

# Service improvements and social benefits 2020–2022

Supporting Queenslanders with impacted financial decision-making capacity



Public Trustee

We acknowledge Aboriginal peoples and Torres Strait Islander peoples as the Traditional Owners and Custodians of this Country. We recognise their connection to land, sea and community. We pay our respect to them, their cultures, and to their Elders, past, present and emerging.



**Growth and Trust** by Elizabeth Close  
Pitjantjatjara, Yankunytjatjara

This artwork represents two key attributes the Queensland Public Trustee strives to embody each and every day — growth and trust.

The large circles that radiate out represent the cultural growth of the Public Trustee — learning and growing in response to the diverse needs of the individuals and families we serve. Each ring is different, representing that no one family or individual has the same lived experience and needs.

\* To protect the privacy of individuals and to maintain confidentiality, the names and any details for the images and case studies have been de-identified unless expressly permitted by the individual and legislation.

# Our purpose

The Queensland Public Trustee provides trusted, financial decision-making advocacy, education, and financial services that empower Queenslanders to plan and prepare for key life events:

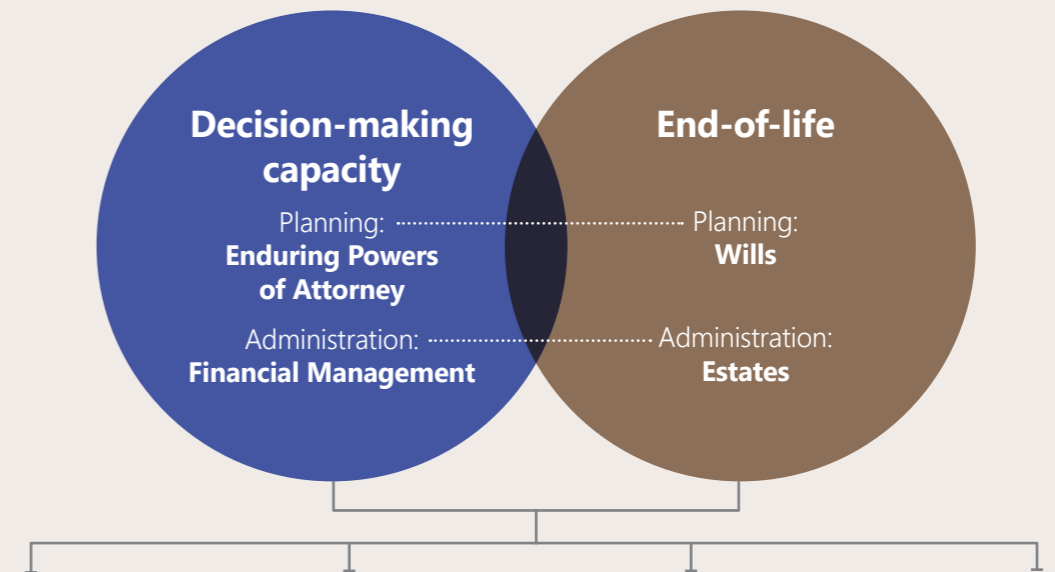
## 1. Impacted decision-making capacity:

- Planning services, including educating Queenslanders about the importance of having an Enduring Power of Attorney in place, so their wishes are known in the event they are no longer able to make financial decisions for themselves.
- Financial administration services for customers who are referred to us for support due to temporary or permanent loss of capacity.

## 2. End-of-life choices and wishes:

- Planning services, including educating Queenslanders about the importance of making a Will so their wishes can be carried out after they have passed away.
- Professional administration services for customers seeking our support to make a Will, and / or appoint us to manage their estate.

### Supporting Queenslanders through two key life events



Who we are:			
An independent state trustee	dedicated to advancing and safeguarding	your rights, interests and wishes	with value for money services
How we deliver:			
Providing independent advice and support to help our community make informed decisions.	Supporting Queenslanders to help keep them safe from financial harm, abuse and neglect.	Information and support that helps protect your rights, interests and wishes at all stages of your financial life journey.	Keeping the price of our services to a minimum.

We provide a range of support services to meet the diverse needs of our customers including:

- Disability support
- Asset management
- Financial investment
- Taxation.

# Key milestones in our transformation journey

## 2019

Prior to commencing the Fees and Charges Review, we acted to **halve the price of incidental fees for our financial management customers**. It's just one example of a change that has meant so much, to so many, over the past three years.

## 2020

Our **Financial Independence Pathway program** was established to support customers who want greater control of their money, with 14 customers completing the 12-month program and a further 81 currently enrolled.

