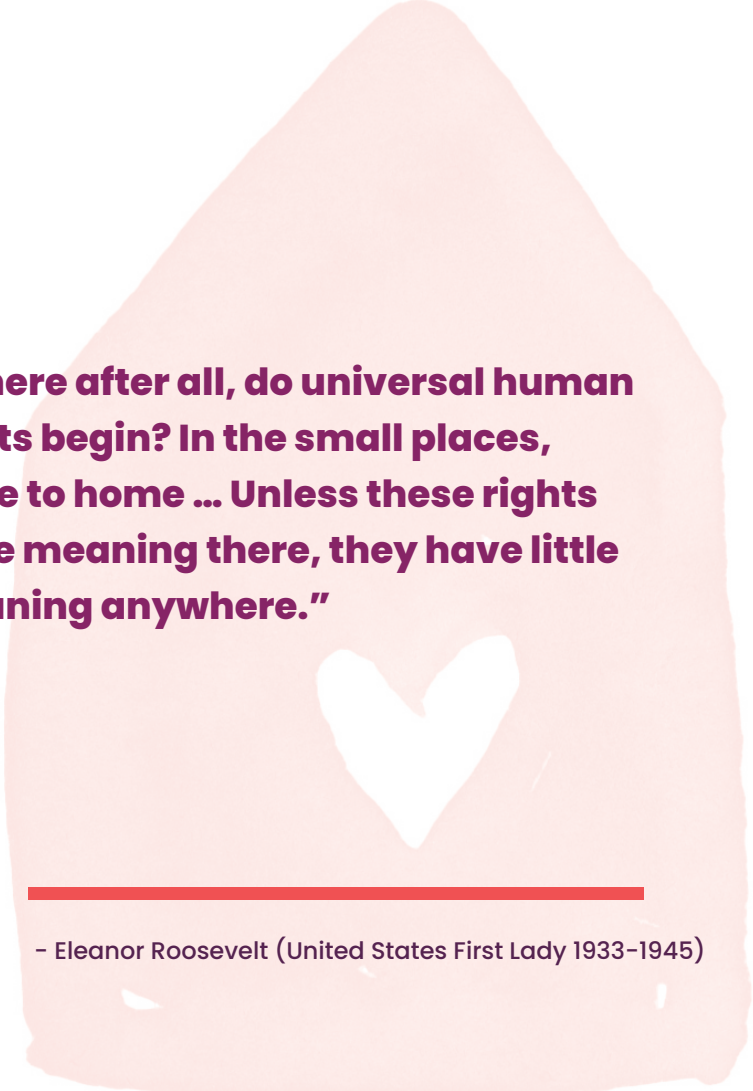




The
**Warm
Safe
Home**
Project



“Where after all, do universal human rights begin? In the small places, close to home ... Unless these rights have meaning there, they have little meaning anywhere.”

- Eleanor Roosevelt (United States First Lady 1933-1945)

This booklet is a guide for people wishing to participate in the Warm Safe Home Project. The Warm Safe Home Project is an elder abuse prevention activity. It uses art and story to start conversations about the right of older people to be safe in their homes.



Elder abuse prevention is about creating conditions that ensure that older people are respected and cared for, that they are safe from violence, and live free from fear. These simple and clear aims require us to understand the different beliefs, circumstances, and social conditions that enable elder abuse to happen. The Warm Safe Home Project uses the home as a starting point for the conversations that build this understanding and help us to work together to create a world without elder abuse.

How to use this booklet

This booklet is designed to support people wishing to use the Warm Safe Home Project with participants. It is important that you read through this booklet from beginning to end before you start your activity.

Safety First

Elder abuse is a form of family violence and discussing this topic may raise issues for people. It is important that people feel safe and supported while engaging with this topic. Information about how to respond to disclosures of family violence, including elder abuse can be found on page 6. A list of services that can support people affected by elder abuse can be found on pages 7-9

Getting Started

Running the Warm Safe Home Project relies on having a facilitator to guide the activity and lead the discussion. You do not need to be an expert to do this but learning about the different factors that influence the risk of elder abuse will help you to lead these conversations. A number of themes are outlined on pages 10-15 to enable this.

Stories to Understand

Storytelling enables us to imagine the human side of complex issues like elder abuse. This booklet contains five stories, with accompanying artworks that describe situations in which the rights of an older person have been violated by another person. Importantly, each of these stories describes services and support that can be accessed to intervene in these situations.

Making your Warm Safe Home

The final pages of this booklet provide instructions for how to make the little house at the centre of the Warm Safe Home Project. A printable template has been provided with this booklet along with suggestions for other ways to create little houses to form your Warm Safe Home display.

Credits:

The Warm Safe Home Project was developed by Dr. Becky Nevin Berger. It is delivered by the Everybody's Business Elder Abuse Prevention Network, coordinated by South West Carer and Respite Services Network (auspiced by Mpower Inc).

Everybody's Business Elder Abuse Prevention Network is funded by the Victorian State Government's Department of Families, Fairness and Housing.

We would like to acknowledge the following organisations and people for their contributions to resources contained in this booklet:

Southern Melbourne Primary Care Partnership, Gunditjamra Aboriginal Cooperative, Bendigo and District Aboriginal Cooperative, Michael Lane (Crossly Men's Shed), Bethany Financial Services.

