

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
1. The Committee recommends that the Queensland Government develop an updated whole-of-government seniors strategy.	Launch the whole-of-government age-friendly seniors strategy. (DCDSS)	<p>Completed</p> <p>The Queensland: an age friendly community Strategic Direction Statement was launched in April 2016, and outlines the Queensland Government's commitment to supporting seniors through an age-friendly approach.</p> <p>The Queensland: an age friendly community Action Plan was released in June 2016, and outlines a plan of action across Queensland Government to develop an age-friendly Queensland.</p>
2. The Committee recommends that the Department of Communities, Disability Services and Seniors (DCDSS) review its existing staffing arrangements to ensure they adequately support the development and ongoing implementation of the seniors' policy agenda.	Support the development and ongoing implementation of the seniors' policy agenda through appropriate staffing arrangements in DCDSS. (DCDSS)	<p>Completed</p> <p>Consideration has been given to the functions of Office for Seniors as part of broader considerations relating to the community services state-wide functions to drive results for Queensland to become more age-friendly.</p>
3. The Committee recommends that the department ensure that current information and service delivery mediums are sufficiently inclusive and multifaceted to ensure vulnerable seniors are not disadvantaged in terms of their awareness and/or access to vital programs and support.	Progress new initiatives and make improvements to information and services for older people such as the one-stop-shop for seniors. (DCDSS)	<p>Completed</p> <p>Along with the one-stop-shop for seniors, a new seniors home page and pilots of joined up services and the My Account project were delivered. These improvements make it easier for seniors to access concessions and services across Queensland Government departments and other service providers. Work to improve access to information and services relevant to older people is ongoing.</p>
4. The Committee recommends that the Queensland Government investigate the introduction of a whole-of-government program to support and monitor employment among over 50s in Queensland, including particular strategies and initiatives for those vulnerable population groups who are especially underrepresented or disadvantaged in terms of both employment opportunities and average wage levels.	Investigate policy development to improve employment outcomes for older workers and other groups of people facing additional barriers in the labour market. (Originally Queensland Treasury (QT). The Back to Work Program was part of the Machinery of Government changes from QT to the Department of Employment, Small Business and Training (DESBT).	<p>Completed</p> <p>The Department of Employment, Small Business and Training (DESBT) has implemented key Government employment policies and initiatives. This includes significant investments to improve employment outcomes for disadvantaged Queenslanders, including older people, through the Queensland Government's \$369 million Back to Work program. Key initiatives of the Back to Work program include:</p> <ul style="list-style-type: none"> • The \$5 million Mature Aged Worker Boost Payment aimed at: <ul style="list-style-type: none"> ○ increasing mature aged participation in the workforce; and ○ supporting employers hiring eligible unemployed Queenslanders aged 55 years and over. • The \$305 million Back to Work Regional Employment Package, which between 1 July 2016 and 30 June 2018 supported 11,834 jobseekers into employment, including 1131 mature-aged Queenslanders aged 45 years and over with Employer Support Payments. • The \$59 million Back to Work South East Queensland Employment Package, which between 1 July 2017 and 30 June 2018 supported 133 mature aged Jobseekers aged 45 years and over with Employer Support Payments. • Back to Work Teams including Employer Officers and Jobseeker Officers who are available to assist and support employers and jobseekers with determining their individual skills, navigating the training system and connecting people with employment opportunities in their regions. • The Annual Vocational Education and Training (VET) Investment Plan from the Queensland Government supports Queenslanders including mature-age job seekers to access training to secure a job or advance their career. • The Skilling Queenslanders for Work (SQW) allows mature-age job seekers to access assistance and support to gain skills, qualifications and experience needed to enter and stay in the workforce. • Review older entrepreneurs' research and implement findings as applicable across the range of Office of Small Business services. • Provide targeted small business advice and assistance to older entrepreneurs, including promoting opportunities to participate in Small Business Entrepreneur Grants. • Review existing content on Business Queensland website and identify opportunities with Queensland Government departments to provide targeted small business advice and assistance to older entrepreneurs, supporting the Advance Queensland innovation agenda.
5. The Committee recommends that the Queensland Government consider supporting a thorough review of current and potential concessions to ensure that supports and services are appropriately targeted to those individuals who are most in need of assistance, and that an appropriate mix of communication channels and	Findings and recommendations from the review of TransLink fares and electricity pricing to inform consideration of a broader review of concessions. (QT)	<p>Completed</p> <p>In 2015, the Queensland Government requested that the Queensland Productivity Commission (QPC) review and provide recommendations on electricity pricing in Queensland. On 31 May 2016, the QPC delivered its report. The QPC recommended that the Government extend the electricity rebate to Commonwealth Health Care Card holders, and remove access to the rebate from Queensland Seniors Card holders.</p> <p>The Queensland Government accepted the recommendation that the rebate be extended to Health Care Card holders, and at the same time, the Queensland Government decided to also extend eligibility for the rebate to asylum seekers. However, the Queensland Government did not accept the recommendation to remove eligibility for the rebate from Queensland Seniors Card holders. This extension allowed for an additional 157,000 low-income Queensland families to be eligible to receive around \$341 a year towards their energy bills.</p>

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
<p>messages are employed to ensure such supports and services are accessible to Queenslanders.</p>		<p>The Queensland Government is also providing additional support for vulnerable and disadvantaged consumers throughout Queensland by providing \$1.162 million in funding to the Queensland Council of Social Service over the next four years to advocate for vulnerable energy and water consumers.</p> <p>In relation to transport concessions, TransLink has implemented Fairer Fares, which delivered a fare reduction for customers across South East Queensland. Fairer Fares broadened the existing zones, enabling customers to travel more for less. It also extended the off-peak discount available to customers, with the 20 per cent off-peak discount now applying for all travel between 7pm and 6am, between 8:30am and 3:30pm Monday to Friday, and all day on weekends. Seniors have benefited from this fare reduction and zone changes, with TransLink also maintaining the 'One, Two, FREE' initiative for seniors.</p> <p>This work now represents core business for TransLink and will continue to do so moving forward.</p> <p>This action was deemed completed as part of the <i>Queensland: an age-friendly community Action Plan and Implementation Schedule</i> updated for 2017-18 and 2018-19 approved by Minister O'Rourke and the Premier.</p>
<p>6. The Committee recommends that the Queensland Government develop a seniors housing framework which facilitates growth in affordable and accessible housing options and supports seniors to live as safely and independently as possible.</p>	<p>Explore options for growing affordable and accessible housing and supports for seniors. (DHPW with support from DCDSS)</p>	<p>Completed The \$1.8 billion <i>Queensland Housing Strategy 2017-2027</i> is delivering more social and affordable housing across the state and transforming the way that housing services are delivered, to better support people in need and offer more early intervention and prevention services. The Housing Construction Jobs Program is helping address the State's long-term housing needs by supporting and accelerating new construction and precinct development.</p> <ul style="list-style-type: none"> One of the key goals of an age-friendly housing strategy is to facilitate housing options that are affordable, accessible, close to transport and community services and to support older people wishing to remain in their homes as they age. Under the Queensland Housing Strategy Action Plan 2017-2020, 50% of public housing dwellings are being constructed to Livable Housing Design Guidelines Gold Level or Platinum Level, to increase accessibility and adaptability. In 2017-18, 71% of social housing dwellings commenced in 2017-18 were designed to Livable Housing Design Guidelines Gold or Platinum Level.