## 2021

We were **the first state trustee in the country to appoint a Customer Advocate** to give customers a place to go when issues can't be resolved internally. This has contributed to a 40 per cent reduction in complaints escalated to the Queensland Ombudsman, as outlined in their 2021/22 annual report.

The family home was no longer considered when calculating customer eligibility rebates, which will save **our financial management customers an estimated \$1M in fees over 12 months**.

## 2022

The report into the independent Fees and Charges Review was released by Government. As the **first review of our fees in 20 years**, it was a significant step forward in our transformational journey to meet the changing and complex needs of our some of Queensland's most vulnerable people.

# We are listening, we are doing things better

We made a commitment through our Customers First Agenda, released in 2020, to raise the bar on the quality of services we provide for our people, customers and the broader community. In just a few short years, we are seeing the difference these service improvements are making to lives of Queenslanders.

▼ Here's a snapshot of how we are steadily evolving into a more modern, transparent and trusted organisation.



### Build and implement

#### Strategic plans and policy

- Social Responsibility Charter and Strategic Plan (2020–24)
- Customers First Commitment
- Customer Investment Strategy
- National Redress Policy Framework.

#### Customer service improvements

- Structured Decision-Making Framework
- Financial Independence Pathway program
- Online fee estimate for deceased estates
- Online portal for unclaimed money.

#### Transparency and accountability

- First Social Impact report
- Ethics and Integrity Unit
- Customer Reference Group
- Government Reference Group
- Office of the Official Solicitor separated into corporate and customer roles.

### Reinforce and Boost

#### Strategic plans and policy

- Customers First Strategy (2021–26).

#### Customer service improvements

- Independent Complaints Review Process
- National Redress Scheme Unit
- Website accessibility improvements
- Easy English resources
- Online options for Will-making services
- Online fees and charges reference tool
- Tax management software for faster returns.

#### Transparency and accountability

- Customer Advocate Office
- Customer Interests Safeguard Committee panel
- Australian Foundation for Charitable Trusts established as part of new investment strategy
- Enhanced annual complaints reporting.

### Reinforce and Boost

#### Strategic plans and policy

- Strategic Plan update (2022–24)
- White Ribbon Workplace accreditation
- Communication and Engagement Strategy (2022–25).

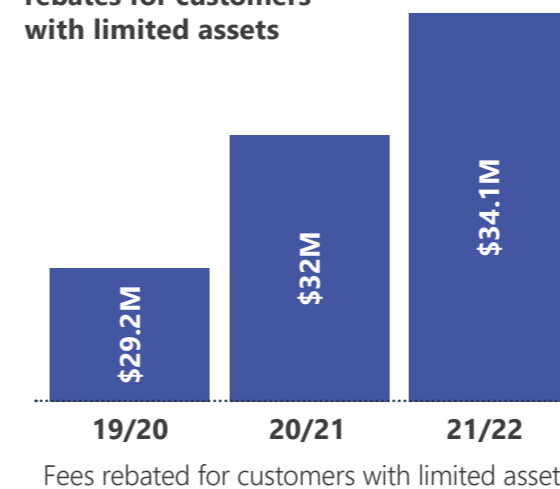
#### Customer service improvements

- Customer Support Network project
- Workload Management Planning project
- Launched community education webinars.

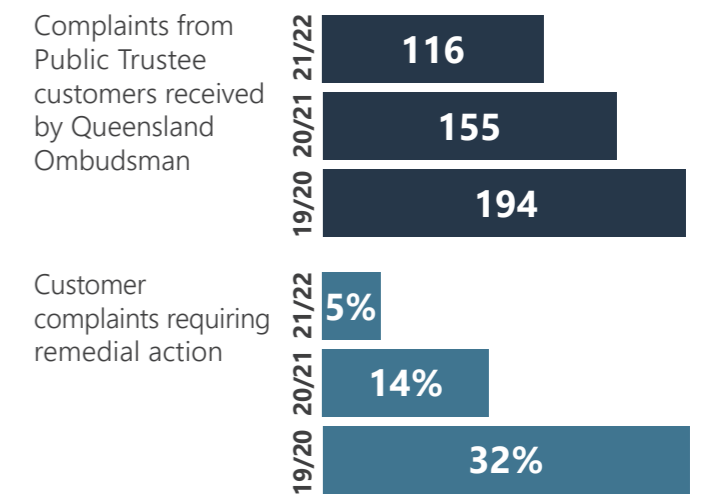
#### Transparency and accountability

- Fees and Charges Review report released
- First round of regional stakeholder forums.

