



# Do any of your clients have an adult child who has returned home?

**Sometimes adult children return home to live with older parents. At times, problems result.**

If you work with older people, this tip sheet will help you to understand some of the problems they may be facing if an adult child returns to their home. When adults move back in with their parents, they often do so because they have some kind of problem – and this can create problems for your client in turn.

## Understanding the problem

Elder abuse by adult children may result from a range of underlying causes:

### Poor mental health

Around one in five Australians will experience a mental health issue at some stage in their lives. They can vary from anxiety and depression all the way through to psychosis. The symptoms and behaviour associated with different mental health problems vary widely, but your client's adult children may have a mental health issue if they frequently:

- feel worried, anxious, depressed or unhappy
- have sudden emotional outbursts or a regular problem sleeping
- experience dramatic weight or appetite changes
- become quiet or withdrawn

- show other unusual changes in their behaviour or feelings.

Some mental health issues may require medical intervention, while others can be overcome by the individual. Certainly not all lead to elder abuse.

### Money problems

Adult children may want to live with their parents because of unemployment or other money problems. They may be financially abusing your client if they:

- accept a loan with a promise of repayment but don't pay the money back
- steal money or use your client's bank or credit card without consent
- forcefully encourage your client to change a will or some other legal document

# Adult children at home



- sell property or assets belonging to your client through duress or without authority or consent
- force transfers of property belonging to your client
- fail to contribute to their living costs (including rent, bills and food).

## Alcohol and other drug problems

Everybody has an opinion on whether or not, and to what extent, alcohol and other drugs are acceptable – and to what extent they can cause other problems. Your clients have the right to restrict or ban the use of drugs and alcohol in their own home.

## Gambling problems

Gambling is a common pastime in Australia, and there are many different ways to do it. Gambling is a personal choice but when it affects adult children's ability to meet their financial responsibilities, makes them moody or depressed, or leads to theft or other problem behaviours, it becomes your client's problem too. Signs of a gambling problem in an adult child can be:

- money-related (unexplained debts, unpaid bills and disconnection notices, secret bank accounts, the unexplained disappearance of money or assets)
- interpersonal (moodiness, depression, less social connection with friends and family, secretiveness); and
- time-related (disappearing or taking time off work for unexplained reasons, taking an unusually long amount of time to complete tasks).

## Hoarding

Hoarding is the persistent accumulation of personal possessions, and an inability to ever discard them. This results in extreme clutter around the home. Ask your clients how they feel about the number and types of objects their adult child has brought with them, and listen for

signs that they feel there are too many. If you are not visiting the home and able to observe, ask direct questions about your client's ability to get around, have visitors and feel safe.

But tread carefully: for an adult child who exhibits hoarding behaviour, objects can help create a sense of connection, stability, safety, identity and competence. Any sudden changes to the situation (such as an unauthorised clean up) may trigger a significant mental or emotional breakdown.

## Elder abuse

"Elder abuse" is any act which causes harm to older people and is carried out by someone they know and trust. It is estimated that up to 10% of older people suffer from elder abuse, which can occur in at least six different forms:

- **Financial abuse:** Using money, property or other assets illegally or improperly (for example, by forcing the older person to change their will or sign documents they may not understand).
- **Emotional or psychological abuse:** Using threats, humiliation or harassment to cause anguish or feelings of shame or powerlessness (this often occurs in combination with other forms of abuse).
- **Physical abuse:** Inflicting pain or injury (for example, hitting, slapping, pushing or using restraints).
- **Sexual abuse:** Any sexual activity to which the older person has not consented.
- **Social abuse:** Preventing contact with relatives, friends or service providers, or restricting activities.
- **Neglect:** Failing to provide the basic necessities of life, either intentionally or unintentionally.

Often more than one type of elder abuse occurs at once. No one deserves to be abused by their adult children or anyone else. All people have the right to live in safety and to have control over their own lives.

If you believe that your client may be at risk of financial, physical, emotional, psychological or sexual abuse, or is being neglected by their adult child, we encourage you to ring Seniors Rights Victoria on 1300 368 821. You will not be required to disclose your client's identity. Seniors Rights Victoria will provide you with legal and advocacy information that is suited to your client's situation.