Crossley Men's Shed, Lismore Men's Shed, Cobden Men's Shed, Penshurst Men's Shed, Portland Men's Shed, Catherine Baily, Teresa Howard, Cobden Artists Group, Emma Steinhouse, Mary Steward and Elizabeth Seicker.

Guidelines for managing disclosures of elder abuse and family violence

The following information has been designed to use in conjunction with any relevant workplace policies relating to disclosures of abuse and family violence and this document prepared by Our Watch:



[Our Watch, Workplace Equality and Respect Practice Guidance
Responding to Disclosures](#)

The Our Watch Guidance to responding to disclosures document aims to provide:

- Background information on disclosures
- Tips for how to respond appropriately and sensitively to disclosures
- Suggested comments and phrases you can use
- Referral information for national support services

The following information in the Warm Safe Home Project Book aims to provide particular attention to elder abuse disclosures and referral information for South West Victorian services and those specialising in elder abuse.

Elder Abuse is a form of family violence and is defined as any act occurring within a relationship where there is an expectation of trust, which results in harm to an older person. Elder abuse may be physical, sexual, financial, psychological, social and/or neglect.

Example of elder abuse disclosure

A common example of a disclosure of elder abuse during a prevention activity is a family member of the older person (often an adult child) expressing concern about the behaviour of another family member (often their sibling) towards the older person. The person disclosing may feel unsure of whether abuse is happening, whether it is appropriate to take the matter further within the family or to seek assistance from an organisation. Listening respectfully to the person disclosing is an important step in helping them decide to take further action if appropriate. Making sure they know there are a number of services, including local services, that are able to support them and the older person is important and can be helpful to the person disclosing.

ELDER ABUSE IS WRONG AND THERE ARE THINGS THAT CAN BE DONE TO STOP IT.

- **Talking to a trusted friend or relative, or your GP can be an important first step in seeking help.**
- **If someone is in immediate danger call 000**

Please see the list of services available below if you are concerned about yourself or someone else.

SENIORS RIGHTS VICTORIA is staffed by social workers and lawyers that work with clients of all backgrounds to help them choose their preferred course of action. A qualified social worker will work with the caller from the very first call. A social worker and lawyer are then paired with the client to support them. Interpreters are available where needed.

This service runs a confidential helpline 10am-5pm Mon-Fri: 1300 368 821.

VICTORIA POLICE play an important role in responding to elder abuse. Contact your local police station and ask to speak to the Family Violence Liaison Officer. In Camperdown (03) 5593 1000, Hamilton (03) 5551 9100, and Portland (03) 5522 1500 you can contact your nearest police station and any officer will be able to take the report and they will then follow this up with the Family Violence Unit in Warrnambool in appropriate cases. *To contact the Warrnambool Police Station call (03) 5560 1333.*

DJIRRA is a place where culture is shared and celebrated, and where practical support is available to all Aboriginal women and particularly to Aboriginal people who are currently experiencing family violence or have in the past. Djirra's Aboriginal Family Violence Legal Service is dedicated to supporting Aboriginal people who are experiencing or have experienced family violence (women and men). They also assist non-Aboriginal people experiencing family violence who are parents of Aboriginal children.

Monday-Friday 9:00am - 5:00pm: 03 5562 5755 or free call 1800 105 303

EMMA HOUSE DOMESTIC VIOLENCE SERVICES INC provide support to women and children who are experiencing family violence. This service supports women experiencing elder abuse. It does not directly support adult male victims of family violence but can act as a point of contact in such cases and would refer the person to appropriate services.

Monday-Friday 9:00am - 5:00pm: 03 5561 1934 or free call 1800 366238.

CENTACARE'S VICTIMS ASSISTANCE PROGRAM can provide assistance, including emergency accommodation and respite, to people experiencing elder abuse. Any person, including men and people who identify as non-binary, who have experienced or witnessed a violent crime such as elder abuse can use this service. Referrals into this program are accepted directly through Centacare Victims Assistance Program Central Contact Line.

Monday – Friday, 9am–5pm: 1300 033 818 or you can also access further information and support from the Victims of Crime Helpline 8am–11pm everyday: free call 1800 819 817.

RAINBOW DOOR staff are specialist peer support workers, who all identify as part of the LGBTIQ+ community. Rainbow staff can offer you information, support and referral, risk assessment and safety planning. If you are unsure about where to go for assistance, need to talk about what's going on for you or would like to see a counsellor about your relationship/s then Rainbow Door staff can talk to you and offer support and options for where to go.

*10 am – 5 pm Everyday: Phone 1800 729 246 Text 0480 017 246
Email support@rainbowdoor.org.au*

OFFICE OF THE PUBLIC ADVOCATE have resources that people can use to put in place legal processes such as Powers of Attorney and Medical Treatment Decision Making which can help to protect people against elder abuse. Resources such as the Take Control booklet (includes forms for completing Enduring Power of Attorney, Medical Decision Making, and Advance Care Plan) can be collected from Victoria Legal Aid; Take Control and the Your Voice Trust Your Choice (guide to making these decisions) can be ordered through the Office of the Public Advocate website <https://www.publicadvocate.vic.gov.au/our-services/publications-forms>

Advice Service 9am–4.45pm, Monday to Friday: 1300 309 337

HOME at Last (Housing for the Aged Action Group) is an older person's housing information and support service. Home at Last can assist people to find secure, affordable housing options. It is a free service that provides confidential advice and support for older people to find a home for life. Call HOME at Last to speak to an experienced worker who can help you find the best housing for your future.