### We increased our fee rebates for customers with limited assets



### Customer complaints referred to the Queensland Ombudsman have reduced by 40 per cent over three years



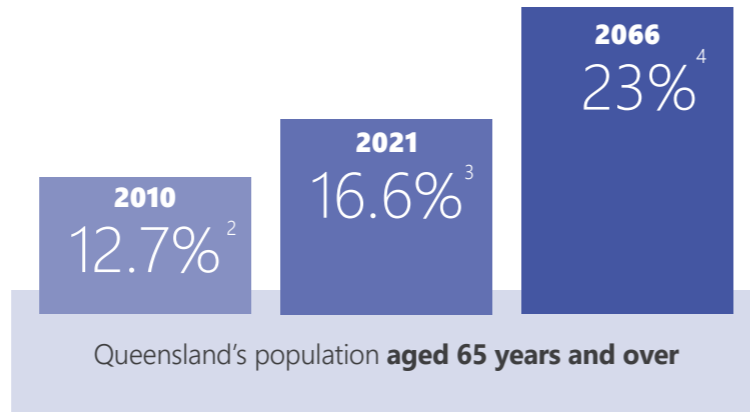
# Societal trends

Sometimes people need professional support to manage their finances when their decision-making capacity is impacted due to an intellectual disability, psychiatric illness, acquired brain injury, mental illness, or age-related illness. **The Queensland Public Trustee is preparing for a future where more and more Queenslanders will require our financial management services, largely due to our ageing and growing population.**

## CAUSE

### Ageing population

Almost two thirds of Queenslanders aged over 65 have a disability.<sup>1</sup>



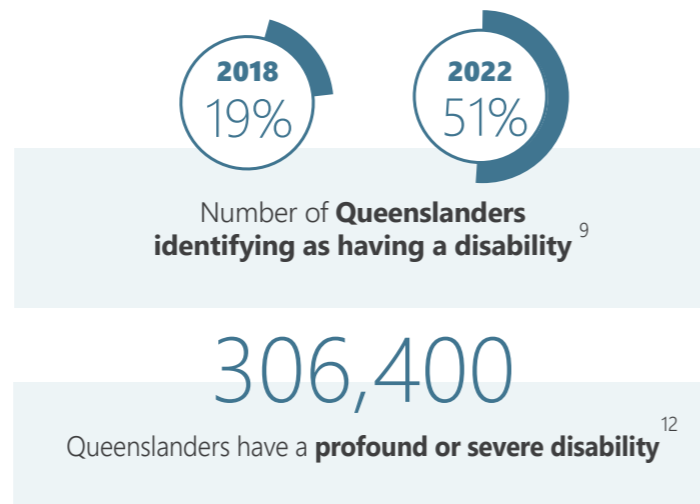
### Mental illness

Half a million Queenslanders have a mental health condition.<sup>6</sup>



### Disability

Of the 11,000 Queenslanders expected to acquire a brain injury each year 4,000 will develop a serious disability.<sup>11</sup>



## EFFECT

Financial abuse is the most common form of abuse reported through elder abuse health lines.<sup>5</sup>

People with mental health issues are more likely to have problems with debt.<sup>8</sup>

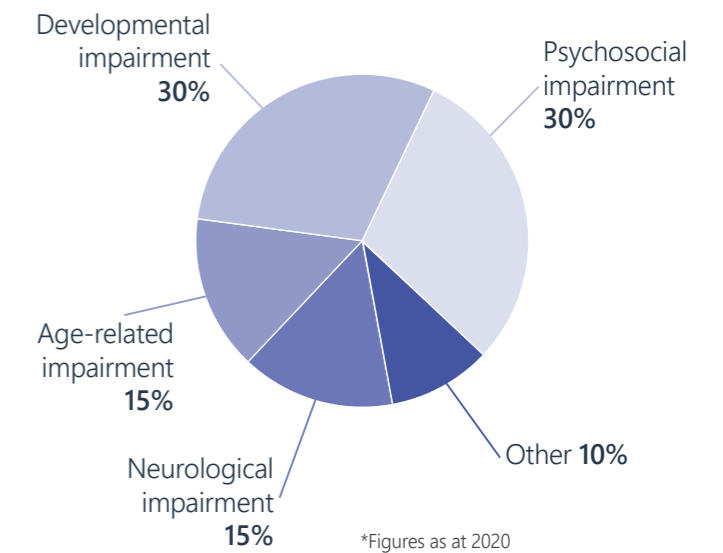
People with disability are 1.8 times more likely to experience financial abuse.<sup>10</sup>