<p>7. The Committee recommends that the Queensland Government finalise and implement recommendations stemming from existing reviews of the <i>Retirement Villages Act 1999</i> and the <i>Manufactured Homes (Residential Parks) Act 2003</i>.</p>	<p>Finalise reviews of the <i>Retirement Villages Act 1999</i> and the <i>Manufactured Homes (Residential Parks) Act 2003</i> and present outcomes for Queensland Government consideration. (DHPW)</p>	<p>Completed Improved consumer protections through:</p> <ul style="list-style-type: none"> Amendments to the <i>Manufactured Homes (Residential Parks) Act 2003</i> to commence on 31 October 2018, better protect seniors by improving processes relating to dispute resolution; site rent increases; utilities charging; visitor access; and processes for considering objections to new park rules. Amendments to the <i>Retirement Villages Act 1999</i> proclaimed in October 2018 to commence 1 February 2019 will better protect seniors by improving processes relating to: pre-contractual disclosure; reinstatement and renovation of a village accommodation unit; access to village operational documents by prospective residents and residents and valuing a unit for resale. New enforceable behaviour standards for residents of retirement villages and manufactured home owners.
<p>8. The Committee recommends that the department's development of financial resilience and inclusion strategies include exploring options to address the credit and insurance needs of financially excluded seniors, and improving referral pathways linking older Queenslanders with safe, affordable alternative financial service products.</p>	<p>Consider exploring options to address the credit and insurance needs of financially excluded seniors, and improving referral pathways linking older Queenslanders with safe, affordable alternative financial service products during design of the Financial Literacy and Resilience package. (DCDSS)</p>	<p>Completed The Queensland Financial Inclusion Plan (the Plan) delivers a broad cross-agency and cross-sector plan to improve financial resilience and inclusion for Queenslanders, supported by partnerships and initiatives within the financial, utility and community sectors.</p> <ul style="list-style-type: none"> Since its 2016 release, 51 of the 55 actions have been completed. A key deliverable of the Plan is the investment of \$31.5 million over five years for the Financial Resilience Program, which provides funding for 27 financial resilience workers and financial counsellors, enhanced emergency relief funding, and the establishment of two Good Money stores in Cairns and Southport. <ul style="list-style-type: none"> During their first year of operation, from April 2017 – March 2018 Good Money stores provided 855 no interest and low interest loans and responded to 3,843 enquiries. An analysis of national performance data, including customer satisfaction, the number of loans disbursed, and the number of referrals to appropriate service providers has identified the Cairns Good Money store as the top performing store in Australia. In addition to Good Money stores, more than 35,000 hours of assistance have been provided to more than 10,500 clients, including older Queenslanders, since mid-2017 by financial counsellors and resilience workers across the state.
<p>9. The Committee recommends that the Queensland Government ensure that its whole-of-government seniors strategy includes an explicit focus on reducing social isolation and fostering the active engagement and participation of seniors in community and social life, in keeping with best practice guidelines.</p>	<p>Develop a whole-of-government seniors strategy based on the World Health Organisation age-friendly approach to address social isolation concerns and foster active engagement and participation of seniors in community and social life. (DCDSS)</p>	<p>Completed The <i>Queensland: an age-friendly community Strategic Direction Statement and Action Plan</i> were launched in 2016.</p> <p>The strategy outlines the Queensland Government's commitment to supporting seniors through an age-friendly approach, supported by a plan of action across Queensland Government.</p> <p>The strategy is based upon the World Health Organisation's age-friendly model, focusing on the eight age-friendly domains including, transport, housing, outdoor spaces and buildings, social participation, respect and social inclusion, civic participation and employment, communication and information, and community support and health services.</p>

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
10. The Committee recommends that the Queensland Government, in connection with regional councils, conduct inquiries into the policy implications of ageing communities, with a view to joining the World Health Organisation (WHO) Global Age-friendly Cities and Communities Network.	Investigate joining the Age-friendly Affiliated Programs scheme. (DCDSS)	<p>Completed</p> <p>Liaison with the World Health Organisation (WHO) regarding the process for the Queensland Government to join the Global Age-friendly Cities and Communities Network has been undertaken. WHO changed their application process in 2017-2018 and verification with WHO was required to confirm their application process. Development of the Queensland Government application to join the Network is currently underway, and is planned to be submitted to WHO in 2018-19.</p>
11. The Committee recommends that the Queensland Government explore options to improve the efficacy of current financial literacy efforts through the incorporation of more interactive, practice-based program delivery methods and the informed development of more specific, targeted interventions for Queensland's most vulnerable seniors and the particular financial decisions with which they are faced.	Consider exploring options to improve the efficacy of current financial literacy efforts through the incorporation of more interactive, practice-based program delivery methods during design of the Financial Literacy and Resilience package. (DCDSS)	<p>Completed</p> <p>The Queensland Financial Inclusion Plan was launched by the former Minister, the Honourable Shannon Fentiman MP, and Minister for Communities, Women and Youth, Minister for Child Safety and Minister for the Prevention of Domestic and Family Violence, on 19 October 2016.</p> <p>The plan is:</p> <ul style="list-style-type: none"> • improving financial literacy and building capabilities – ensuring people have the skills, knowledge and capabilities to make informed financial decisions • responding directly to financial hardship – ensuring targeted services, programs and products are available to those experiencing financial hardship • driving an integrated whole-of-system response – working together to deliver an integrated response to financial hardship, supported by a strengthened evidence base and collaborative relationships within and across sectors <p>Two Good Money stores have been established in Cairns and on the Gold Coast. The Good Money stores offer safe, affordable and responsible services for people on low incomes, including older people. Twenty-seven financial resilience counsellors commenced across Queensland in March 2017 as part of the \$25 million Better Budgeting program.</p>
