



**SAFETY &
FRAUD
PREVENTION
RESOURCE
TOOL
BOOKLET FOR
SENIORS**



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by the Government of Canada.



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Indus Community Services has developed this booklet specifically for seniors. The purpose of the booklet is to prevent further victimization and to bring greater awareness to elders that are being mistreated and exploited. This booklet will help you understand the techniques used by scammers and how you can reach for help if your safety and security is being compromised. The goal of this booklet is to help improve a senior's quality of life and to bring about awareness to the issues of elder abuse and fraud.

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LAND ACKNOWLEDGEMENT

We would like to begin by acknowledging the land on which we gather, and which the Region of Peel operates, is part of the Treaty Lands and Territory of the Mississaugas of the Credit. For thousands of years, Indigenous peoples inhabited and cared for this land. In particular we acknowledge the territory of the Anishinabek, Huron-Wendat, Haudenosaunee and Ojibway/Chippewa peoples; the land that is home to the Metis; and most recently, the territory of the Mississaugas of the Credit First Nation who are direct descendants of the Mississaugas of the Credit. We are grateful to have the opportunity to work on this land, and by doing so, give our respect to its first inhabitants.



ELDER ABUSE

“Elder abuse is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person.”

-World Health Organization (2021)

Elder abuse is a type of violence that constitutes a violation of human rights. The person who may cause this distress could be a family member, friend, adult child, or a caregiver (World Health Organization, 2021).

Elder abuse occurs when there is an imbalance of power and control. The purpose of this abuse is to humiliate, harm, frighten, coerce, and to intimidate the senior. The senior's rights are taken away making the senior feel powerless (Elder Abuse Prevention Ontario, 2021).

Cases of elder abuse are complex and often difficult to recognize and to detect. Therefore, there is limited data collection and there are many unreported cases.

To understand abuse, we need to recognize the different types of abuse. The 5 main types of elder abuse are physical abuse, sexual abuse, emotional abuse, neglect, and financial abuse.

01

PHYSICAL ABUSE

ELDER ABUSE is the force against an elderly person which includes hitting, pushing, slapping, tying them to a wheelchair or bed, locking them in a room, or giving them drugs their doctor has not prescribed. It could also include restraining a senior without their consent (National Institute on Aging, 2016). Signs of physical abuse include bruises, cuts, scrapes, broken or sprained bones, pressure marks or sore, burns, head injuries and concussions. The senior may not want to see a doctor about their wounds, and these injuries may happen over and over (Compass by WebMD, 2005).

02

SEXUAL ABUSE

Sexual abuse is forcing an older adult into any kind of unwanted sexual interaction. This includes sexual contact with a senior that has a disability (Alzheimer's, dementia) that prevents them from consenting to the sexual act. Some warning signs of elder physical abuse may include pelvic injuries, bleeding from the genitals, Bruises genitals or inner thighs, newly sexually transmitted diseases, panic attacks, problems sitting or walking and social or emotional withdrawal (National Institute on Aging, 2016).

03

EMOTIONAL ABUSE

Emotional abuse is an intentional act that leads to emotional pain, fear, and stress. It lessens a person's identity and self-worth. Examples of elder emotional abuse include calling insults, threats, isolating, intimidating, terrorizing the senior, and barring access to resources (National Institute on Aging, 2016).

04

NEGLECT

Neglect is when a citizen fails to protect an elder from harm and does not respond to the senior's needs. Neglect is not an accident; this is a result of a lack of regard of the senior's wellbeing. This may include the failure to adequately provide nutrition, medical care, proper hygiene, shelter, or clothing (Nursing Home Abuse Centre, 2016). Examples of elder neglect include withholding medication, health care, water, food, or a disregard of the senior's emotional and social needs, as well as unusual living conditions, untreated physical problems, and abnormal weight loss (National Institute on Aging, 2016).