Confidential Phone Service 10 am–4 pm, Monday to Friday: 1300 765 178

BETHANY COMMUNITY SUPPORT is a free, non-judgemental and inclusive service offering financial counselling and financial wellbeing services. Can help to: understand and manage debts, bill payments and financial commitments; speak with creditors, set up and manage payment plans and personal budgets; identify options if you are having trouble paying debts, fines or bills; provide information about government financial support, including the utility relief scheme; provide information about bankruptcy and other long-term options.

They also run programs to support people impacted by gambling harm, including those requiring support with their own gambling problem.

*Warrnambool Office Ground Floor Bayside Plaza, 24–36 Fairy St, Warrnambool, VIC 3280
www.bethany.org.au P: 1300 510 439 (free call) Email: info@bethany.org.au*





Themes

What is Elder Abuse?

Elder abuse is any act that causes harm to an older person and is carried out by someone they trust such as family, friend, or carer. It is a form of family violence with 92% of abuse perpetrators related or in a de facto relationship with the victim, and 66.8% being an adult child of the victim. Unlike intimate partner violence the perpetrators are more closely spread across gender lines with 60% identifying as male and 40% identifying as female.¹

Elder abuse can be physical, emotional (psychological), sexual, and financial. It can be social in which the victim is purposefully isolated from family, friends, and even services. Neglect, intentional or unintentional, is a form of elder abuse too. Financial abuse and psychological (emotional) abuse are the most commonly reported forms of elder abuse by older Victorians with these two types of abuse often going hand in hand.²

A Warm Safe Home for Everyone

The Warm Safe Home Project was created to talk about older people's right to be safe in their homes. We often hear houses talked about in economic terms. Discussions about the property market and interest rates are included in most nightly news bulletins and throughout newspapers. There are entire TV shows dedicated to renovating houses to increase their value. It is less common to talk about houses as homes: places that shelter us from the outside world, spaces in which to carry out our lives with our loved ones. Access to safe, secure, and appropriate housing is a cornerstone of wellbeing and provides a gateway to a fulfilling life.



All older people need to have great company, good people around them and lots of love and care and a safe place where they can live life to the full.

¹ *Your Rights – Elder Abuse*, seniorsrights.org.au/your-rights/
² *Your Rights – Elder Abuse*, seniorsrights.org.au/your-rights/;
Summary Report Profile of Elder Abuse In Victoria June 2015

A number of factors can interfere with an older person's right to a warm safe home:

- **In family violence situations the home can be a place of danger**, loss of control, and/or neglect. In these situations, the walls of a home become a confine that can prevent other people seeing the harm that is happening inside. Older people can become threatened and isolated, at risk of harm or of losing vital relationships if they speak out. Maintaining social contact can be a vital lifeline for an older person at risk of isolation and abuse.
- **The home is often a central asset in a family estate** over which financial abuse may be perpetrated. It is estimated that over the next decade and a half, from 2020 – 2035, 1 trillion dollars in wealth will transfer from one generation to the next. While Baby Boomers make-up about 25% of Australia's population they own 51% of the nation's private wealth. As older baby boomers reach their mid-seventies Australia will begin to witness the greatest intergeneration transfer of wealth in history.³ Inheritance impatience, ageism, and entitlement will see some people put economic gain above ethics, care, and loyalty toward family members.
- **Long public housing waiting lists, a shortage of crisis accommodation** and a lack of affordable rental or other private accommodation means that older relatives can become the "accommodation of last resort" for family members going through tough times. Seniors Rights Victoria reports that more than a third of people experiencing elder abuse lived with perpetrators, and that 36% of perpetrators of elder abuse had a drug, alcohol or gambling issue; 39% mental health issues; and 27% financial difficulties.⁴ Housing insecurity can lead older people to provide housing to loved ones who may go on to perpetrate elder abuse. Ensuring that these compassionate accommodation arrangements are fair, respectful, and transparent ensures that a loved one's kindness does not get abused.
- **Housing insecurity also increases direct risk of homelessness** for older people. Risk of homelessness at retirement age is a growing issue in Australia. 450,000 Australian women over the age of 45 were at risk of homeless in 2020. Structural gender disadvantage borne over a lifetime means that 50% of Australian women approach retirement with just \$50,000 or less in their superannuation.⁵ This financial insecurity is compounded by an increasingly competitive housing market that doesn't have enough houses to meet the needs of everyday people.

³ *Elder Abuse and how it is significant when it comes to succession planning*, O'Connor, Ruddy & Garrett, orglaw.com.au

⁴ *Understanding the impact of COVID on older Victorians*, <https://seniorsrights.org.au/news-events/>

⁵ *Older Women Lost in Housing*, <https://theadvocate.org.au/news/older-women-lost-in-housing/>

Elder Abuse & Ageism

Ageism is a type of discrimination that allows elder abuse to happen. It involves negative stereotypes about ageing, such as ideas about loss of physical and intellectual capacity, and false notions about being a burden on society. Ageism is used to justify giving less time and resources to older people and excluding them from decision making. It is also used to justify “inheritance impatience” where a younger relative feels entitled to an older person’s assets because “they’ll be mine soon anyway.”



