



Future planning

- » Future planning
- » Why plan for your future?
- » How to future plan
- » Reducing the risk of elder abuse
- » Barriers to future planning
- » Find out more

Future planning

Australians today are living longer – on average, 30 years longer – than they did a century ago.

With those extra years to look forward to and enjoy, being able to live actively and independently in wellbeing and security becomes even more important.

Thinking in advance about how to make that possible is called ‘future planning’. It means earlier planning for these longer lives and taking steps now to maximise independence and wellbeing in older age. It empowers people to ensure their later years can be lived the way they’d like them to be.

Future planning now empowers you to maximise your wellbeing, control, security and dignity later, giving you the most opportunity to enjoy your senior years the way you want.

Planning for a secure, independent future can start today.

Why plan for your future?

Older age may involve new decisions about medical and health care, finances, and lifestyle. Ideally, you’ll be able to continue making those decisions yourself as you age.

However, it doesn’t work out that way for everyone. A person’s decision-making ability (known as their ‘capacity’) may be affected by illnesses, accidents or age-related decline. It can happen suddenly or gradually, and it may be temporary or permanent.

If your decision-making capacity diminishes and you haven’t recorded any instructions, wishes or preferences in advance, your financial, health and lifestyle choices will be left to other people to decide. Those people may or may not be the ones you’d like to have make your decisions. They may or may not know, understand or respect your values and preferences.



But with future planning, you are in charge. You choose who will make decisions on your behalf if you need them to, and your chosen decision-maker will know what you would like done and how you'd like it done.

Think about some of the decisions that may need to be made in your later years:

- Where will you live if you can't remain in your own home?
- When and how will your bills for food, care services, utilities and doctors be paid?
- Which medical treatments will you have?
- Can you continue your hobbies and interests?
- How will you get to see friends and family?
- What options will be taken to provide end-of-life care?

Maybe you will become unable to decide some or any of these yourself. If you haven't made a record of how you'd like your decisions to be made, what decisions are people likely to make for you?

How to future plan

There are just four steps involved in future planning:

1. **thinking** about what you want older age to look like
2. **talking to people** you trust about what you want and asking for their help
3. **writing down** what is important to you and any specific decisions you've made
4. **formalising your decisions** in legally binding documents

These documents include powers of attorney and health care directives. They record your authorisation for nominated people to act as your decision-makers if you need them to, putting you in charge of choosing your decision-makers and specifying any particular instructions, values and preferences that you want.

Introduction to enduring power of attorney

To ensure that your financial affairs will always be looked after as you would want them to be, you can decide to make an enduring power of attorney.

For more information visit the [Introduction to enduring power of attorney section on Compass.info](#)

To be most effective, your future planning should cover three areas:

Financial

Financial future planning ensures that someone you've chosen – someone who knows and respects your values and preferences – is legally authorised to make your decisions for you or to assist you in making them.

Examples of decisions include paying your weekly bills, for example, or enabling your access to aged care services by arranging the sale of your home or property.

Medical

Medical future planning can involve steps such as authorising someone to be your decision-maker in relation to your medical and health options and making instructions about what medical treatments you would like to receive (or refuse) if you should need end-of-life care.

These planning documents are often called by names such as 'advance care health directives'.

Personal

This type of future planning provides for matters such as your living arrangements, care needs, social interactions and lifestyle activities.

You might, for example, nominate decision-makers to help you continue your hobbies. You could draw up a 'family agreement', which is a formal arrangement with family members to share your home with them in return for them providing care for you.

Family Agreements

A family agreement is an arrangement between an older person and someone else regarding care and living arrangements.

For more information visit the [Family Agreements](#) section on [Compass.info](#)

Reducing the risk of elder abuse

At times, some people may act in ways that cause harm or distress to an older person with whom they have some kind of trust relationship (for example, they are the older person's family member, carer, partner or friend).

The harmful acts may be unintentional or intentional. They may happen once, or many times. They may take different forms, such as psychological, financial or physical, or even neglect of the older person's needs.

Defining elder abuse

The abuse of older people is complex and confronting. Understanding it starts by defining it.

For more information visit the [Defining elder abuse section on Compass.info](#)

Older people have the same right to receive respect, care and fulfillment of their needs as any other person, but they may not always understand those rights or know how to protect them.

Future planning can help to prevent elder abuse by removing some of the risk factors. By capturing legally binding decisions that others must abide by, future planning can enable older people to maintain dignity and control over their own lives and may prevent their exploitation when they are most vulnerable.