05

FINANCIAL ABUSE

Financial abuse is the most common form of elder abuse. It is the illegal, improper use of a senior individuals' resources and/or assets (National Institute on Aging, 2016). Financial abuse is with or without informed consent of the senior that results in a monetary or personal gain to the abuser and personal or monetary loss for the older adult (Elder Abuse Prevention Ontario, 2021).

FINANCIAL ABUSE

Financial neglect occurs when a senior's financial responsibilities such as paying rent or mortgage, medical expenses or insurance, utility bills, or property taxes, are ignored, and the person's bills are delayed or not paid.

Financial exploitation is the misuse, mismanagement, or exploitation of property, belongings, or assets. This includes using a senior's assets without consent, under false pretense, or through intimidation and/or manipulation. The senior may have missing belongings of property (National Institute on Aging, 2016). There may also be unexplained:

- ATM withdrawals that the senior may not have made
- suspicious signatures on cheques
- pattern of missing property or belongings
- individual(s) showing unusual interest in how much a senior is spending

COMMON TYPES OF FINANCIAL SCAMS USED AGAINST SENIORS



Government Imposter Scams

Government imposters call seniors and try to get them to give their personal information and state that they have unpaid taxes or that their benefits would be cut if they do not provide personal identifying information. Through these types of scams, fraudsters can threaten to arrest, deport or emotionally harm the senior if they do not pay the fraudster (Comfort Keepers, 2021).



Funeral Scams

These involve fraudsters using obituaries to find out information about the seniors' deceased individuals. They use this information to extort money from family members or grieving spouses. They usually claim that the deceased individual has an outstanding debt and must be paid immediately. Those close to the deceased are usually in a vulnerable state and are more likely to pay the fraudulent debt (Comfort Keepers, 2021).





Telephone Scams

Phone scams are the most common mode of communication to execute scams against the elderly.

Scammers might get seniors to wire or send them money by claiming to be a family member who is in trouble and needs money. Robocalls take advantage of sophisticated phone technology to cheat their victim. An example of this is asking the caller such questions as “can you hear me?”. When the senior says “yes”, the scammer hangs up and uses their voice to authorize unwanted charges on items like stolen credit cards (Comfort Keepers, 2021).



Internet Scams

Many seniors are unfamiliar or inept when it comes to handling emails or utilising the internet, making them easy prey for automated internet scams. Victims have been

duped into downloading a bogus anti-virus programme that allows scammers to access any information on the victim's computer. Seniors may also react to scam emails requesting that they update their banking information. The emails and texts appear to be from a bank or an online business. They are asked to update their credit card details in these scam emails. Scammers then use it to steal their financial and personal data. Many seniors are unfamiliar with the latest technologies and are more vulnerable to such traps (Comfort Keepers, 2021).



Investment Scams

Many retirees plan for their retirement or manage their assets after they stop working, making them more susceptible to investment scams. To gain access to victims' retirement assets and savings, fraudsters pose as “financial consultants” who flee once they gain access to the funds (Comfort Keepers, 2021).



Sweepstakes/Lottery Scams

This scheme usually involves contacting elderly victims either by mail or telephone and informing them that they have won a prize of some sort. For the seniors to obtain the prize they must pay some sort of fee. The scammers will send a fake cheque of the prize money for the seniors to deposit. By the time it takes for the bank to recognize it is a fake cheque, the senior would have already sent the money through wire transfer (Comfort Keepers, 2021).



The Grandparent Scam

The grandparent scam is extremely deceptive because it plays on the elderly's psychological emotions. This is an example of a common scenario or steps that fraudsters engage in during this type of scam (Comfort Keepers, 2021).

1. The fraudster will initially call the senior and pretend to be the grandchild.
2. They will ask if they know who is on the line.
3. The senior will then try to guess the name of that grandchild.
4. The scammer will pretend to be that grandchild and will act like they are facing financial dilemma and need some money.
5. They will insist that the senior should not speak about this to others.
6. The scammer will continue to ask the senior for more money over time.