Inside every old person is a young person who needs your love and care.

- Marg, Camperdown

For older people, ageism is an everyday challenge. Overlooked for employment, restricted from social services and stereotyped in the media, ageism marginalises and excludes older people in their communities. Ageism is everywhere, yet it is the most socially “normalised” of any prejudice and is not yet widely opposed like racism or sexism. It not only leads to discrimination and isolation of older people but also significantly impacts their overall health and wellbeing.

Ageism fails to recognise the human rights, needs, dignity, and valuable contribution of older people (COTA Victoria & Seniors Rights Victoria, Challenging Ageism).



Getting older is great. You get all the hugs from your grandchildren and they don’t even notice how old you are.

- Warm Safe Home Project participant

Making change

Creating a world without elder abuse is everybody’s business. It requires work across our entire community, including all levels of governments and the business community. Some of the changes will take a longer time and require system change, like ensuring access to safe and secure housing for every person at every age. Other changes are underway such as working to reduce gender based violence and educating people about what it means to have respectful relationships.

Learning about elder abuse, how to spot it and where to go for help, along with talking to our family and friends about what it means to be fair and respectful to people of all ages, raises consciousness and changes behaviours. Another important action we can each take is to challenge ageism.

Challenging Ageism

No matter our age, we are all getting older. **If we are lucky, we will live long enough to be considered an older person.** Discriminating against older people now is the same as discriminating against our future selves. By changing the way we think about getting older we have the opportunity to work together to create a society where every person is valued, connected and respected, regardless of age and health. Positive community and self-perceptions about ageing are good for all of us.

MYTH	FACT
"All older people live in nursing homes."	Only 5% (1 in 20) of older people live in residential aged care.
"All older people are the same."	Older people range in age from 65 – over 100. Just as a 10 year old is very different to a 30 or 40 year old, 'older' people have different interests and abilities too.
"Getting older means getting sicker."	Some older people experience poor health but many are just as healthy as their younger peers.
"Older people are grumpy and unhappy."	Due to pressures linked to work and family, middle aged people have been shown to be the unhappiest. As we get into our 60's and 70's we become happier because of our life experiences and the ability to appreciate what we have.
"Most people end up with dementia when they're older."	Only 10% (1 in 10) of people over 65 in Australia develop dementia. Even when we get to over 85 this figure only rises to 30% (3 in 10).

Why it's ageist

PHRASE

Grandpa is too old to do that

You can't teach an old dog new tricks

60 is the new 30

She had a senior's moment

WHY IT'S AGEIST

Using phrases like this reinforces to young people that old people are less able. If Grandpa can't get on the floor to play because he has a sore knee or sore back – this is what we need to say, not that he is too old.

Older people are very capable of learning new things. They may learn differently to younger people or even take more time to learn a new skill, but they can still learn.

Phrases like this suggest that the 'better' age is the younger age. Each age is different and there is nothing wrong with that.

We all forget simple things. When a young person can't find their keys we don't say they had a 'youth moment'; we accept their absentmindedness as normal. Being older shouldn't change the way we view this.

Spend time with people of all ages

- ✔ Strike up a conversation with the person next to you in a queue – no matter what their age is
- ✔ Get to know the older people at your sporting or other club
- ✔ Look at older people you admire – newsreaders, actors, writers – learn more about their interests and activities today
- ✔ Contact your older relatives often and take some time exchanging ideas and sharing your common goals
- ✔ Ask your grandparents or older family friends to join in community activities/ events, gardening and craft
- ✔ Consider volunteering opportunities that bring you into contact with older people – either by working alongside someone older than you or helping someone older.



As you get older you have more time to enjoy life and family.

- Warm Safe Home Project participant

Information used to discuss and challenge ageism on pages 13-15 has been extracted from the Southern Melbourne Primary Care Partnership "Challenging Ageism" resource.

Stories to Understand

The goal of this project is to use story and pictures to build community understanding of elder abuse and the things that can be done to support people experiencing it. The illustrations across the following pages come from photographs taken of artworks created by partnerships between Men's Sheds and artists across South West Victoria. Each scene has been created in response to a story that was collected through the Everybody's Business Elder Abuse Prevention Network.

Unfortunately most of us have seen or heard of a situation which would fit the definition of elder abuse even if we didn't know to call it that. By sharing these stories we hope to educate people about how to recognise elder abuse and where to go for help.

The following stories are fictionalised accounts of elder abuse situations developed for the purpose of the Warm Safe Home Project. Reading these stories may be upsetting. If reading this account raises concerns for you the following helplines can offer you support:

Lifeline: **13 11 14**

Seniors Rights Victoria: Mon – Fri 10 am – 5 pm **1300 368 821**

1800Respect Domestic and Family Violence Support Line: **1800 732 732**

Cobden Men's Shed and Cobden Art Group

Individual artist credit:

- 🏠 Farm House: Valerie Coverdale
- 🏠 Pink Roof House: Emily Whiteside, Marilyn Kimber & Valerie Coverdale
- 🏠 Church: Linda Castaldo & Valerie Coverdale
- 🏠 Yellow House: Jeanette Warner



Mind your own business, I'm handling it!

