

This newsletter has an update for you on the new Elder Abuse Response Service. EARS was launched on 1 July and already the free and confidential 24 hour a day, seven day a week helpline is receiving a steady stream of calls seeking advice and asking for help. A registered nurse is on the other end of the phone who is also easily able to refer callers to the expert assistance they need – which might be financial or legal advice. The new EARS service is focused on achieving positive outcomes to protect vulnerable older New Zealanders and reduce the around two thousand cases of elder abuse that are reported each year.

This edition has practical tips on how to protect your money and what to look for if you suspect financial abuse is happening to someone you know. The impact of financial abuse for seniors can be devastating. Many victims lose their life savings or are evicted from their homes. I encourage anyone with concerns to ring the new 24/7 helpline **0800 32 668 65** (0800 EA NOT OK).

Another related issue that concerns me is seniors being bullied. This newsletter outlines the different complaint procedures available for seniors in aged care facilities and retirement villages if their issues are unable to be resolved by management.

As we grow older it's important to future-proof our homes. Find out the subsidies available for modifications to make it safer and easier to get around your home.

SuperSeniors Champion Patron Sir Peter Snell shares his advice on nutrition and exercise for seniors, and we look at the JUST COOK 4 Healthy Ageing programme which encourages seniors to improve their skills and confidence in the kitchen.

If you have friends or family who don't get this newsletter, get them to sign-up using the link on the **SuperSeniors website**.

Warm regards



Honourable Maggie Barry ONZM
Minister for Seniors

Elder Abuse Response Service EARS update

Last month Minister for Seniors Maggie Barry opened the first Elder Abuse Response Service providers' forum, bringing together organisations working to help and protect seniors who are victims or at risk of being victims of elder abuse.



Maggie Barry, Minister for Seniors

The Elder Abuse Response Service (EARS) launched on 1 July with 18 organisations selected specifically on their ability to deliver effective nationwide intervention and outcomes-focused services for vulnerable older people.

EARS also has a much stronger emphasis on supporting people with diverse cultural needs and has translation services available to support the confidential 0800 freephone line and local services.

For the new providers the forum was a chance to share experiences, compare approaches and see how their service fits within the nationwide network. It was also the opportunity to ensure services focus specifically on the needs of vulnerable older people and their communities.

Minister for Seniors Maggie Barry says “all seniors deserve to be treated with respect, with dignity and with care, whatever their background or circumstances. When it comes to raising awareness of this scourge of elder abuse we need look no further than the sickening cases reported in the media. No-one deserves the fate of Ena Lai Dung who had 15 broken bones and weighed just 29kg when ambulance officers found her body – her daughter was jailed for 13 years for manslaughter.

“Up to 70,000 seniors will experience some form of elder abuse this year – physical, psychological, sexual, financial or neglect – more than three-quarters of them by family members, but too many cases are unreported sometimes because people are ashamed to admit they're being abused. That has to change. If you're a victim or believe someone you know is being abused please call the helpline – **0800 32 668 65** (0800 EA NOT OK).”

Financial abuse: What are the warning signs?



Diane Maxwell

Financial abuse is “the unauthorised and improper use of funds, property or any resources”. Victims may lose their life savings and, for older people who are no longer working and have no way to recover from their losses, this can be heart-breaking. It doesn’t just impact your finances it can impact your mental and physical wellbeing too.

We know that a lot of financial abuse goes unreported because victims are embarrassed to tell their family. Ageing can leave you determined to prove that you’re not getting ‘old and silly’ so it can be hard to admit that you’ve been scammed. It’s worth noting that New Zealanders lost over \$12 million to scammers

“ We believe no-one has the right to make you feel unsafe, to control you, or control your money. It is wrong, and if it’s happening – please speak out. ”

SuperSeniors Champions Donald Sew Hoy QSM and Jennie Sew Hoy QSM

in 2016 (source: Netsafe) so for anyone who’s found themselves a victim, you are not alone.