12. The Committee recommends that the Queensland Government develop a coordinated, whole-of government strategy to encourage long-term financial planning and pro-active independent decision-making, including improved uptake of powers of attorney, advanced care directives and will making.	Explore options to encourage long-term financial planning and proactive independent decision-making, including improved uptake of powers of attorney, advanced care directives and will making. (DCDSS and DJAG)	<p>Completed</p> <p>The Office of the Public Guardian received \$0.77 million over four years in the 2016-17 budget to participate in the whole-of-Government implementation of this strategy.</p> <p>A strategy is under development as a collaborative process involving participating government agencies and non-government stakeholders. The research phase has been completed. Implementation of elements of the project have begun, including refining of key messages and development of communication materials. Trialling of messages with various audiences is underway. Actions completed:</p> <ul style="list-style-type: none"> • Developed a plan for 2017 to 2019, which includes improving the Enduring Power of Attorney and Advance Health Directive forms and guides (including interactive forms), and creating a single web presence where these forms and contextual information will be available. • Comprehensive review of Australian jurisdictions' use of enduring documents and promotion of these to their communities, to benchmark Queensland's system and forms, and identify best practice approaches. • Consultation with a group of Government and NGOs working with Indigenous communities in Mt Isa and Logan on the use of enduring powers of attorney. • Presented in Queensland Health's Care at End of Life Project forums which share several objectives to improve public understanding. • Chaired a multidisciplinary reference group to share resources and insights and facilitate the future roll out of new educational initiatives. • Surveyed lawyers in community legal centres which service Indigenous clients about their experiences of use of enduring documents and the needs of their clients. <p>The Australian Law Reform Commission in its 2017 report <i>Elder Abuse – A National Legal Response</i> (ALRC report) made a range of recommendations in relation to enduring appointments, including improvements relating to EPAs and AHDs. The Department of Justice and Attorney-General (DJAG) is represented on the Council of Attorneys-General working group considering the ALRC Report's recommendations.</p>
13. The Committee recommends that the Queensland Government investigate the establishment of a dedicated, 24-hour financial advice helpline, drawing on the model provided by the UK FirstStop service.	Make representation to the Australian Government regarding investigation of options for establishing a financial advice helpline drawing on the model by the UK FirstStop service: www.firststopcareadvice.org.uk (DCDSS)	<p>Completed</p> <p>On 31 March 2017, letters were sent to three Australian Government Ministers to address matters raised:</p> <ul style="list-style-type: none"> • The Honourable Scott Morrison MP, Treasurer • The Honourable Greg Hunt MP, Minister for Health and Minister for Sport • The Honourable Ken Wyatt MP, Minister for Aged Care and Minister for Indigenous Health.
14. The Committee recommends that the Queensland Government work in partnership with Australian Government counterparts to explore options to reduce the complexity of aged care related contracts and	Make representations to the Australian Government on the complexity of aged-care related contracts and consumer education in consultation with aged care peak bodies and services. (DCDSS)	<p>Completed</p> <p>On 31 March 2017, letters were sent to three Australian Government Ministers to address matters raised:</p> <ul style="list-style-type: none"> • The Honourable Scott Morrison MP, Treasurer • The Honourable Greg Hunt MP, Minister for Health and Minister for Sport • The Honourable Ken Wyatt MP, Minister for Aged Care and Minister for Indigenous Health.

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
educate consumers about fair and reasonable charges and contract conditions.		
15. The Committee recommends that the Queensland Government reinstate funding for financial counselling in Queensland, and investigate ways to better facilitate vulnerable seniors' access to and uptake of free and independent financial advice.	Explore the availability of financial counselling in Queensland, and investigate ways to better facilitate vulnerable seniors' access to and uptake of free and independent financial advice through design of the Financial Resilience and Inclusion package. (DCDSS)	<p>Completed The Queensland Financial Inclusion Plan was launched by the former Minister, the Honourable Shannon Fentiman MP, and Minister for Communities, Women and Youth, Minister for Child Safety and Minister for the Prevention of Domestic and Family Violence on 19 October 2016. The plan will:</p> <ul style="list-style-type: none"> • improve financial literacy and building capabilities – ensuring people have the skills, knowledge and capabilities to make informed financial decisions • respond directly to financial hardship – ensuring targeted services, programs and products are available to those experiencing financial hardship • drive an integrated whole-of-system response – working together to deliver an integrated response to financial hardship, supported by a strengthened evidence base and collaborative relationships within and across sectors <p>Twenty-seven financial resilience counsellors commenced across Queensland in March 2017 as part of the \$25 million Better Budgeting program.</p> <p>Two Good Money stores have been established in Cairns and on the Gold Coast. The Good Money stores offer safe, affordable and responsible services for people on low incomes, including older people.</p> <p>See also progress on Action 24: In August 2017, \$1.4 million was announced for seniors legal and support services to provide seniors with access to free financial advice. The services will begin operation in April 2019.</p>
16. The Committee recommends that the Queensland Government explore options to encourage the formalisation of family agreements.	Explore policy options to encourage the formalisation of family agreements. (DCDSS)	<p>Completed A contractor was engaged to explore options to encourage the formalisation of family agreements. A paper was delivered and options are being reviewed for the Minister's consideration.</p>
17. The Committee recommends that the Queensland Government engage with the Queensland Police Service (QPS) and other key financial sector and consumer protection agencies in support of more comprehensive training for frontline staff in culturally appropriate and sensitive responses to victims of fraud.	Supplement training to recruits with a specially developed Online Learning Product and review and include training information in the Detective Training Program to provide sensitive and appropriate support for victims of fraud. (QPS)	<p>Completed</p> <ul style="list-style-type: none"> • The Detective Training Section has reviewed and amended modules of the Detective Training Program to emphasise the potential vulnerability of older people as victims and highlight offences committed against older persons. This includes Fraud Offences, Offences Against the Person and Sexual Offences Modules. Additional training is also provided in relation to victim support encouraging sensitivity and additional support as required. • A Fraud Awareness package has been delivered to police recruits since March 2017 and remains on-going. It consists of an online lecture which includes a role play of an older person as the victim, making a complaint of fraud and a recorded lecture on cyber-crime. This continues to be delivered and to date, 429 recruits have received the training. • The Financial Crimes Investigation (FCI) Course was released in January 2017. This is a nine day face-to-face course targeted at Detectives. The course includes a topic regarding victimology and understanding vulnerabilities and offending behaviour and older persons. To date 150 specialist investigators have been trained. • In May 2018, a compulsory online training product 'Basic Financial Crime Investigations' was released for all police up to and including the rank of Senior Sergeant. This product includes relevant information regarding awareness and support for victims of fraud, in particular seniors.