## How can you help?

### Safety first

#### Physical safety

Regardless of what other problems your clients may be experiencing, their immediate physical safety must always be your first concern.

Seniors Rights Victoria can help with creating a personal safety plan, or you can help your client to:

- plan an escape route out of the house and identify where to go in an emergency
- plan where to leave belongings and/or pets
- prepare an emergency bag of essential items
- have a code-word that alerts neighbours or friends to the need for help
- have a personal safety alarm and mobile phone with up-to-date telephone numbers
- ensure that the house is safe, with outside lights and working smoke detectors.

#### Financial safety

Some clients may be well-advised to put safety measures in place for their finances and valuables. These may involve changing a PIN, freezing bank accounts, changing account details, or keeping jewelry, valuables, cheque books or credit cards locked up or hidden away.

If you think that your clients' bank accounts have been compromised, you can help them to notify their bank. It may also be good to help your

clients to set up direct debits or Centrepay so that their bills are automatically deducted in affordable, regular amounts. You should also ascertain whether there has been abuse of a Power of Attorney, in which case you may need to help your client revoke the power.

### Emotional and psychological safety

If your client is becoming concerned about their own mental health, you can:

- ask them what you can do to help
- encourage small actions such as going for walks, visiting friends, getting enough sleep, eating healthily and exercising
- discourage them from self-medicating with alcohol or drugs
- encourage them to seek help immediately if they are at risk of suicide or self-harm
- provide information such as books or brochures for them to read in their own time
- offer to make an appointment with GP or mental health professional on their behalf, and offer to accompany them to it.

### Working with your client

Some older people may hide the problematic or abusive behaviour of their adult children or be reluctant to take action.

You need to recognise and respect your client's choices, even if you don't agree with them. But you can point out that they have the right to decide:

- who lives in their home and how long they stay
- what sort of behaviour is acceptable in their home; and
- whether their children contribute financially or do daily household chores.

You can work with your client to decide what actions they are comfortable taking and help them to carry them out.



Whether adult children are already living in your client's home, or just discussing the possibility of doing so, it is a good idea for your client to put in place an agreement that sets out the ground rules. A written agreement is generally ideal, but an informal conversation is better than nothing. Although these conversations can be uncomfortable, many problems can be avoided when both parties' expectations are clear as early as possible.

The following questions may help your client to guide this conversation with their adult child:

- How long will they stay with you?
- Will they pay money towards rent, food or bills?
- How much money will they pay? How often?
- Can they have friends visit or stay overnight?
- Will you be cooking and eating together?
- How are they expected to contribute to household chores?
- Are they allowed to drink, smoke or take drugs in your home?
- How much notice to leave will you give if things are not working out?

Refer to the Seniors Rights Victoria *Care for your Assets* booklet for further help.

Encourage your client to use empowered speech in their conversations with their adult children – to be positive, forthright and clear. For example, "I can't give you any more money" is passive speech. (Why not? What is stopping you?). "I won't give you any more money," on the other hand, is empowered speech. It signals a clear and positive personal choice.

#### **Passive speech**

I can't ...

I should ...

It's a problem ...

I hope ...

If only ...

#### **Empowered speech**

I won't ...

I could ...

It's an opportunity ...

I know ...

Next time ...



If adult children won't leave when your client wants them to, seek legal and other advice from Seniors Rights Victoria. Mediation may be helpful in some circumstances.

If adult children are suffering from mental health, gambling, alcohol or drug issues, encourage your client to access some of the many support services that are available to family and friends.

## **Cognitive decline – another dimension**

If your client has cognitive decline, they may or may not have capacity to make certain decisions (though they may still be able to make many others). Capacity is not determined only by a medical report, especially one that is not recent, and capacity can fluctuate over time. Being diagnosed with cognitive decline does not undermine your client's right to their own personal preferences about how they live and how their home operates. However, a client with cognitive decline may be particularly vulnerable to manipulative or deceptive behaviour. Additional safety precautions may be required when it comes to their finances, medication and medical aids. The format, pace and timing of meetings may need to be altered to ensure your client is able to understand situations and make their own decisions. You may need to call the National Dementia Helpline on 1800 100 500 for support.