Lucy and Barry had worked hard all of their married lives to build a property that they could be proud of.

While there was never much money, they always made time for family and instilled good values in their five children.

The older boys made good livings for themselves and daughter, Kylie, ran a business with her husband in a nearby town.

Their youngest son Gerard took over running the family farm.

Gerard and his young family had the main house, while Lucy and Barry moved into the old farmhouse.

Barry still worked on the farm every day and Lucy offered extra childcare when Gerard's wife Janine worked.

Sunday Mass was a tradition that Lucy and Barry never missed. It was a social event that allowed friends to get together and chat.

Barry would joke about working more since he "retired" and Lucy would talk constantly about the grandchildren and what they were doing.

Deborah, a friend from church, became a bit worried when Lucy and Barry missed two weeks in a

row and decided to mention it to Kylie.

Kylie explained that, "Mum seemed to be doing a lot of running around and dad is working a lot but they seem well."

The conversation did raise concern and so Kylie decided that it was time to visit her parents.

Dad was in the dairy, as usual, but mum's car was gone so she popped in to make a cup of tea while she waited.

She was surprised to find a sink full of dirty dishes and no hot water to wash them.

A check showed that the gas bottles were empty.

When she bought this up with her brother, he became agitated.

She could tell that dad didn't want her to make a fuss. He told her to head home and that mum would ring her later.

Lucy didn't call. Kylie was worried. She rang her brother to ask what was going on.

He told her to "Mind your own business, mum and dad are fine,

I'm handling it."

Kylie was really concerned and confused.

A friend said to call the police who could do a welfare check on her parents.

The police payed Barry and Lucy a friendly visit and found that there was very little food in the house, the gas had not been refilled and that the phone had been disconnected.

After speaking with Gerard, it became clear that the farm was not making enough money to cover all the bills.

The police were able to connect Gerard with financial counselling that helped him to re-organise the farm's finances.

A legal agreement was put in place to ensure that Lucy and Barry had proper access to food and utilities in the future no matter what was happening with the farm.

With better financial management Gerard was able to employ a casual milker and Janine enrolled their children in after school care to lighten the childcare load on Lucy.

Barry still helped on the farm but there were many fewer early starts and late finishes.



A Place to Call Home

Valery and Bruce were still paying off their home loan when Bruce passed away, suddenly.

As Bruce did not have life insurance, Valery still had to pay the mortgage even though she was not working.

When her daughter, Samantha, suggested that she sell the house and move in with her and her family, it sounded like a good solution.

The house sold quickly and Valery thought it only fair to put the left over towards Samantha's mortgage.

Things worked out well for a while but after about 3 months things changed.

There was a lot of yelling.

She felt unwelcome in the home and was frightened that she would do or say the wrong thing.

Things came to a head one afternoon when her son in law screamed at her about where

she had parked her car in the driveway.

This was the last straw. Enough was enough. She had to move out.

Valery was able to move in with her youngest daughter and her family in their small, three bedroom home.

Space was tight and Valery had to share a room with her grandson.

Valery was expected to do housework in exchange for her accommodation.

The lack of space and privacy caused Narelle and her husband to argue.

This was history repeating itself and Valery knew that she would soon have to find somewhere else to live again.

The thought of being homeless was very scary.

A friend told Valery about "Home at Last", a housing support service for older people run by Housing for the Aged Action Group.

Valery contacted Home at Last and was connected with an outreach worker who put her on the priority waiting list for social housing.

She also spoke with Seniors Rights Victoria who helped her manage the situation with her daughters.

In June 2019, Valery was offered a new public housing property.

Valery has made friends with her neighbours and her relationship with Narelle and Samantha has also improved.

She feels much more optimistic about her future now that she has a new place to call home.

Penshurst Men's Shed

Individual artist credit:

🎨 Artwork: Mary Steward & Elizabeth Siecker

🏠 Woodwork: Rod Orchard



Mum deserves better than that.

Marianne was admitted to Hospital after her doctor noticed bruising during a routine check-up.

Marianne told a hospital social worker that her adult son, James, had lost his temper and had grabbed her.

She said that he helped her around the house, and that he also helped her pay her bills and do grocery shopping. She explained that he "really was a good boy deep down".

He was her only living relative and she was worried about laying charges against him.

James had moved in with her following the breakdown of his marriage.

She said that she was worried because he was drinking more than usual and she thought that he had a gambling problem.

He would get angry with her anytime she mentioned that he may need help.

The social worker was worried for Marianne's safety and encouraged her to talk to officers from the Victoria Police Family Violence Unit about options to keep her safe.

Marianne was able to discreetly meet the officers in a quiet park near the hospital.

They were calm and kind. Marianne felt as though they really cared as they listened to her story.

The police officers were concerned for Marianne's safety and that James had access to her bank accounts.

They worked with the social worker and a local family violence referral service to arrange for safe short-term accommodation for Marianne.

An investigation found that James had been taking money without Marianne's permission.

They interviewed James and he admitted to taking the money to fund his gambling habit.