SIGNS OF FINANCIAL ABUSE

Concerned members can look for the signs and symptoms of financial abuse in elderly relatives (Chip Reverse Mortgage, 2021).

Signs can include:

- missing bank statements
- reluctance to discuss financial discrepancies
- lack of cash in their wallet
- large amounts of money leaving their bank account
- missing valuables
- unpaid bills or eviction notices
- unusual purchases with credit cards
- disappearance of legal documents, such as home ownership and wills
- if a family member, friend or caregiver asks a senior to take on financial responsibilities with no regards to the needs of the senior
- large mood swings or depression

RISK FACTORS

RISK FACTORS FOR FINANCIAL ABUSE

Risk factors can help identify if a senior is at risk of being financially exploited (Eldercare Locator, 2021). Seniors may find themselves at risk if they are:

- socially isolated
- rely on family members or friends to handle their finances
- have difficulty understanding their finances
- recently have lost a spouse or a loved one who handled their finances

RISK FACTORS FOR PERPETRATORS OF ELDER ABUSE

Individual Risk Factors

- current diagnosis of mental illness
- current or past abuse of drugs or alcohol
- current physical health problems
- past experience of disruptive behavior
- past experience of traumatic events
- high levels of stress
- poor or inadequate preparation or training for caregiving responsibilities
- inadequate coping skills
- exposure to or witnessing abuse as a child
- have a lack of understanding for the needs of older people
- are experiencing personal stress (such as relationship difficulties or alcohol or drug problems)
- providing care for those with complex needs (has a form of dementia which affects their memory or ability to reason and causes unpredictable behaviour)

Societal Risk Factors

There are specific characteristics of institutional settings such as nursing homes and residential facilities, that can increase the risk for perpetration including:

- staffing problems and lack of qualified staff
- staff burnout and stressful working conditions

Relationship Risk Factors

- high financial and emotional dependence upon a vulnerable elder
- past family conflict
- inability to establish or maintain positive prosocial relationships
- lack of social support

(Centers for Disease Control and Prevention, 2016).