## **Guidelines to keep in mind when clients have adult children at home**

- Never just assume that care is being provided: although adult children may live with your client, it should not just be assumed that they are providing care. Adult children may receive a carer's payment as a personal source of income without actually providing any care. Always ask your client if care is being provided, what type

# Adult children at home

of care, whether there is any financial obligation attached to care duties, and whether or not your client actually wishes to receive care from the adult child.

- Always remember who your client is: always speak to your client. The adult child is not your client and cannot make decisions or speak on behalf of your client unless your client consents or they hold decision-making power. In fact, an adult child may be trying to control your client's life or finances and seeking to cease services on their behalf.
- Try to speak to your client alone: your client may not feel comfortable being open with you while their adult children are in the room or nearby. Consider asking an adult child to leave, or going out for a coffee or to another safe and neutral place to speak.
- Support your client: suggest they seek legal or other advice from Seniors Rights Victoria, and use it to make their own decisions. Remember, your client needs support and encouragement, not protection.
- Ask if your client has a Power of Attorney or Guardian: if a Power of Attorney or Guardian has been appointed other than the adult child, it may be appropriate to refer to that person.
- If the situation is dangerous, contact emergency services: if you believe your client is in immediate danger, call 000 or refer to your organisation's policies and procedures for direction. You may also wish to speak to your direct supervisor or manager.

## Remember

- At the end of the day, it is your client's home. They have a right to decide what home atmosphere they prefer. Remind your client that they have the right to say no just because they want to! They can love and accept their children without loving and accepting all the things that they do.
- Poor behaviour can simply be a misunderstanding but sometimes there are much deeper underlying issues.
- Addictions, mental illness, substance abuse, and hoarding behaviours can all be very complex – don't be afraid to seek help.
- Seniors Rights Victoria gives your client the option of working with an advocate and lawyer who can refer them on to specialist services, or help them to work through different options.

## Contact

**Seniors Rights Victoria**  
**1300 368 821 10am–5pm, Mon–Fri**  
**[www.seniorsrights.org.au](http://www.seniorsrights.org.au)**  
**[info@seniorsrights.org.au](mailto:info@seniorsrights.org.au)**

The information contained in this tip sheet is of a general nature only and does not take into account the specific policies and procedures that your employer may have in place. It must not be relied upon as legal and/or professional advice. You should always refer to the policies and procedures in your workplace before deciding how to respond to a situation. Seniors Rights Victoria is not liable for any error or omission in this publication. Last updated: March 2017 © Seniors Rights Victoria 2017



*Seniors Rights Victoria acknowledges the support of the Victorian Government, Victoria Legal Aid and the Commonwealth of Australia Attorney General's Department.*



This CLC is funded and supported by Victoria Legal Aid



## Worried about your safety or independence?

Seniors Rights Victoria – Helpline 1300 368 821–10am–5pm, Monday–Friday.  
Free support, legal advice, information and education.



# Do any of your clients have an adult child who has returned home?

**Sometimes adult children return home to live with older parents. At times, problems result.**

If you work with older people, this tip sheet will help you to understand some of the problems they may be facing if an adult child returns to their home. When adults move back in with their parents, they often do so because they have some kind of problem – and this can create problems for your client in turn.

## Understanding the problem

Elder abuse by adult children may result from a range of underlying causes:

### Poor mental health

Around one in five Australians will experience a mental health issue at some stage in their lives. They can vary from anxiety and depression all the way through to psychosis. The symptoms and behaviour associated with different mental health problems vary widely, but your client's adult children may have a mental health issue if they frequently:

- feel worried, anxious, depressed or unhappy
- have sudden emotional outbursts or a regular problem sleeping
- experience dramatic weight or appetite changes
- become quiet or withdrawn

- show other unusual changes in their behaviour or feelings.

Some mental health issues may require medical intervention, while others can be overcome by the individual. Certainly not all lead to elder abuse.

### Money problems

Adult children may want to live with their parents because of unemployment or other money problems. They may be financially abusing your client if they:

- accept a loan with a promise of repayment but don't pay the money back
- steal money or use your client's bank or credit card without consent
- forcefully encourage your client to change a will or some other legal document