18. The Committee recommends that the Queensland Government explore options for improved support for Queensland seniors who are victims of fraud, including: <ul style="list-style-type: none"> • partnering with key agencies to establish built-in mechanisms for referral to personal and financial counselling and victim support groups • increased resourcing for victim support groups in high victimisation areas, including dedicated telephone counselling and referral options as employed in Canada • consideration of options for statutory provision of non-financial 	Explore options to improve support for Queensland seniors who are victims of fraud including through existing initiatives. (DJAG and DCDSS)	<p>Completed</p> <ul style="list-style-type: none"> • The Office of Fair Trading (OFT) empowers seniors to recognise, avoid and report scams and fraudulent business practices through production and distribution of educational material (both print and digital) and through an active face to face engagement program undertaken throughout Queensland. During 2017-18 fair trading officers provided consumer information and advice to 4,660 seniors through presentations and forums. In addition, OFT delivers a weekly program on community radio advising older Queenslanders of their consumer rights and providing information on scams and how to avoid them. • On 26 March 2019, the <i>Guardianship and Administration and Other Legislation Amendment Act 2019</i> (the Act) was passed by the Legislative Assembly. The amendments to Queensland's guardianship legislation under the Act will commence on proclamation. • Sections 25 and 74 of the Act: <ul style="list-style-type: none"> ○ provides the Supreme Court and the Queensland Civil and Administrative Tribunal (QCAT) power to order an attorney or administrator, who has made a profit as a result of a failure to comply with their duties, to account for any profit that is made; and ○ clarifies that QCAT may exercise the same jurisdiction as a court in relation to ordering former attorneys, administrators or guardians to pay compensation for a loss to the principal or the principal's estate due to an attorney's, administrator's or guardian's failure to comply with the legislation. • Section 36 of the Act clarifies that QCAT can order either an attorney or a former attorney, an administrator or former administrator to file in the tribunal records and audited accounts of the administrator's or attorney's dealings and transactions conducted on behalf of the adult even if the appointment has been revoked or the adult has died. • Sections 20 and 68 of the Act clarifies the scope of conflict transactions and strengthens the prohibition on attorneys engaging in conflict transactions without prospective authorisation. (DJAG)

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
assistance mechanisms in the <i>Victims of Crime Assistance Act 2009</i> .		
19. The Committee recommends that the Queensland Police Service explore further opportunities to leverage financial sector partnerships and technological systems to trace questionable or irregular transactions and identify early intervention opportunities.	Maintain and develop relationships with various national bodies and industry associations regarding fraud and cybercrime. Continue to promote fraud prevention in the community. (QPS and PSBA)	<p>Completed</p> <ul style="list-style-type: none"> • High level membership and engagement with national financial and industry groups identifies current and emerging trends affecting seniors and the Queensland community. • The Financial and Cybercrime Group (FCCG) continues to provide consistent prevention and education messaging through its R U In Control campaign and landing page on the QPS Facebook site, media sources and a newly developed Share Point site through which presentations, advice (Internet safety, identification protection, financial protection) and scam alerts are made available to all District Crime Prevention Coordinators across Queensland for use in community presentations and ensure consistent state wide messaging. (QPS)
20. The Committee recommends that the Queensland Government continue to support seniors' positive engagement with computing and internet technologies, through computer literacy and cyber-safety education programs and resources.	Undertake a range of initiatives to support seniors' digital engagement and skills development to enable positive engagement with computing and internet technologies. (DCDSS)	<p>Completed</p> <p>Seniors accessed free training to learn new computer skills and access online information, such as services and communication tools, through the Tech Savvy Seniors Queensland (TSSQ) Program. In 2017–18, 9,842 seniors participated in 2,173 training sessions. TSSQ aims to encourage more seniors to embrace information technology by delivering free training for seniors through selected public libraries and Indigenous Knowledge Centres (IKCs) across Queensland.</p> <ul style="list-style-type: none"> • In 2016, State Library of Queensland and Telstra initially agreed to contribute \$200,000 each (\$400,000 in total) to enable delivery of the TSSQ Program through selected public libraries and Indigenous Knowledge Centres (IKCs) across the state. With a further funding contribution from State Library (\$181,000) the total grant funding provided to public libraries and IKCs was \$581,000. • The increased grant funding amount enabled all 38 Queensland Local Government library services and IKCs grant applicants to receive grant funding to deliver the free training program to seniors in their local communities. • The program provided 19 training modules that covered a range of essential digital literacy topics from introducing seniors to computers, tablets and how to use their smart phones, to how to connect to the internet, create an email address, online shopping and banking, the importance of cyber safety and social media. It also provided an additional five basic technology training guides in 11 languages other than English. • A further \$85,000 was provided to the State Library of Queensland in 2016-17 to supplement the 2017 Tech Savvy Seniors grants program that will be delivered in 30 libraries and Indigenous knowledge centres across the state with the aim to train 10,000 Queensland seniors. Discussions with State Library are ongoing regarding continuation of the program in the future. In 2017–18, funding of \$85,000 was provided for the 2018-19 program. <p>These programs are supporting the positive engagement of computing and internet technology by seniors and will continue to form a part of our core business moving forward.</p> <p>This action was deemed completed as part of the <i>Queensland: an age-friendly community Action Plan and Implementation Schedule</i> updated for 2017-18 and 2018-19, approved by Minister O'Rourke and the Premier.</p>
21. The Committee recommends that the Queensland Government develop a fraud prevention and awareness campaign based on best practice evidence, to reduce barriers to reporting and build resilience to social engineering techniques.	Continue to promote fraud prevention and use of portals such as ACORN and Policelink to report fraud-related crimes and explore the development of an interactive application for smart phones. (QPS)	<p>Completed</p> <ul style="list-style-type: none"> • Policelink and ACORN referrals to support agencies, including IDCARE Australia, has assisted affected seniors in identity recovery and education. • The Smart Phone application remains under development. The FCCG has assisted the Seniors Enquiry Line to upgrade their call takers response list to include questions pertinent to financial and cybercrimes and referral information to support agencies including IDCARE. In all available instances members of FCCG who make media statements or post online warnings refer to ACORN, Scamwatch, StaySmartOnline and R U In Control. • The R U In Control landing page has links to ACORN, Scamwatch, IDCARE, Office of the eSafety Commissioner, Equifax, Beyond Blue and Lifeline.