Marianne insisted that she did not want to press charges over the missing money or the assault, she also did not want to force James to move out.

Marianne did say that she wanted her son to change his behaviour



and the police said that they could help with this. The police applied for an Intervention Order against James on Marianne's behalf. When the magistrate read the conditions of the Intervention Order he asked James if he understood the seriousness of the situation.

James nodded his head and replied, "Yes I do your honour and I know that mum deserves better from me."

James agreed to see a financial counselling gambling specialist and a drug and alcohol counsellor.

James was also connected with the Salvo Connect Housing Service and was able to move into his own rental property later that year.

James and his mum still see each other several times a week and every Sunday for lunch.



Jim's issue with the Big Bank

Jim is a divorced male aged pensioner, from Greece. He has an acquired brain injury and is illiterate. He lives alone in a house that he inherited.

Jim receives the Aged Pension and is supported by a psychologist and psychiatrist.

Jim met a woman in early 2019 and began a relationship with her.

The woman moved into his home and began taking money from him.

In mid-2019, the woman threatened Jim with violence if he did not draw funds from his term deposit, held with Big Bank, for her.

A month after the first withdrawal, the woman demanded that Jim obtain a loan from Big Bank.

Jim said that he was borrowing the money for some home improvements and Big Bank provided a loan of \$20,000 to him, despite him being illiterate. The woman took the money.

Jim continued to withdraw funds from the term deposit until January 2020, when the woman attacked him with a knife and he obtained an intervention order.

Jim was referred to a financial counsellor, Felicity, after his cousin called the Aged Person's Mental Health Team.

Jim had no funds left in his term deposit account and still owed

\$9,000 on his personal loan.

The term deposit was for his future needs, but \$6,500 of this money had been used to pay down his loan when he fell behind in loan repayments.

He told Felicity that when he was applying for the loan, he had not been advised to discuss the terms with a support person, so he did not understand that he would be charged interest.

The woman had taken the majority of his term deposit funds, and his entire loan.

The financial situation, as well as the violence experienced by Jim, left him feeling ashamed and embarrassed. He would often be in tears when he spoke with Felicity about his situation.

Felicity emailed Big Bank requesting loan assessment documents, loan statements and term deposit statements. She also requested that Jim's debt be waived, loan repayments refunded, and term deposit reinstated. Relevant documents and letters of support from professionals were provided to Big Bank. The request noted the family violence perpetrated on Jim and

that there was an intervention order in place.

Big Bank confirmed that Jim's debt would be waived based on hardship, but no response was provided on the refund of loan or term deposit funds, so Felicity escalated it to Big Bank Internal Dispute Resolution.

Big Bank reviewed each request and, in both cases noted, "the client had lied" about his reasons for needing the funds.

Felicity lodged complaints with Big Bank's Customer Advocate regarding both requests, noting Jim's lack of capacity and limited English; the bank's failure to make reasonable enquiries into Jim's expenses and ability to repay a loan; and the bank's lack of understanding of Jim's situation as a victim of family violence,

Felicity went back to the Customer Advocate, noting that Jim had never had a loan before, had no understanding of the process, and requested a further review.

The Customer Advocate came back with an offer to refund Jim all his loan repayments: approx. \$14,000. As Big Bank had already waived the remainder of the debt, Jim's issue with Big Bank was resolved.

Jim now has enough money to pay his bills and buy food. He is setting aside the funds he received for the future.



What do you want to do that to Pop for?

Wally loved his family, they looked after him and he looked after them. He often had family come to stay with him.

His granddaughter, Danielle had been living with him on and off for about the last six months.

She was a bright funny girl who was always up for a cuppa and a chat with her Pop. Danielle worked part-time and loved playing sport.

"Hey Pop" Danielle said as she sat down on the couch next to Wally.

"How'd you go?"

"Oh, I hurt my knee at netball Pop, it's really sore."

"There's a bag of frozen vegies in the freezer."

"Oh, you got anything else?"

"Like what?"

"I don't know, pain killers or something?"

"No, I've only got what the Doctor give me for me arthritis."

Later they ate dinner together and then headed off to bed.

Danielle woke in the middle of the night with her knee aching. She hobbled out to the kitchen and looked for her Pop's pain killers.

There were only 5 left in the jar. She took two to begin with, and then hopped up again a couple of hours later and took that last three.

When Wally's daughter, Dawn, arrived in the morning to take him out shopping, she was surprised to see Danielle still asleep on the couch and her dad nowhere to be seen.

"Dad, where are ya?"

"Is that you Dawn?"

"Are you alright? Why you still in bed?"

"Bloody arthritis again. Get me pills - next to the microwave."

Dawn walked into the kitchen and reached for the jar of painkillers. She gave them a gentle shake, "It's empty Dad."

"Are you looking in the right place?"

"Yeah, it's empty."

Dawn walked back into the lounge room to wake-up her niece.

"Have you seen Poppy's pills? He can't get out of bed he is in so much pain"

"I'm really sorry Dawn, my knee was aching after netball and all Pop would give me for it was a bag of frozen vegies! I didn't know that was the last of his pills, I thought he had more."

"Oh Danielle! What you want to go and do that to Pop for?"

Dawn rang Wally's doctor's clinic and explained that Wally had run out of his tablets.