# About our financial management customers

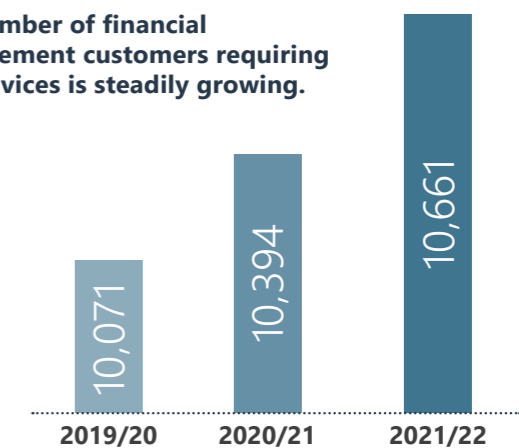
A loved one, carer or professional service provider will seek support to manage someone's finances for one of two reasons:

1. a change in someone's life means they need help managing their finances in the short or long-term
2. concern a person is experiencing financial abuse, such as having their money taken by a friend or family member.

Cause of impacted decision-making capacity experienced by our financial management customers



The number of financial management customers requiring our services is steadily growing.



### References

1. Australian Bureau of Statistics, 2020
2. Queensland Government Statistician's Office, 2020
3. Queensland Government Statistician's Office, 2021
4. Australian Bureau of Statistics, 2018
5. Australian Institute of Health and Welfare, 2019
6. Australian Bureau of Statistics, 2022
7. Mental Health Queensland
8. Money and Mental Health Policy Institute, 2019
9. Australian Bureau of Statistics, 2022
10. Australian Institute of Health and Welfare, 2019
11. Queensland Health
12. Australian Bureau of Statistics, 2020

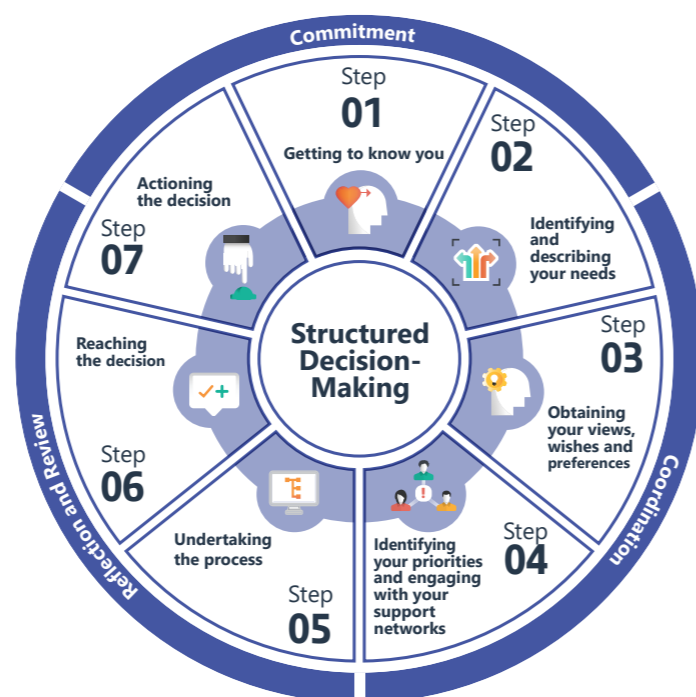
# Initiatives making a difference to our financial management customers

## Our customers participate in financial decision-making to the greatest extent possible

In 2021, we began to embed a **Structured Decision-Making Framework** into everyday practices. It's helped us improve how we engage our customers and their support networks to better understand their views, wishes and preferences when making financial decisions with them.

The seven-step decision-making framework is supporting us to deliver a more consistent approach when navigating the diverse and often complex needs of our financial management customers.

The framework was developed in consultation with La Trobe University, and is based on the La Trobe Support for Decision Making Practice Framework — a leading document for working with people with disabilities.



## Empowering customers to regain financial independence

As part of our Customers First Agenda, we committed to enhancing customer experiences by ensuring their voices help guide our strategic direction and decision-making, now — and into the future.

Our **Financial Independence Pathway** program began in October 2020, to empower customers seeking independence to manage their finances. The program provides supports through goal setting and education to work towards achieving full, or greater, financial independence.

### Since the program began:

14 customers achieved financial independence

81 customers are enrolled in the program to improve their financial independence skills.

“We understand financial management customers don't always want or continue to need our help. That's why Queensland Public Trustee is developing programs to help customers regain financial control.”