22. The Committee recommends that the Queensland Government consider the introduction of a comprehensive telephone and advice service in relation to consumer protection and scams, modelled on the "Savvy Seniors" program developed in South Australia.	Continue to provide telephone and internet advice services on a range of topics in relation to consumer protection, and seek to improve information to increase older people's awareness of fraud where appropriate. (DCDSS)	<p>Completed</p> <p>DCDSS providing funding of \$100,000 per annum over four years from 2016-17 for the state-wide Seniors Enquiry Line to provide up to date and coordinated access to information on scams, fraud and consumer protection issues.</p> <p>There were 205 scams/consumer protection calls received by the Seniors Enquiry Line during the 2017-18 financial year.</p>

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
23. The Committee recommends that the Queensland Government continue to work with the Federal Government and enforcement agencies to promote responsible lending and other ethical business practices to better safeguard the interests and assets of vulnerable seniors.	Continue to refer credit and/or responsible lending matters to the Australian Securities and Investments Commission and encourage ethical business practices in areas of state responsibility. (DJAG)	<p>Completed</p> <p>In 2017-18 the Australian Securities and Investments Commission and the Office of Fair Trading (OFT) continued to work together on a number of initiatives to assist vulnerable consumers including through face to face engagement at Financial Literacy Action Group events in South East Queensland and at community event days in Aboriginal and Torres Strait Islander communities in Far North Queensland. Also in 2017-18, the OFT participated in a national consumer regulator's campaign led by the Australian Securities and Investments Commission focussed on educating consumers on debt management.</p>
24. The Committee recommends that the Queensland Government audit and increase SLASS provided throughout Queensland and prioritise the provision of services to regional hubs and under-served areas.	Explore options to undertake an audit of Seniors Legal and Support Services to inform future service provision. (DCDSS)	<p>Completed</p> <p>DCDSS allocated \$700,000 per annum over three years or \$2.1 million total (GST exclusive) from 2017-18 to 2019-20 to expand seniors legal and support services to the previously underserved areas of Rockhampton, Mackay, Gladstone, the Sunshine Coast and the Gold Coast.</p> <p>An additional \$200,000 per annum over three years, or \$600,000 (GST exclusive) in total has also been allocated to ensure the capacity of the statewide Elder Abuse Prevention Unit (EAPU) to meet the growing demand for elder abuse specific information advice and referrals.</p> <p>In August 2017, a further \$1.85million was announced: \$1.4 million for seniors legal and support services to provide free financial advice and \$0.1m to EAPU to improve data capture. \$0.350 million will support implementation of Parliamentary Inquiry recommendations e.g. family agreements.</p> <p>The program will be reviewed by DCDSS before the end of the current contracts.</p>
25. The Committee recommends that the <i>Public Guardian Act 2014</i> be amended to allow the Office of the Public Guardian to continue to investigate a matter, notwithstanding the death of the individual whose affairs are being investigated.	Examine opportunities and/or approaches that allow the Office of the Public Guardian to continue to investigate a matter notwithstanding the death of the individual whose affairs are being investigated. (DJAG and Public Guardian)	<p>Completed</p> <ul style="list-style-type: none"> • In relation to Action 25, the <i>Guardianship and Administration and Other Legislation Amendment Act 2019</i> (the Act) amends section 19 of the <i>Public Guardian Act 2014</i> (PG Act) to enable the Public Guardian to investigate a complaint or allegation even after an adult's death. • The Act amends the PG Act to: <ul style="list-style-type: none"> ○ clarify that the Public Guardian has the discretion to investigate a complaint or an allegation that an adult is being neglected, exploited or abused or has inappropriate or inadequate decision-making arrangements in place (ensuring an investigation can be continued after an adult has died, which may be necessary to protect the welfare of another adult) (section 87 of the Act); ○ enable the Public Guardian to require certain attorneys/administrators to file a summary of receipts and expenditure, or more detailed accounts of dealings and transactions for the adult, even after the adult's death (section 88 of the Act); and ○ provide the Public Guardian with discretion to provide information about the results of the investigation to particular persons in a way the Public Guardian considers appropriate. This discretion is for the purpose of enabling the Public Guardian to protect an adult's personal information (section 90 of the Act).
26. The Committee recommends that the community visitors program be expanded into all areas of care in Queensland.	Recommendation not supported.	
27. The Committee recommends the development of agreed standards of care for clinical staff working in care in Queensland with regard to the recognition and identification of risk factors relating to abuse and exploitation.	Explore the development of standards of care for relevant health services where they do not exist to recognise and identify risk factors, and support patients who are experiencing elder abuse and exploitation. (QH)	<p>Completed</p> <p>The Department of Health continues to liaise with Hospital and Health Services regarding existing resources and work underway to recognise and support patients experiencing elder abuse.</p> <p>From June to August 2018, the Queensland Government elder abuse prevention and awareness campaign used Tonic health media to display campaign videos in medical waiting rooms across the state.</p> <p>The Queensland Government continues to fund the Elder Abuse Prevention Unit to conduct community education on elder abuse including to health services professionals and hospital social workers in order that they are able to identify elder abuse risk factors and are able to respond appropriately.</p> <p>In addition, the Australian Government has announced a trial to fund Caxton Legal Centre in a health justice partnership with Metro South Health, co-located at the Princess Alexandra Hospital with possible expansion to two other sites. The trial is intended to build collaborations between legal professionals specialising in elder abuse and health professionals in order to appropriately respond to patients who are experiencing elder abuse and exploitation. This trial is scheduled to commence in the second half of 2019.</p> <p>DCDSS, the Department of Health and DJAG will monitoring the progress of this trial in order to inform future service delivery models.</p>

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland’s seniors – Final report

Recommendations	Government response	Progress
28. (a) The Committee recommends that clinical staff working in aged care in Queensland be required to be mandatory reporters where abuse or exploitation of a person with impaired capacity is suspected, regardless of the nature of the abuse or exploitation.	Make representations to the Australian Government recommending that clinical staff working in aged care in Queensland are required to be mandatory reporters where abuse or exploitation of a person with impaired capacity is suspected, regardless of the nature of the abuse or exploitation. (DCDSS)	Completed On 31 March 2017, letters were sent to three Australian Government Ministers to address matters raised: <ul style="list-style-type: none"> • The Honourable Scott Morrison MP, Treasurer • The Honourable Greg Hunt MP, Minister for Health and Minister for Sport • The Honourable Ken Wyatt MP, Minister for Aged Care and Minister for Indigenous Health.
