

Level of awareness and use of PoA's:

- Extremely limited amongst many seniors from CALD backgrounds and also amongst aged services workers from ethno-specific and multicultural organisations. I recently gave a presentation to the New Hope aged services team explaining PoA's and only one had a real understanding of this prior to the presentation.
- This means that when CALD seniors attending activities such as PAGs or CALD Seniors Clubs, they may miss out on having concerns raised in this area followed up on due to people not knowing who to refer to for help.

Barriers to greater use of PoA's:

- Lack of knowledge in the general community
- Lack of appropriate services funded to explain and promote PoA's, as well as a lack of well informed staff from service organisations who can provide this information in an easily comprehended manner
- Many CALD people avoid using solicitors due to costs and are unaware of community legal centres or cannot easily access them due to language barriers/or community legal centres too busy to provide this kind of support

• **FORMS COMPLICATED - DIFFERENT REQUIREMENTS RE/ WITNESSING.** E.G.:

Suggestions to increase awareness and use of PoA's:

- Roll out of a community education program (possibly in tandem with community educators from Senior Rights Victoria and their education on elder abuse – as financial abuse and PoA's are so integrally linked)
- Translated info – simple fact sheets
- Production of a DVD with simple case scenarios to illustrate and to explain the concepts: Benefits include reaching those who are not literate even in language of origin; can be viewed at senior citizens clubs, other groups and used to educate both general community and service providers

• **ONE FORM FOR ALL P.O.A.s : WITH OPT OUT OPTIONS .**

Personal experience of abuse of PoA's:

- Aware of numerous situations when PoA (financial) given to a son/daughter with agreement for parent's home to be sold and for parent to move in to live with attorney and be looked after to avoid possible residential care. However, later on this agreement breached in numerous ways.
- 90 y.o. CALD woman whose daughter acted on Enduring PoA (financial) "early" because daughter felt mum had lost capacity due to frailty & some forgetfulness. When mum advised bank to stop allowing daughter to make transactions she disagreed with and that EPoA should only come into effect when/if she was no longer able to make informed decisions, they colluded with daughter simply due to mum's heavy accent and age ignored client until I intervened and advocated on client's behalf.
- Another CALD woman who chose to remain in a DV situation with husband due to cultural and religious reasons. However gave daughter EPoAs as a safe guard, as client had depressive episodes when she reverted to language of origin and became compliant to husband's demands. On one occasion when she had depression, husband took her to a solicitor, and acted as her interpreter and got the solicitor to give him the PoA (financial) and revoke the one previously given to daughter.

Other arrangements used? How effective?

- Mostly done informally, with families just having someone who takes on this role. Can lead to financial abuse, conflict between family members etc etc

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