



# Steps I can take for me

**If you're an older person looking to minimise the risk of elder abuse, use these steps to plan for your future and keep your independence and autonomy for longer.**

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# Preventing Elder Abuse

**compass** an EAAA project  
GUIDING ACTION ON ELDER ABUSE



**Note:** You can find this video on [Compass.info](https://compass.info)

## A guide to keeping your independence for longer



### Make your own decisions

Everyone – including the elderly – has the right to make their own decisions and choices, including choices about where to live, how to live, their money and health. Others may not agree with the decisions older people may take, but they should be respected and honoured unless personal safety is at risk.

## Stay on top of your financial affairs

It's important to make sure financial and legal affairs are in order and up-to-date. Although it's normal for older people to turn to other family members to help manage finances as they age, they should ultimately be the one with the final say and control. It's always best to use [qualified and independent professionals](#). If you can't afford professional assistance, keep as many trusted people informed as possible. When people know where they stand, they're less likely to experience financial abuse.

### Protecting yourself from financial abuse

9 steps you can take to keep your money and property safe

[More information on Compass.info](#)



## Stay in touch with family and friends

Humans thrive on quality human contact. When it's absent, isolation can leave people feeling depressed, sad or lonely. Older people may feel unwanted, or a burden, or that others don't know they exist. The best way to beat this is to keep loved ones close. That could be family, friends or neighbours.

## Increase your online confidence and skills

In an increasingly online world, many older Australians find it difficult to keep up with technology and can feel isolated as a result. [Be Connected](#) is a free Australian Government initiative aimed at increasing the confidence, skills and online safety of older Australians. The website provides interactive learning activities, training courses and 'how-to' videos. Learn how to spot scams, shop and bank online and stay connected with family and friends. You will improve your quality of life by connecting with your community and the wider world.

## Get active and be healthy

Physical activity is important for everyone, no matter how old. Exercising every day, even if it's a gentle walk or exercise, can help boost energy levels, activate 'happy hormones' and extend life. And the happier and healthier we are, the more independent we are likely to remain.

## Stay active within communities

As people grow older, they may feel more isolated. Attending community events can help to create active social lives, offer purpose and create a connection to the things that are important to us.

### Ideas on staying active and connected

Discover easy ways you can stay fit, active and connected

[More information on Compass.info](#)



## Useful things to think about when moving in with family

As people get older, they may find that living alone in their own home is no longer working. They may want to be closer to their adult children for company and support. These living arrangements often work out well. But problems can arise if unforeseen circumstances happen, or if there is a dispute or disagreement with other family members. You might consider creating a Family Agreement. Visit [Family Agreements](#) on Compass.info to learn more.

### Considering living with family?

It's worth asking these questions first.

[More information on Compass.info](#)



## Know your rights

You have the right to live in a safe environment. You have the right to be treated with dignity and respect. You have the right to make your own decisions and choices. You have the right to access the same types of protections as any other adult. If you are unhappy with your living situation or the care you're receiving, tell someone you trust and ask that person to contact appropriate support.

## Call out ageism

Ageism and discrimination against the elderly is prevalent. It may be malicious, learned or unintentional. But this behaviour is unacceptable in any form. It's important to call it out whenever it is experienced.

### Read more about Ageism

"Ageism is stereotyping, discrimination and mistreatment based solely upon age. When directed towards older people, it comes from negative attitudes and beliefs about what it means to be older." EveryAGE Counts.

[More information on Compass.info](#)



# Planning for a better future

Planning ahead is a positive step. Even if it takes a bit of work, it's simply protecting yourself and your loved ones as or if circumstances change throughout your life.

## First, think about...

### What you'd want happen if you become unable to make decisions

These can include your finances , health and living arrangements.

### Your legacy

Who will get what when you die.

## Next, put your wishes on paper

You know what you want. Now it's time to make them legally enforceable. Which means they need to be written down in a way that is recognised in law. The best way to create these is to use legal experts like solicitors, conveyancers and lawyers.

## Now, find people to make them happen

What you want is now written down. It's time to find people to make sure those decisions happen the way you want them too. These people should also be added to the documents.

### Future Planning

Compass has developed a Future Planning section to provide you with easy access to helpful, practical information on a range of relevant topics as well as links to key service providers and more.

[More information on Compass.info](https://compass.info)



### Consider a family agreement

Formally document living arrangements with a Family Agreement.

[More information on Compass.info](https://compass.info)



## 1. Plan ahead

No one can predict the future. But it's worth asking the question, "What would I do if...?", especially on big things like the death of a spouse, reduced mobility or mental decline. Thinking about how to respond to these situations now, and writing down the answers, may save confusion, conflict and complications if they were to happen. More specific situations are explored below.

### Power of Attorney and Enduring Power of Attorney

Know the difference between the two and why it's important to use both.