For scammers this is a full time job. NZ Police reported 900,000 scam phone calls were made from one number in June/July 2016 asking people to pay outstanding fines with iTunes vouchers.

Where to get legal help for financial abuse

If you have concerns about financial abuse it’s worth getting legal advice. If you don’t have a lawyer the Citizens’ Advice Bureau www.cab.org.nz can provide initial legal advice, or you can ask your local Community Law Centre www.communitylaw.org.nz

Warning signs of scams

- You’re asked for your personal details, bank account or credit card details.
- You’re asked to pay up-front for something, like a tax refund, or claiming a prize or inheritance.
- You’re asked and feel pressured to make a quick decision.
- You’re told to keep the offer a secret.
- They give vague contact details, a mobile number only or a PO Box number.
- They offer you a deal that’s too good to be true.

Tips for Enduring Powers of Attorney

Lawyer Chris Kelly has 40 years of experience specialising in Wills, trusts, estates and elder law. Speaking at the Elder Abuse Response Service providers’ forum this month, Chris discussed the barriers many people see to setting up an EPA.



Chris Kelly

“Before EPAs were established in 1988, it was expensive and bureaucratic. Things have improved greatly.

“There’s still a lot of work to be done to educate people. Like a Will, it’s not something you should put off. It’s not something you leave until it’s needed – because by then it’s too late.”

One of the challenges is the perception of costs.

Setting up an Enduring Power of Attorney comes with an upfront cost of at least \$200–\$300. Some lawyers will charge more. There are SuperGold Card holder discounts available at around 300 legal firms for Wills and EPAs. Go to the [SuperGold website](#) for more information.

Chris says the cost reflects the level of detail involved and the need to advise of the practicality of restrictions. “It’s not just about making sure you have plans in place so you know who’ll make decisions on your behalf. It means your family won’t find themselves facing court procedures, delays, or the need to return to court every three years.”

For more information go to the [SuperSeniors website](#).

Tips on getting a EPA

- There are two types of EPA – one is about your property, the other is about how you’ll be cared for if you lose the mental capacity to make decisions for yourself.
- Choose someone you trust to act in your best interests. Make sure they have the skills to do the job.
- You can make changes to your enduring power of attorney at any time. Changes must be in writing, signed and witnessed. But get legal advice first.

Tackling financial elder abuse

Signs an elderly friend or relative is the subject of financial abuse

- They're not allowed access to their own money.
- They're always accompanied to the bank and watched over.
- They break term deposits or there are unexplained large sum withdrawals.
- There is an increased number of banking transactions.

Protect your money

- Rearrange your accounts so that you only keep limited funds to cover day-to-day expenses in an easy access account.
- Put substantial funds in a different account not accessed by EFTPOS or ATM.
- If you feel pressured to give someone access to your account contact your bank and let them know.
- Banks can give you advice on how to protect your account and they can also monitor accounts for any unusual activity.

Protect your PIN

- Don't give your PIN number to anyone – including over the phone or internet.
- When making a purchase never let anyone enter your PIN number for you.
- Remember no-one needs to know your PIN number but you.
- You can also use your SuperGold Card as identification at the bank.

Home modification subsidies

If you're finding it difficult to get around your home or to get in and out of it because of a disability you may need to make changes to your home to improve access. The right modifications can help you remain in, or return to your home.

You may be able to get some help to pay for the changes from the Ministry of Health or ACC. Depending on your situation, the cost could be fully-funded, or you may get a part-payment.

An occupational therapist, who is a qualified housing assessor, can meet with you and your family or whānau, and look at your home. Together you can talk about how things can be changed to best meet your needs. The assessor can advise you on the options around funding and help you with the application process.

