Scams are the new frontier of elder abuse and are will not magically disappear! Better regulation and resilience are needed to stem this tide.

Accentuate the Positives

National Seniors' research shows that many older Australians have high digital literacy levels. In both the 2018 and 2021 surveys, the majority of survey participants were rated as Super Surfers or Savvy Surfers, with only a few rated as Seldom Surfers.

This suggests there is no great digital divide between old and young – just a continuum from low to high skill. National Seniors' forthcoming 2022 report on senior surfers shows that many older people choose to disengage from some or all digital technologies irrespective of their ability to use them. 'Comfort' with digital technologies is not solely about technical proficiency but also ethical principles, social norms and individual preferences.

There are enough negatives around ageing without, unnecessarily, creating one more. It is important to recognise that those with high digital literacy are less likely to be scammed and resilience is growing. Older people have found some solutions to these problems.

Perhaps what is needed is for the more confident older Australians to help their peers gain confidence in the digital domain so that scamming becomes less effective.

The more someone is affected by functional loss at any age the more useful digital options are, so granting older people the assistance they need to function in the digital world, the better.

Let's promote digital resilience and abuse prevention.

Eliminate the negatives

The eSafety Commissioner's Office is not well enough resourced to provide an effective support for older people and has competing priorities with limited funding for elder abuse.

Yet we have to expect services and information sources will increasingly be hosted online and this will expose people to more risk.

Innovation is seriously needed to support an ageing population and this must involve digital skills for the future, including strategies for dealing with scams.

Industry and government must invest in skills and training and not just bank the savings from digitisation.

It's time to put much more focus on the positive ways of dealing with scams as well as making more serious attempts to eliminate this scourge from our digital communications.

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