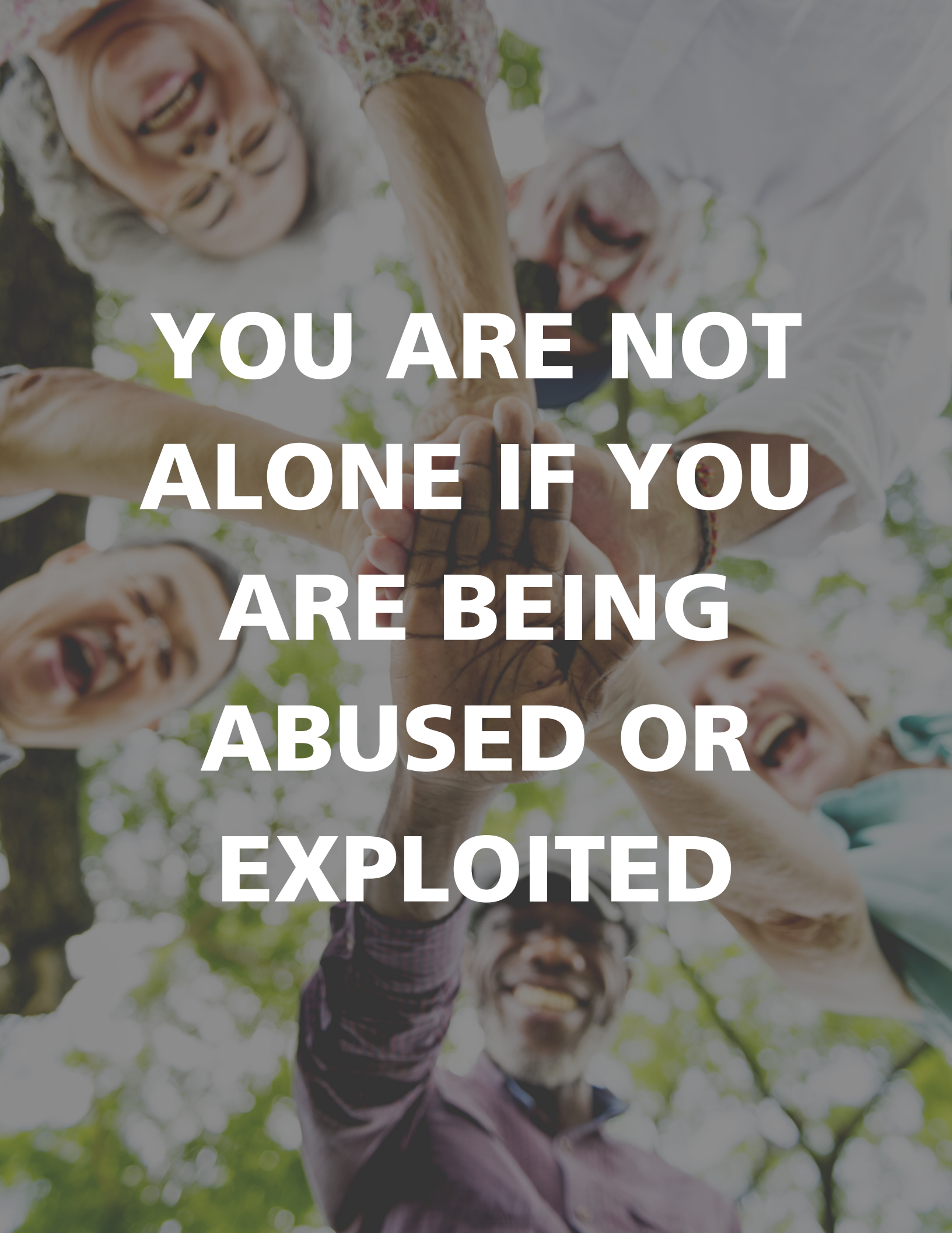


AGEISM

Our attitudes about aging can make seniors more vulnerable to abuse and make us more likely to engage in abusive behaviour. Ageism is a factor in abuse.

- The term "ageism" describes attitudes and ideas that lead to people treating older folks as if they are less valuable or appreciated just because they are older.
- These behaviours lead to abusive circumstances because they empower the individual to believe it is normal to treat the elderly person with disrespect and control.
- When people have internalized ageist attitudes and ideas, it can be difficult for them to notice and respond to indicators of abuse and neglect.

Ageism allows the younger generations to see seniors as different from themselves. They can separate themselves from the idea of aging (Prevention, 2017).

A group of diverse people, including an elderly woman, a man with a beard, and a woman with a headscarf, are holding hands in a circle. They are all smiling and looking towards the center, creating a sense of unity and support. The background is a soft-focus green and white bokeh, suggesting an outdoor setting with trees and flowers. The text is overlaid in the center in a bold, white, sans-serif font.

**YOU ARE NOT
ALONE IF YOU
ARE BEING
ABUSED OR
EXPLOITED**

REPORTING OF ELDER ABUSE

STATISTICAL REPORTING OF ELDER ABUSE

A survey released in 2016 by the national initiative for the care of the elderly estimated that 766,000 Canadian seniors were abused in 2015.



- Research indicates financial abuse against older adults (ages 60 and up) and people with disabilities is a growing problem.
- According to the Ontario Human Rights Commission 4%, or 60,000, older adults in Ontario report being a victim of elder abuse, and more than 60% or 36,000 of these cases involve financial misconduct.
- Statistics about financial abuse of people who live with cognitive impairments, are hard to come by because the majority of this abuse is hidden and never reported.
- Incidents of financial abuse can either be obvious or hard to spot.

Despite growing awareness, abuse is not easy for survivors to confront or report. Survivors have difficulty disclosing to their loved ones or strangers that they have been hurt or exploited (Canadian Women's Foundation, 2017 & Brain Injury Society of Toronto, 2021).