Future planning is a readily available tool for helping to safeguard an older person from elder abuse.



Barriers to future planning

Being unaware or not understanding

For many reasons, people may not be aware of future planning or know what it means. Some people may never have heard of it. Some may think that making a will is all they need to do, or they expect their doctor or lawyer to mention it when they get older. For some, it's traditional that families and communities look after their elders' needs.

Some people aren't sure where to get information and advice about future planning. If information is only available in English, some people may have trouble understanding it. And because different laws and processes apply across the states and territories, the available information may be confusing.

Not wanting to think about getting old, getting sick or dying

Researchers have found that many people avoid talking about the reality that they will one day pass away and the possibility of them losing mental and/or physical health as they age.

This reluctance can arise from spiritual or cultural beliefs (for example, that whatever happens is 'God's will' or that talking about death makes it more likely to happen soon); denial or fear of death and sickness; or an attitude that future planning can wait until it's needed.

Some older people assume that their adult children will look after their future needs when the time comes, yet they have never spoken to their children about what they would want to have done. The adult children, meanwhile, don't want to offend or upset their ageing parents by bringing up illness and death as topics for discussion.

Laws being unclear and inconsistent

Laws and processes for future planning vary from state to state across Australia. This increases the likelihood that people may be confused by the available information, even if they do try to access it.

For example, every state and territory has its own forms for setting up future planning tools like enduring powers of attorney or advance health care directives – and the terms used to refer to these tools are just as inconsistent.

Family factors

Sometimes people don't see a need to make formal planning documents because they assume that younger family members know and will look after what they want. But if there have been no conversations about wishes and preferences, the family can't know.

Family dynamics, including conflict, can also deter people from deciding who to appoint as decision-makers because, for example, they fear offending other family members.

Issues with accessing legal advice

Some people face real or perceived barriers to accessing relevant legal advice. This may come from beliefs that legal advice will be expensive; long-held aversions to legal documents and lawyers; cultural practices (for example, relying on family for support); or a lack of confidence in understanding and asserting their rights.

Service providers not intervening

Although being in hospital or in frequent contact with their doctors would seem to provide a good opportunity to get assistance and information about future planning from the service providers, for many people this isn't always the case.

Medical and personal care providers may not always have the time or the training to have these conversations with patients. Some may worry about making their patients uncomfortable or that they simply don't know enough about future planning.

Worrying about tax implications

Another reason people avoid making future planning arrangements (such as a 'family agreement' to share their home with family members in return for care) is uncertainty around the effect the arrangements may have on their tax affairs or pension eligibility.

Some of the effects may be real and some perceived, or there may even be no effect at all. However, the possibility of complicating a person's tax or pension status can be enough to put them off finding out about future planning.

Find out more

What's stopping people from planning for a safe older age?

When people don't plan for older age, they leave important decisions about their futures in the hands of other people who may not know, understand, care about, or respect their values.

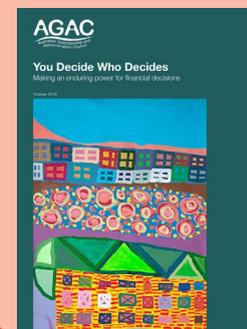
This resource can be found on [Compass.info](#)



You Decide Who Decides: Making an enduring power for financial decisions

This booklet explains the process, provides useful tips on completing the form, poses questions to consider when choosing the person who will act for you in financial matters when you no longer have capacity, and includes example wording and personal stories.

This resource can be found on [Compass.info](#)



Future Planning Series - English

These videos provide vital information and insights, into planning ahead and ensuring your wishes and values are understood.

This resource can be found on [Compass.info](#)



Future planning in other languages

These videos provide vital information and insights, into planning ahead and ensuring your wishes and values are understood.

This resource can be found on [Compass.info](#)



Disclaimer:

The information provided in this document is not a substitute for individual legal advice.

Find the following at [Compass.info](https://compass.info)



Introduction to enduring power of attorney



Having 'capacity'



Being an attorney



Choosing an attorney



LGBTQIA+ people and enduring power of attorney



Your rights and enduring power of attorney



Helpful terms to know



Frequently asked questions



Powers of attorney in each state and territory



Made for all Australians regardless of nationality, culture or language, Compass is an inclusive website navigating elder abuse.



Australian Government
Attorney-General's Department



Compass is an initiative of EAAA and funded by the Attorney-General's Department
© Copyright EAAA Compass 2022.