After speaking to Wally on the phone, the doctor organised another prescription. Dawn was able to go to the clinic and soon returned home with the medicine he needed to get up and about again.

Danielle felt awful about what she had done to her Pop.

"I am really sorry Pop, I shouldn't have done that."

"I told you last night Danielle that I couldn't give you those pills, you can't go messing around with that stuff."

"I know Pop. I should have listened to you."

"Your Pop takes real good care of you Danielle," Her aunty Dawn said. "You know you can't go on staying here if you can't be trusted to do the right thing. This better be the end of this behaviour."

"It will Aunty, I promise."

"And maybe you better take it easier on the netball court too!!" her Pop laughed, "Come here girl!" He said as her opened his arms to give her a big hug.

Instructions for making your Warm Safe Home



Step 1: Create and decorate your house

Step 2: Write your message on your house

Step 3: Assemble your house

Step 4: Take a photograph of your house to share online

To connect with both our local campaign & the global campaign to prevent elder abuse, use these hashtags in your descriptions: [#warmsafehomeproject](#) [#elderabuseprevention](#) [#elderabuseawareness](#)

Step 1

You can make a little house from materials like cereal boxes or other card packaging. Type “make a paper house” into an internet search to find examples.

OR USE THE TEMPLATE PROVIDED ON THE LAST PAGE OF THIS BOOKLET

- Print the number of copies you need
- Stick the template to another piece of paper or card using a glue stick
- Cut out the shape of the house. You can also cut the windows out now or wait until you have added decorations.
- Use your choice of craft materials, collage, and/or pencils, textas, or pens to decorate your house
- Find tips & examples on the Warm Safe Home Facebook page <https://www.facebook.com/southwesteldersbusepreventionproject/>
- It doesn't have to be a “realistic” house - it's up to you what style or design you create
- Think about what a warm safe home means to you? Think about the message people will get when they look at your little house.

Step 2

WRITE a statement on your house answering one of the following questions:

(Include the question in your statement, i.e. “a warm safe home means I can enjoy time with my family...”)

1. What does a warm safe home mean to you?
2. What did you love, or made you feel safe & loved, at your grandparent's house?
3. How can we show respect and care for older people?
4. What do you wish everyone understood about older people?

Discussion points and examples of other responses can be found on pages 24-25.

Step 3

ASSEMBLE into the shape of a house by following the fold lines on the template.

- Check out the instruction video on the Warm Safe Home Facebook page for important tips

Step 4

DISPLAY the beautiful little Warm Safe Home in a nice spot where people can see it.

- Pop a sign up next to your display to let people know what it is all about. You can print off or photocopy the sign we have shared on page 26. Be sure to add some information about you or your group to it.
- Take a photo of your finished house and/or your display and send it to our Facebook page
- Share some pictures on your organization's Facebook or Instagram page.

At first glance...

At first glance, the houses in the Warm Safe Home Project are all the same: same pointy roofs, same three walls, same little windows... But once each little house is decorated it is transformed into an individual & unique little home.

People are a lot like this too. As we age similar things happen to each of us: we grow taller, we get better at doing tricky things, eventually our hair turns white, and little wrinkles get bigger and spread further...

But does that mean all older people are the same?

Do you think that as you get older you will become more like someone else?

Did you know that the older you get the more diverse and individual, You, and Everyone Else, actually becomes?!



I wish that people would understand that elderly people are knowledgeable, kind, caring, and polite. We all need to respect all older people by helping them, looking after them, letting them rest and relax, taking care of them and helping them not to fall or feel unsafe in their own homes. I wish everyone would understand that we all need to help the elderly with things and make everything accessible to them.

- **Primary School participant in the Warm Safe Home Project**



I feel loved, respected, safe and surrounded by family at every step and everywhere I go. A warm safe home to me means a place you can feel safe in it and it is a place that is a good place to be. It is a good home where you want to be.

- **Participant in the Warm Safe Home Project**



To me a warm safe home means a place you feel safe, happy and a place you belong.

- **Warm Safe Home Project participant**



A warm safe house is where you are really safe and you don't need to worry. We need to respect all our older people in every way. I wish that everyone could understand that older people need to be looked after and feel loved.

- **Primary School participant in the Warm Safe Home Project**



A warm safe home feels warm, friendly, kind and nice. It is full of kindness and respect.

- **Younger person, Warm Safe Home Project participant**

**What do you
wish everyone
understood about
older people?**



“I wish people understood that we are still valued members of the community.”

- Older person, Warm Safe Home Project participant.

“As you get older life gets more peaceful.”

- Older person, Warm Safe Home Project participant.

“They need looking after.”

- Older person, Warm Safe Home Project participant.

“Old people are wonderful and tell a lot of stories about their past.”

- Older person, Warm Safe Home Project participant.

**How can we show
respect and care for
older people?**



“Using your manners and not making them do EVERYTHING. Do things that are kind and make them feel welcome.”

- Primary School participant in the Warm Safe Home Project.

“We need to respect our elderly people and be kind to them. Don’t say mean things about them.”

- Younger person, Warm Safe Home Project participant.

“Just get to know the older person.”

- Older person, Warm Safe Home Project participant.

“Don’t be rude. Respect them!”