(b) The Committee recommends that the definitions of “relevant relationship” in the <i>Domestic and Family Violence Prevention Act 2012</i> be amended to include paid carers, companions, friends and boarders.	Consideration will be given to amending ‘relevant relationship’ to include paid carers, companions, friends and boarders during the review of the <i>Domestic and Family Violence Prevention Act 2012</i> (DFVPA). (See also Actions 11–13).	Completed This recommendation was considered as part of the 2015 review of the <i>Domestic and Family Violence Protection Act 2012</i> . The definition was not amended at that time to include paid carers. On the basis that the legislative review has been completed, this recommendation is also complete.
29. The Committee recommends that the Queensland Government develop programs to enhance the delivery, availability and accessibility of Supported Elder Mediation.	Explore options for the development and implementation of Supported Elder Mediation. (DJAG)	Completed DCDSS is exploring options for the development and implementation of a supported elder mediation service. This includes considering the findings of: <ul style="list-style-type: none"> • the DJAG Supported Elder Mediation Service project • the report in response to Recommendation 16, to explore options to encourage the formalisation of family agreements • <i>Elder Abuse – A National Legal Response</i> (ALRC Report 131, 2017), the findings of the Inquiry into Protecting the Rights of Older Australians from Abuse.
30. The Committee recommends that the Queensland Government commission a study into the prevalence of elder abuse in Queensland.	Commission a review into the prevalence and characteristics of elder abuse in Queensland to inform the development of integrated service response models. (DCDSS)	Completed A review into the prevalence and characteristics has been undertaken in two parts: <ol style="list-style-type: none"> 1. Curtin University was commissioned to undertake a literature review and to provide a summary of what is known about the prevalence and characteristics of elder abuse. 2. The Queensland Government Statistician’s Office (QGSO) has examined state government datasets to establish the availability, quality and usefulness of existing datasets to better understand elder abuse. <p>The reports are expected to be released in 2019. The findings will inform elder abuse prevention strategies and service responses by government.</p>
31. The Committee recommends that the Queensland Government work closely with service providers to develop a broader range of strategies to assist individuals manage their affairs in the least restrictive, most supported way possible.	Explore options to work with service providers to develop a broader range of strategies that assist individuals manage their affairs in the least restrictive, most supported way possible. (DCDSS and DJAG)	Completed DJAG continues to carry out a range of activities with service providers including: providing community education about the guardianship system, safeguards and future planning (Office of the Public Guardian), encouraging the development of programs to help adults reach the greatest practicable degree of autonomy (Public Advocate) and providing legal information and support services (Legal Aid Queensland).
32. The Committee recommends that the Queensland Government explore options to ensure substitute decision-making paperwork better reflects principles of supportive decision-making and more clearly communicates to the parties involved the implications of the arrangements.	Consider approaches to ensuring substitute decision-making paperwork better reflects principles of supportive decision-making and more clearly communicates to the parties involved the implications of the arrangements. (DJAG)	Completed As part of the guardianship reforms, DJAG, in consultation with government and non-government stakeholders, will redesign the approved EPA and AHD forms, develop accompanying explanatory guides to support the updated forms and capacity assessment guidelines to assist persons required to make assessments about an adult’s capacity. The Capacity Guidelines will include principles to be applied in making capacity assessments, practical information and advice. The forms review will implement recommendations from the Queensland Law Reform Commission (QLRC) 2010 Report, <i>A review of Queensland’s Guardianship Laws</i> . In 2018, DJAG established a reference group (comprising Government, legal, health, community and advocacy stakeholders) to guide the development of the new forms, explanatory guides and capacity guidelines. It is expected that the revised forms, explanatory guides and capacity guidelines will be introduced on commencement of the Act.
33. The Committee recommends that the Queensland Government consider and adopt strategies to regulate and record the appointment of attorneys in Queensland.	Examine ways to enhance safeguards for older people who appoint attorneys under enduring powers of attorney. (DJAG)	Completed Initiatives in relation to recommendation 33 include: <ul style="list-style-type: none"> ▪ the redesign of the EPA and AHD forms and introduction of explanatory guides (see action 32 above); ▪ legislative amendments under the Act; ▪ section 57 of the Act strengthens the eligibility requirements for an attorney under an EPA so that the eligible attorney must have capacity for a matter and must not have been a paid carer for the principal (the adult) in the previous three years;

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
		<ul style="list-style-type: none"> ▪ sections 20 and 68 of the Act clarifies the scope of conflict transactions and recast the conflict transaction provisions to clearly reflect the need for attorneys and administrators to have prospective authority prior to entering into a conflict transaction on behalf of an adult; ▪ sections 25 and 74 of the Act which: ▪ clarifies that QCAT can exercise the same jurisdiction as a court in relation to ordering either an attorney or a former attorney, an administrator or former administrator, guardian or former guardian, to pay compensation for a loss to the principal or the principal's estate due to the attorney's, administrator's or guardian's failure to comply with his or her duties; ▪ provides that both a court and QCAT can order an attorney or a former attorney, an administrator, or former administrator, a guardian or former guardian, to account for any profits the attorney, administrator or guardian has accrued as a result of the attorney's or administrator's failure to comply with his or her duties; and ▪ section 36 of the Act clarifies that QCAT can order either an attorney or a former attorney, an administrator or former administrator to file in the tribunal records and audited accounts of the administrator's or attorney's dealings and transactions conducted on behalf of the adult; ▪ section 64 of the Act limits the number of joint attorneys under an EPA to four; and ▪ section 87 of the Act provides the Public Guardian with a discretion to investigate a complaint that an adult was subject to abuse, neglect or exploitation after the death of the adult.
