220. S Dunlop

Full name S Dunlop

Proposal 2–1

I manage an elderly relative’s finances. I am appalled by the examples of elder abuse that have recently been publicised. However, I hope that any safeguards that are introduced to protect the elderly also respect the unpaid, time-consuming, thankless tasks many carers undertake out of love, duty or necessity. No matter how much I try to automate management of my relative’s finances (through direct debits, getting me listed as an authorised representative on all regular accounts etc), there are always a host of issues I need to follow up: bills that need querying, bills with errors, bills that despite strict instructions to send them to me, get sent to my relative and hence are mislaid, and so on. Some businesses and agencies are sympathetic when I ring up as a carer to try to resolve these issues, but others are remarkably unhelpful (e.g. saying I need to hand the phone over to my relative to get my relative to authorise my call, or suggesting I call in in person to organise a refund for an incorrect bill, both of which are impossible since I live interstate from my relative). I just hope that any changes which are introduced to protect the elderly do not hinder carers who are doing the right thing. It is hard not to be hurt by the current discussion in the broader community about how younger relatives exploit their elders, with no mention of the disinterested help many younger relatives do provide.

Proposal 2–2

Proposal 3–1

Proposal 3–2

Proposal 3–3

Proposal 3–4

Proposal 3–5

Proposal 5–1

Proposal 5–2

Proposal 5–3

Question 5–1

Question 5–2

Proposal 5–4

Proposal 5–5

Proposal 5–6

Proposal 5–7

Proposal 5–8

Proposal 5–9

Proposal 5–10

Proposal 5–11

Proposal 5–12

Proposal 5–13

Proposal 6–1

Question 6–1

Proposal 6–2

Question 6–2

Question 6–3

Proposal 7–1

Many activities are already unnecessarily complicated by institutions which are insensitive to the challenges facing elderly people and their carers. For example, every year I organise for a term deposit of my relative’s to be rolled over for another year. Every year the bank requires that I get the relative to sign the authorised signatory paperwork, alongside my signature. Why? I have full power of attorney, the bank has a copy of this, they already have an example of my relative’s signature, and the only beneficiary from the transaction is my relative (whose money will stay at the marginally higher rate of a term deposit, when I finally manage to renew the term). I live interstate from my relative, my relative is unable to drive to the local bank, even posting a letter is a challenge, and my relative finds dealing with paperwork very stressful, so even if I post the required paperwork from the bank to my relative, my relative is unlikely to open the paperwork until I make one of my rare interstate trips to visit, when I can explain the need for yet another signature. This seems to me a pointless requirement on the bank’s part.

I’ve given this relatively minor example to illustrate how even simple operations can be complicated by bank procedures. This is only one of the myriad examples I could have given, of the way inflexible procedures or unhelpful staff can multiply the work required by a carer to deal with someone else’s finances. I understand why financial institution staff may need more training to alert them to the risk of elder abuse. However, I ask that this training also be tempered by the understanding that the vast majority of carers are doing the right thing by the elders who need their help, and that seemingly trivial requests (e.g. an annual signature) can be almost impossible if the elder and carer live at a distance.

Proposal 7–2

Question 7–1

Question 7–2

Proposal 8–1

Question 8–1

Proposal 9–1

Proposal 9–2

Proposal 9–3

Proposal 10–1

Proposal 10–2

Proposal 10–3

Proposal 10–4

Proposal 11–1

Proposal 11–2

Proposal 11–3

Proposal 11–4

Proposal 11–5

Question 11–1

Question 11–2

Question 11–3

Proposal 11–6

Proposal 11–7

Proposal 11–8

Proposal 11–9

Proposal 11–10

Proposal 11–11

File