- Older person, Warm Safe Home Project participant.



The Warm Safe Home Project

Homes shelter us from the outside world and provide a space to carry out our lives with our loved ones. In elder abuse situations however, the home can become a place of danger. Elder abuse is any act that causes harm to an older person and is carried out by someone that they trust.

Thousands of little houses have been made by community members of all ages across Victoria and around the globe to talk about what a warm safe home means, and to spread the message that:

**Everyone, at every age,
has the right to a warm
safe home.**

For more information or to get involved visit:

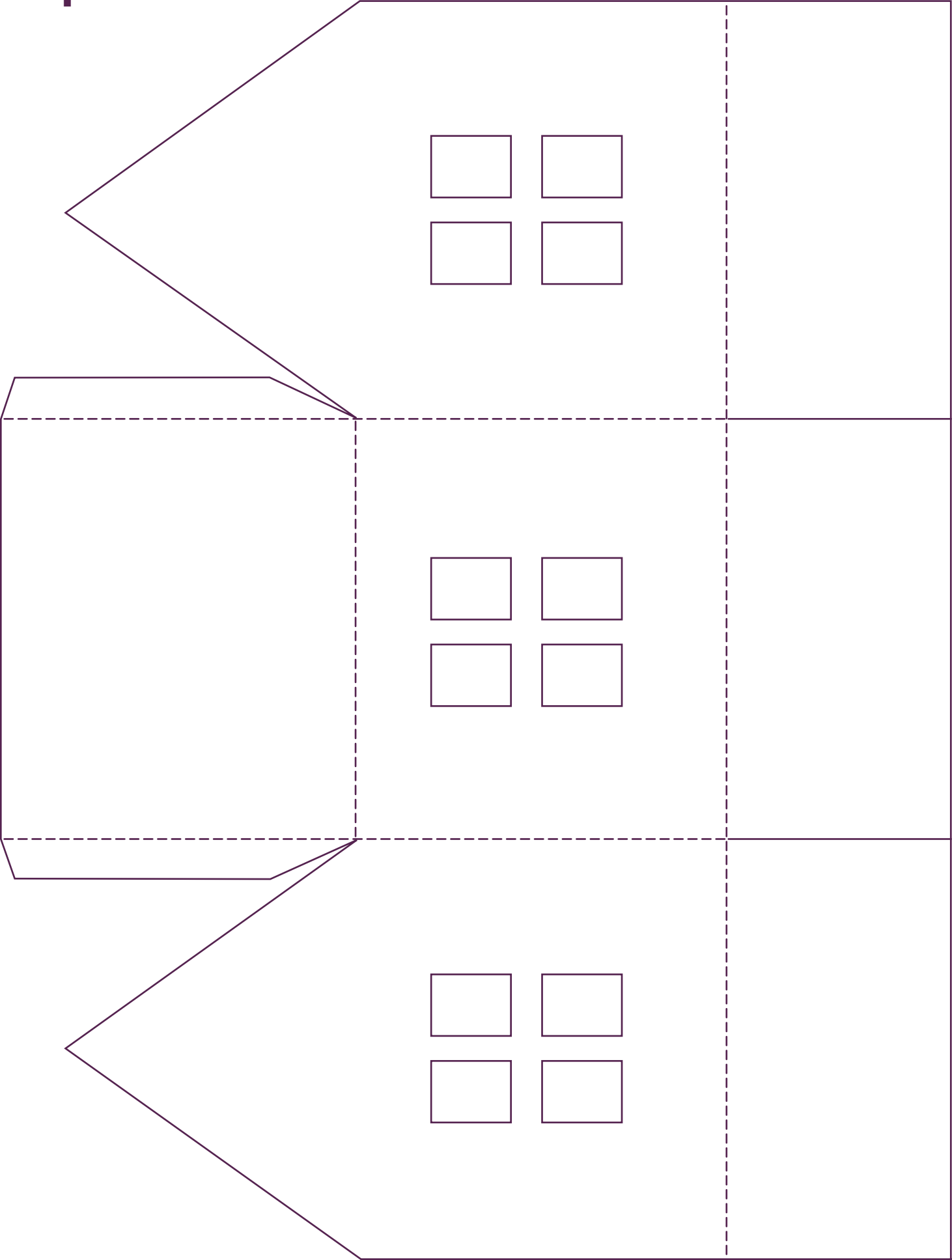
<https://www.facebook.com/southwesteldersbusepreventionproject/>

If you have concerns for you or someone you know talk to your doctor or a trusted friend. You can also call Seniors Rights Victoria's confidential helpline: 10 am – 5 pm
Mon – Fri: 1300 369 821

If someone is in immediate danger call 000

This project is funded by the Victorian State Government and run by South West Carer & Respite Services Newtork

House Template



Elder abuse is any act that causes harm to an older person and is carried out by someone that they trust. Elder abuse is a form of family violence. It can be physical, emotional, financial, sexual, social, and neglect.

If you are concerned about elder abuse for you or someone else you can start by talking to your doctor or a trusted friend. You can also call Seniors Rights Victoria's confidential helpline: 10 am – 5 pm Mon – Fri: 1300 369 821

If someone is in immediate danger call 000

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The
**Warm
Safe
Home**
Project