<p>34. The Committee recommends that the Queensland Government consider amendments to the <i>Powers of Attorney Act 1998</i> to expressly provide that attorneys demonstrate explicit and actual knowledge of an attorney's duties and responsibilities before they are appointed as an attorney.</p>	<p>Consider possible options to enhance attorney's awareness and knowledge of their duties and responsibilities. (DJAG)</p>	<p>Completed See action 32 above in relation to the redesign of the EPA and AHD forms and introduction of explanatory guides.</p> <p>This work will also complement the OPG's project in relation to Recommendation 12 (see above).</p>
<p>35. The Committee recommends that the <i>Powers of Attorney Act 1998</i> be amended to provide a specific duty for former attorneys to produce and hand over records to subsequent attorneys.</p>	<p>Examine ways to enhance attorneys' awareness of their duty to keep and preserve accurate records. (DJAG)</p>	<p>Completed See action 32 above in relation to the redesign of the EPA and AHD forms and introduction of explanatory guides.</p> <p>This work will also complement the OPG's project in relation to action 12 (see above).</p>
<p>36. The Committee recommends that the <i>Public Trustee Act 1978</i> is amended to give the Public Trustee powers to enable them to investigate and prosecute both current and former attorneys where there is evidence of financial abuse, regardless of whether the person has capacity.</p>	<p>Recommendation not supported.</p>	
<p>37. The Committee recommends the compulsory registration of powers of attorney. The Committee recommends that the Queensland Government work with the Australian Government to implement a Federal Register to complement the proposed State Register.</p>	<p>Examine ways to encourage the lodgement of certified copies of enduring powers of attorney with appropriate agencies and entities (such as attorneys, doctors, health providers, solicitors, accountants and stockbrokers). (DJAG)</p>	<p>Completed See action 32 above in relation to the redesign of the EPA and AHD forms and introduction of explanatory guides. (DJAG)</p> <p>The Council of Attorneys-General outlined in a Communique dated 23 November 2018 that "participants supported the Australian Government advancing the development of a National Register and agreed to continue work on developing options for greater consistency of national arrangements for financial enduring powers of attorney".</p> <p>Subsequent to the release of the <i>National Plan to Respond to the Abuse of Older Australians (Elder Abuse) 2019-2023</i> in March 2019, Queensland, represented by the Department of Justice and Attorney-General, is working with the Australian Government and other jurisdictions on the Enduring Powers of Attorney Working Group, an implementation group that is:</p> <ul style="list-style-type: none"> • considering options for the enhancement of state and territory laws relating to enduring powers of attorney to provide stronger protections against financial abuse of older Australians and provide recommendations on the prospects of achieving greater harmonisation of law, policy or practice to increase protections against financial abuse of older Australians as they relate to the use of enduring powers of attorney arrangements • contributing to discussions supporting the development of a national register for enduring powers of attorney instruments, including considering changes to law, policy or practice to allow for the development of single business processes within an online register • assist in developing initiatives to address barriers to reforming enduring powers of attorney. <p>This work is now ongoing as part of agency core business.</p>

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland's seniors – Final report

Recommendations	Government response	Progress
		In addition, the Australian Government has committed to investigate the feasibility of developing a national online register of enduring powers of attorney.
<p>38. The Committee recommends that the Queensland Government provide an update on its position regarding recommendations 17.18 and 17.19 of Queensland Law Reform Commission report no. 67, <i>A review of Queensland's Guardianship Laws (2010)</i>.</p> <p>Included for information: (QLRC Recommendation 17.18 <i>Section 408C of the Criminal Code should be amended by adding the aggravating circumstances in section 408C(2):</i>)</p> <ul style="list-style-type: none"> • if the offender is an attorney under an EPA and the victim is the principal; and • if the offender is an administrator appointed under the GAA and the victim is the adult <p>QLRC Recommendation 17.19 <i>The Commission recommended the development of a new offence dealing with financial abuse and exploitation of vulnerable persons (including older people, people with impaired capacity and people with disabilities).</i></p>	Examine ways to address the aims of recommendations 17.18 and 17.19 of Queensland Law Reform Commission report no. 67, <i>A review of Queensland's Guardianship Laws (2010)</i> . (DJAG)	<p>Completed The QLRC recommendations (recommendations 17.18 and 17.19) relate to either the creation of a new offence, or addition of aggravating circumstances. While the Act does not directly implement recommendations 17.18 or 17.19, the Act does contain the following amendments which address the aims of those recommendations in accordance with action 37 of the Implementation Schedule:</p> <ul style="list-style-type: none"> • sections 20 and 68 of the Act clarify the scope of conflict transactions and recast the conflict transaction provisions to clearly reflect the need for attorneys and administrators to have prospective authority prior to entering into a conflict transaction on behalf of an adult; • sections 25 the Act clarifies that QCAT can exercise the same jurisdiction as a court in relation to ordering either an attorney or a former attorney, an administrator or former administrator, guardian or former guardian, to pay compensation for a loss to the principal or the principal's estate due to the attorney's, administrator's or guardian's failure to comply with his or her duties • section 74 of the Act provides that both a court and QCAT can order an attorney or a former attorney, an administrator, or former administrator, a guardian or former guardian, to account for any profits the attorney, administrator or guardian has accrued as a result of the attorney's or administrator's failure to comply with his or her duties; and • section 36 of the Act clarifies that QCAT can order either an attorney or a former attorney, an administrator or former administrator to file in the tribunal records and audited accounts of the administrator's or attorney's dealings and transactions conducted on behalf of the adult; • section 64 of the Act limits the number of joint attorneys under an EPA to four; and • section 87 of the Act provides the Public Guardian a discretion to investigate a complaint that an adult was subject to abuse, neglect or exploitation after the death of the adult. <p>The ALRC report also considered criminal justice responses to elder abuse and concluded that existing criminal laws generally adequately cover conduct which constitutes elder abuse, and does not recommend the enactment of specific offences (ALRC report at 3.124).</p>
39. The Committee recommends that the Queensland Government examine options to improve available financial remedies and compensation available for seniors who are victims of financial elder abuse.	Examine options to improve available financial remedies and compensation available for seniors experiencing financial elder abuse and in particular adults with impaired capacity. (DJAG)	<p>Completed The Act:</p> <ul style="list-style-type: none"> • clarifies that QCAT can exercise the same jurisdiction as a court in relation to ordering either an attorney or a former attorney, an administrator or former administrator, guardian or former guardian, to pay compensation for a loss to the principal or the principal's estate due to the attorney's, administrator's or guardian's failure to comply with his or her duties (sections 25 and 74); • provides that both a court and QCAT can order an attorney or a former attorney, an administrator, or former administrator, a guardian or former guardian, to account for any profits the attorney, administrator or guardian has accrued as a result of the attorney's or administrator's failure to comply with his or her duties (QLRC recommendation 17.17) (sections 25 and 74); and • clarifies that QCAT can order either an attorney or a former attorney, an administrator or former administrator to file in the tribunal records and audited accounts of the administrator's or attorney's dealings and transactions conducted on behalf of the adult (section 36).