[More information on Compass.info](https://compass.info)



## 2. Appoint a Power of Attorney

*Best for: managing your financial and legal affairs while you are alive*

A Power of Attorney is a legal document appointing a person or trustee organisation of your choice to manage your financial and legal affairs while you are alive and are capable of making your own decisions. This person or organisation is then known as your attorney. An attorney cannot make decisions about your lifestyle, medical treatment or welfare. A Power of Attorney stops when you die. See the Compass section on [Powers of attorney](#).

**It's important to note that each state and territory interpret a Power of Attorney differently. Be sure to check when you speak with an attorney.**

## 3. Appoint an Enduring Guardian

*Best for: making health and lifestyle decisions for you if you can't*

Should you lose the ability or capacity to make your own decisions at some time in the future, an Enduring Guardian is legally authorised to make health and lifestyle decisions for you. These can include accommodation, health care, medical and dental consent and more. The appointment of your Enduring Guardian takes effect only if you lose the capacity to make your own health and lifestyle decisions.

## 4. Prepare a Will

*Best for: setting out who gets your assets after you die*

A Will is a legal document setting out who you want to receive your assets when you die. By making a Will, you help to ensure your assets will be given away according to your wishes. Even if you think you don't have much to give, it is still recommended that you make a Will. See the Compass section [Wills and how they work](#).

## 5. Appoint an executor

*Best for: carrying out your wishes after you die*

An executor of a will carries out your wishes after you die. Their role is to manage your estate (your property, money, possessions), protect your assets and manage any administration required to carry out your wishes. They must obey the various laws and rules that apply to the administration of deceased estates. If your will is contested, they may need to resolve the conflict between competing parties to carry out your wishes.



## 6. Make loans legally binding

Most people don't think about putting things in writing or getting advice from a lawyer when making agreements with family members. However, it is a good idea to have a formal agreement whenever any arrangement involving significant money or property is involved, regardless of who the agreement is with. Not only do legally binding documents protect both parties by setting out what will happen if something does go wrong, it's helpful to work through these possibilities before they happen.

### Protecting your home

5 steps you can take to protect your most important asset.

[More information on Compass.info](#)



## 7. Formally document living arrangements

The same applies to living arrangements. If you choose to move in with your children or have them move in with you, be sure to make your wishes clear and have them written down in a legally binding document. It will help further down the track if unforeseen circumstances occur, or if there is a dispute about what you and your family have agreed to.

### Read more about Family Agreements

Living with your adult child? Co-purchasing property with a friend? Or building an extension or granny flat with family? These common arrangements often involve an older person exchanging their property or assets in return for housing and/or care as they age. Learn more about why you should establish a formal family agreement.

[More information on Compass.info](#)



## 8. Have a safety plan

Hopefully, you'll never need it. But safety planning is thinking about the things you can do to be safer should you ever find yourself living with violence or abuse. It's worth remembering you can call on support services to help prepare a safety plan should you need to. Click the following link for more information on [Safety Planning](#).

# Watch for warning signs of elder abuse



Try to watch out for 'red flags' that might indicate elder abuse. You can find some of these signs on the [Identifying Elder Abuse](#) page on Compass.



Need information or advice on elder abuse now? CALL 1800 ELDERHelp ([1800 353 374](#))

## Support Services



[Lifeline](#) is Australia's leading suicide prevention service.



[MensLine](#) Australia is a telephone and online counselling service offering support for Australian men anywhere, anytime.



[QLife](#) provides anonymous and free LGBTI peer support and referral for people in Australia wanting to talk about sexuality, identity, gender, bodies, feelings or relationships.



[1800 Respect](#) is open 24 hours to support people impacted by sexual assault, domestic or family violence and abuse.



[The National Aboriginal Community Controlled Health Organisation \(NACCHO\)](#) is the national leadership body for Aboriginal and Torres Strait Islander health in Australia.



[Relationships Australia](#) is a leading provider of relationship support services for individuals, families and communities.



# Preventing Elder Abuse Webinar

## Preventing Elder Abuse

This webinar brings together experts to help you identify the ways you can reduce and minimise the risks of elder abuse. This informative event will provide you with insights and tools to plan for a better future.

[Visit Compass YouTube channel to watch video](#)



## CONTENT ACKNOWLEDGEMENT

Content for parts of this page have been gathered from the following sources:

### Steps you can take to protect yourself:

- [Public Trustee South Australia](#)
- [Caxton Legal Centre, Queensland - Sharing a Home with Friends or Family](#)
- [Legal Aid, New South Wales - Moving in with the family?](#)
- [Senior Living - Preventing Elder Abuse, Assault and Theft](#)
- [Senior Living - Active Senior Living Communities](#)

Other topics you might be interested in that you can find on [Compass.info](#)



[Steps I can take for others](#)



[Creating your financial support team](#)