Samay Zhouand,  
The Public Trustee of Queensland



## Suzanne builds her financial decision-making skills

\*Suzanne has an intellectual disability and was 42 years of age when her mother and sole carer unexpectedly passed away. Soon after her mother's passing, Suzanne became unwell. Her health care workers alerted the Queensland Civil and Administrative Tribunal (QCAT) about Suzanne's situation, and the Queensland Public Trustee was appointed to look after her finances.

Suzanne had never had an income of her own and hadn't yet learnt the skills required to manage her own finances. Our Trust Officers used the **Structured Decision-Making Framework** to guide her and her support network to apply for Centrelink payments and open her first bank account. Since then, Suzanne has also applied for her own NDIS plan and is now making plans for independent living arrangements.

## David achieves financial independence

When \*David secured steady employment, his Trust Officer took this as an opportunity for him to take part in our **Financial Independence Pathway** program.

Over time, David gradually took over more of his financial responsibilities, including reporting directly to Centrelink. With the support of his Trust Officer, David felt comfortable applying to QCAT for a Declaration About Capacity to manage his own finances.

When David's application was heard, he was deemed capable of managing his own financial affairs and we were pleased for David that our appointment was revoked.



# Empowering customers so their voices are heard

Queensland Public Trustee is improving consultation with advocacy groups and customer support networks to enhance issue resolution processes for our customers.

In 2021, we became the first state trustee in Australia to **establish an independent Customer Advocate**, whose role is to ensure our customers have a place to go when issues can't be satisfactorily resolved internally. The Customer Advocate works with customers and their support networks to discuss issues and facilitate an agreed resolution. They also engage with advocacy groups to help identify systemic issues and make recommendations to drive continuous improvements within our business.

**Since 2021, the Customer Advocate has assisted 52 customers** on a range of matters, including assisting those who wished to return home from living in a care facility or who were seeking emergency funding for living expenses.

The Queensland Ombudsman's 2021/22 Annual Report shows the **number of complaints received regarding the Queensland Public Trustee has reduced by 40 per cent over the last three years.**

# Our advocacy role makes a real difference to some of Queensland's most vulnerable

"I have been with them (Public Trustee) for the last 24-25 years. They are the best. They take care of me as a person. They look after my money and are polite and kind. If someone can't answer my question, they look for someone else to help me. They do not lead me astray, without them, I would be in a bad place. They help me with my disability needs."

Financial Management Customer (2022)

"They (Public Trustee) are easy to talk to. When I have called up, they have been really helpful. They have been quick with a response. They answer all my questions. I have called up needing money for the kids schooling. They paid the money quickly; we did not have to wait very long."

Financial Management Customer (2022)



## Tony benefits from new Customer Advocate

\*Tony required medical care on a regular basis and was moved into an aged care facility to accommodate his personal needs. As he began to improve, it became clear he wanted to return to his own home. However, some of his support network didn't believe he would be able to look after himself. **An advocacy group raised its concerns directly with the Customer Advocate who investigated the situation, bringing together staff from the Public Trustee and members of Tony's support network.**

The Customer Advocate facilitated conversations between the advocacy group and the Trust Officers to ensure Tony had the best support available to him while also meeting his requests for independence. This process ensured Tony was part of the conversations and able to convey his needs and preferences. Through the negotiations a decision was reached and Tony was able to return home.

## Helping Albert claim back what was taken from him

In late 2022, **Queensland Public Trustee successfully obtained an Order for Compensation from QCAT on behalf of our customer \*Albert.**

Albert and James were business associates for many years. Albert was estranged from his family and decided to nominate James as his Attorney when he made his Enduring Power of Attorney. When Albert developed dementia, James took over managing Albert's finances. Albert suspected James was mismanaging his money and while he was in hospital, he made a complaint to staff. Staff contacted the Office of the Public Guardian (OPG) who made an application to QCAT on Albert's behalf. As a result, QCAT nominated the Public Trustee to replace his Attorney and help manage his finances.

**When Queensland Public Trustee began working with Albert, we found large amounts of money missing from his accounts. Albert couldn't afford to take the case to the Supreme Court, so we made an application to QCAT on his behalf.**

In October 2022, Albert received the first Order for Compensation issued by QCAT under the amended Power of Attorney Act 1998 for more than \$200,000.





### **Our Vision**

A value for money, independent state trustee service dedicated to advancing and safeguarding the rights, interests and wishes of Queenslanders in need of financial management, estate and trust administration and planning support.

[www.pt.qld.gov.au](http://www.pt.qld.gov.au)