40. The Committee recommends that the Queensland Government develop an education and awareness program that promotes awareness of elder abuse and incorporates a range of accessible and inclusive community education programs that outline the role and responsibilities of powers of attorney.	Continue to promote awareness of elder abuse through delivery of the annual elder abuse awareness campaign, and target elder abuse through the Queensland Government's communications strategy on domestic and family violence, including consideration of education programs that outline the role and responsibilities of powers of attorney. (DCDSS)	<p>Completed The Queensland Government has run an annual elder abuse prevention campaign during the lead up to World Elder Abuse Awareness Day since 2010.</p> <ul style="list-style-type: none"> • The theme 'There's no excuse for elder abuse' has been used since 2016, highlighting the most common types of abuse, using the language commonly used to excuse elder abuse. The campaign's objective has been to break down the social stigma that creates a barrier to reporting elder abuse and to motivate older people and their friends or family members, and health professionals, to respond appropriately to signs of abuse and to assist victims of abuse to seek professional advice and support. • The campaigns have included out of home advertising in shopping centres, medical centres and on public transport, as well as in mass media through advertisements in foreign language newspapers, regional radio, online publications, and social media, as well as unpaid promotion through stakeholder networks and community organisations. In addition, the message was also promoted on bridge banners on Brisbane's Story Bridge, which was lit up in purple in recognition of World Elder Abuse Awareness Day. <p>Seniors legal and support services:</p> <ul style="list-style-type: none"> • ongoing funding of \$2.7 million for existing services • \$2.1 million over 3 years for five new services • a further \$1.4 million for seniors legal and support services to provide free financial advice tailored to the information needs of seniors. These services will begin operation in 2019. <p>Community education resources developed by ADA Australia in consultation with a range of government and non-government stakeholders. The project was funded by DJAG.</p>

Parliamentary Inquiry into the adequacy of existing financial protections for Queensland’s seniors – Final report

Recommendations	Government response	Progress
<p>41. The Committee recommends that the Queensland Government implement a multi-disciplinary approach to training, support and reporting elder abuse.</p>	<p>Consider implementing a multi-disciplinary approach to training, support and reporting elder abuse as part of the elder abuse review and implementation of the government response to the recommendations of the Special Taskforce on Domestic and Family Violence in Queensland. (DCDSS)</p>	<p>Completed In response to the Special Taskforce on Domestic and Family Violence in Queensland, <i>Not Now, Not Ever: Putting an end to domestic and family violence in Queensland</i> findings, the Queensland Government:</p> <ul style="list-style-type: none"> • commissioned two reports which were released in March 2019: <ol style="list-style-type: none"> 1. <i>Review into the prevalence and characteristics of elder abuse in Queensland</i>, conducted by Curtin University. The Curtin Report contains the results of a literature review and focused qualitative research to provide a summary of what is known about the prevalence and incidence of abuse and about victims and perpetrators, and examines responses to elder abuse. It also examines current policy, legislative and service responses to elder abuse in Queensland. 2. <i>Elder abuse, Queensland, September 2016</i> report, produced by the Queensland Government Statistician’s Office (QGSO Report). The QGSO Report examines and compiles datasets held predominantly by Queensland Government agencies. • published the above reports on the publically available Queensland Government website, together with an update on Queensland Government actions in relation to the key findings of these reports and responses to those findings, many of which have been delivered or will be delivered as part of other commitments. • delivered on a campaign strategy for elderly victims of domestic and family violence through the annual elder abuse awareness campaign. The “there’s no excuse for elder abuse” campaigns over the last three years have had a specific call to action for those experiencing elder abuse and their family, friends, neighbours etc. to call the Elder Abuse Helpline for advice and referrals. <p>In addition, the Queensland Government funded a range of services that prevent and response to elder abuse including:</p> <ul style="list-style-type: none"> • \$731,417 in 2017-18 to the Elder Abuse Prevention Unit (EAPU). The EAPU promotes the rights of older people to live free from abuse and provides a state-wide service to respond to the abuse of older people in Queensland, including community education and operating the Elder Abuse Helpline which offers specialised advice to people who experience, witness or suspect elder abuse. • \$2.7 million in 2017-18 to the five existing Seniors Legal and Support Services (SLASS) across Queensland. Located in Brisbane, Hervey Bay, Toowoomba, Townsville and Cairns, the SLASS are multi-disciplinary services staffed by social workers and lawyers to provide free legal and support services for seniors who are experiencing elder abuse, mistreatment or financial exploitation • \$700,000 per annum from 2018-19 to expand the SLASS to previously underserved regional areas of the state i.e. Gladstone, Rockhampton, Gold Coast, Sunshine Coast and Mackay. These services provide assistance to seniors who are experiencing, or at risk of, elder abuse through individualised support, referral, counselling and mediation services. A case managed support approach is taken with expert legal advice provided when needed. • \$1.4 million over four years from 2017-18 to establish Financial Protection Services operated by the 10 SLASS to help seniors access the information and support they need to protect them from financial abuse. The service delivery model incorporates training, outreach and referral. Services commenced operation in April 2019. <p>The implementation of these initiatives is complete and is now ongoing as part of agency core business.</p>
<p>42. The Committee recommends that the Queensland Government support efforts to develop more formal protocols and service obligations for financial services providers with regard to elder abuse, including exploring opportunities for trials of coordinated partnership projects and mandatory reporting.</p>	<p>Make representations to the Australian Government to develop more formal protocols and service obligations for financial services providers with regard to elder abuse, including exploring opportunities for trials of coordinated partnership projects and mandatory reporting. (DCDSS)</p>	<p>Completed On 31 March 2017, letters were sent to three Australian Government Ministers to address matters raised:</p> <ul style="list-style-type: none"> • The Honourable Scott Morrison MP, Treasurer • The Honourable Greg Hunt MP, Minister for Health and Minister for Sport • The Honourable Ken Wyatt MP, Minister for Aged Care and Minister for Indigenous Health.