There are three main funding schemes through the Ministry of Health:

- Cost contribution – this is where the Ministry of Health agrees to pay a contribution towards the cost of the modifications. This could be because you're making a number of changes to your home and the changes to make it easier to access are just part of the overall work.
- Funding based on an income and cash asset test – if you qualify, the Ministry of Health may cover the full cost of the changes. An income and cash asset test is carried out by Work and Income.
- Part payment – this is where the income and cash asset test shows that you need to pay part of the cost of the modifications.

You can find more details around the home modification funding at the Ministry of Health's website www.health.govt.nz. Search on the key words *housing modifications*.

If your disability resulted from an accident, talk to your GP or ACC case owner as ACC may be able to help you make your home suitable to return to or continue living in. Go to www.disability.acc.co.nz and search on the key word *housing*.



An access ramp can help you remain living in your home.

Getting help and advice

- Contact a qualified housing assessor to come and discuss your situation as early as possible – their advice is really valuable and the earlier you get them involved the better.
- You can find an assessor through your local District Health Board or the Ministry of Health website www.health.govt.nz. Search on the key words *equipment and modifications for disabled people*.
- Talk to your GP about your needs. They can provide a referral to the appropriate service in your area.

Solving disputes in residential facilities

Bullying isn't limited to children. It's a concern for seniors as well, especially those living in assisted living facilities or retirement villages who may come into conflict with other residents.

Intervention is the key to preventing bullying.

Seniors and family members who are worried about potential bullying should report their concerns to the management who are trained to address it.

There are different complaint procedures depending on the type of facility someone is in.



Residents enjoying a game of bowls at their retirement village.

Aged care facilities (rest-homes)

People in aged care facilities are protected by the Code of Residents' Rights and Responsibilities and the Code of Conduct as outlined by the New Zealand Aged Care Association. See the Code of Conduct link on the members section of the New Zealand Aged Care Association's website www.nzaca.org.nz

Chief Executive of the Aged Care Association Simon Wallace says "rest-homes are heavily regulated and have to abide by strict obligations in their contracts. Complaints are rare but one case is one too many.

"If people have an issue they should speak first to the facility manager or owner. If the issue isn't resolved the next step is to contact the District Health Board. The final course of action is to go to the Health and Disability Commissioner."

Simon Wallace says the Aged Care Association is able to provide a facilitation role on behalf of individuals if they lack the confidence to do so, but will not get involved in the specifics of an individual case.

**ELDER ABUSE
IT'S NOT OK**

SPEAK OUT

0800 EA NOT OK
0800 32 668 65
FREE AND CONFIDENTIAL HELPLINE

"No-one has the right to diminish your quality of life, damage your family relationships or to make you feel unsafe. Please speak up – let people help."

SuperSeniors Champion Peter Hayden MNZM

"Abuse thrives in silence, it's up to us to look after the people around us – to watch for that silence and step in."

SuperSeniors Champion Hon Margaret Austin CNZM

Retirement villages

Residents of registered retirement villages are protected by the Retirement Villages Act 2003 which provides a dispute resolution system, a complaints facility operated by the village, and an independent dispute panel resolution procedure.

Every retirement village operator must have a written complaint policy that complies with the Retirement Villages Act Code of Practice. The policy must be available for residents to access or view at any time.

Retirement Villages Association Executive Director John Collyns says "allegations of abuse are treated very seriously and there are structures in place to deal with it."

The Retirement Commissioner has also upgraded the dispute process to include a mediation process. Mediators are independent and appointed on agreement by both parties. A list can be found on the Commission for Financial Capability website www.cffc.org.nz. Search on the word *Complaint*.

Recipe for healthy ageing

JUST COOK 4 Healthy Ageing is a fun, practical four-session “hands-on” cooking and nutrition course for seniors. It’s designed for older people who want to learn to cook, find themselves cooking for someone else or who want to rekindle interest in cooking.

Seniors living alone tend to be less motivated to cook. A recent study by Massey University which looked at older people found almost a quarter of participants were malnourished and another 35 per cent were considered at high risk.

The Minister for Seniors, Maggie Barry, provided funding from the Community Connects Fund to develop the JUST COOK 4 Healthy Ageing programme.

Minister Barry says a priority for the Government is to support older New Zealanders to live healthy lifestyles and promote positive ageing.



Pat Redpath and Shobhar Phillip are getting “hands on” cooking an omelette.

The JUST COOK 4 Healthy Ageing programme has been developed by the NZ Nutrition Foundation. The Foundation is currently piloting the course with the Selwyn Foundation from a number of Auckland locations.

Chief Executive of the Nutrition Foundation Sarah Hanrahan says there are a large number of people who are struggling to put healthy food on the table day after day. These classes give seniors a bit of inspiration and confidence to cook nourishing meals on a budget.

For programme information go to the **SuperSeniors website**.

Top tips

- Eat three meals every day
- Take opportunities to eat meals with other people
- Eat a balanced diet with lots of vegetables and fruit
- Drink 6 – 8 cups of water a day
- Limit your intake of alcohol
- Do 30 minutes of physical activity like walking most days

Sir Peter Snell – Patron of SuperSeniors Champions

Sporting legend, academic and life coach Sir Peter Snell has become the patron of New Zealand’s SuperSeniors Champions programme.

“My message to seniors is that it’s never too late to improve your muscle strength and aerobic fitness. Sometimes age-related illnesses may prevent you from carrying on with your usual physical activities. But don’t let that stop you exercising – look for alternatives.”

“Severe osteoarthritis and a heart ailment prevented me from orienteering and playing energetic sports like squash. But I found I was able to play table tennis without getting breathless and damaging my knees. My wife and I regularly play in senior table tennis competitions and had great fun competing in the Masters’ Games in Auckland.”

Use it or lose it

Sir Peter says “even octogenarians can benefit from healthy eating and doing 20–30 minutes of daily exercise.

“Don’t sit or lie down for prolonged periods. Get up and do something on your feet for 5–10 minutes throughout the day. Get involved in programmes that offer outings and other social activities.”



Sir Peter Snell

After retiring Sir Peter took up art and craft activities.

“I discovered I enjoyed drawing, making objects with fused glass and creating iron sculptures. I even learnt to spin the fur from our long-haired cat and knit a scarf. For the last five years I’ve spent an hour each day learning to speak Spanish.”

On Elder Abuse

Sir Peter Snell says “no-one should have to feel shame or fear – no matter who they are or where they live. If you think you’re being abused please ring the elder abuse helpline. They’ll talk you through your concerns and point you in the right direction for more support.”

SuperSeniors Champions

Sir Pita Sharples and Bryan Williams have recently agreed to be SuperSeniors Champions. You can read their profiles on the **SuperSeniors website**.

- “If you are under pressure there are people you can call and they will come to your side and help.” **SuperSeniors Champion Hon Pita Sharples, KNZM, CBE**
- “Look after the vulnerable people in your family. Treasure them while you have them.” **SuperSeniors Champion Bryan Williams, CNZM, MBE**

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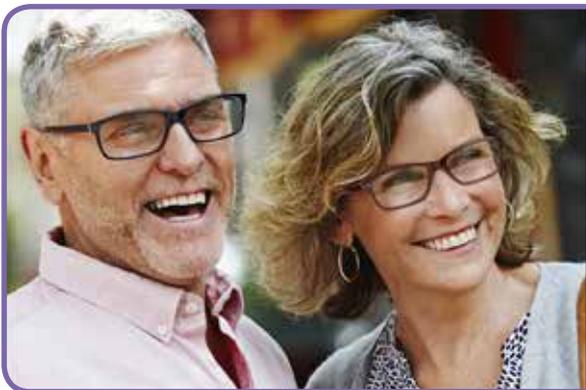
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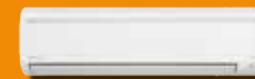
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