ELDER ABUSE UNDERREPORTING

Why do so few elders report elder abuse?

There are often several reasons. Many seniors:

- may not understand the protection of human rights, and the reporting process
- may not recognize the signs, that elder abuse is occurring
- may fear a worse situation by disclosing the abuse
- may be unaware of the options available to them
- may fear retribution
- may fear shame

NECESSARY TO REPORT

Is it mandatory to report abuse or neglect if it is alleged, suspected, or even witnessed, even if that information was confidential. Abuse must be reported when the victim lives in a long-term care home or a retirement home (Elder Abuse Prevention Ontario, 2021).

- If there is any possibility of immediate danger the police should be notified.
- If you suspect elder abuse but the senior is not at risk of imminent harm, speak to that person about how they would like to be supported.
- It is necessary to remember to respect the rights of older persons who may choose to accept or reject help.
- If they are not ready to address the situation, offer your personal support until they are ready to act.
- If a senior is not mentally competent, the abuse should be reported to the police.



THINGS TO CONSIDER WHEN ASSESSING ABUSE

ASK THE QUESTIONS

1. Is the senior in imminent danger?
2. What is the nature and extent of the abuse?
3. Do you feel the abuse is likely to occur again?
4. What is the level of risk?
5. Is the person able to make decisions about his or her care?
6. What measures are needed to prevent future abuse and ensure well-being?

ASSESSMENT TOOL IF ABUSE IS SUSPECTED



1. Assess mental capacity to make informed choices and decisions.
2. Involve the senior and respect her/his choices in all steps of the decision-making process. It is important to respect the seniors' goals, values, priorities, and their lifestyles choices. Remember to seek consent or ask permission.
3. Help provide the senior with information, resources, and referrals to the community and support services. Make sure these are suitable for the seniors needs.

(Elder Abuse and Dementia: The complexities of Intervention and Response in ED, 2021).

TIPS ON WHAT SENIORS CAN DO TO PROTECT THEMSELVES

PLAN

- Steps to protect yourself
- Keep your money in a bank or financial institution, not at home
- Have regular cheques and payments deposited directly into a bank account
- Arrange to have bills direct debited out of your bank account
- Keep a list of all property, bank accounts and belongings
- Write a plan for the repayment of money before you lend it to a relative or friend
- Stay in touch with your friends
- Prepare a will with a lawyer's help and review it periodically to keep it up to date. Change it only after careful consideration
- Ask a lawyer how a power of attorney can ensure your wishes are followed
- Ask a trusted friend or family member to review all documents before signing [29]

(It's Your Money: Protect Yourself from Financial Abuse, 2021).

STAY CONNECTED

Keep in touch regularly with others, isolation can make you vulnerable to abuse. Consider doing the following:

- Do not isolate yourself stay involved- Build a network of family, friends, neighbors, and groups that you can interact with
- Call other seniors- stay in touch
- Keep active, stay busy! Get involved with your senior center or other groups

BE CAUTIOUS

- Be aware that you are at risk from strangers- and from those closest to you
- Tell solicitors: "I never buy from (or give to) anyone who calls or visits me unannounced, please send me something in writing"
- Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call
- Sign up for the "Do Not Call" list and take yourself off multiple mailing lists
- If you are offered a "prize", "loan", "investment", etc. that sounds too good to be true, it probably is too good to be true
- Consult with someone you trust before making a large purchase or investment. Don't be pressured or intimidated into immediate decisions

- Do not sign any documents that you don't completely understand without first consulting an attorney or family member you trust.
- Tear up or shred credit card receipts, bank statements, and financial records before disposing of them in the trash
- If you hire someone for personal assistance services, in home care services, etc. ensure that they have been properly screened with criminal background checks completed

(Senior Money Scams: 8 Tips to Protect Yourself, 2018).

STEPS TO TAKE

If you are being financially abused. Follow these steps help is available (It's Your Money: Protect Yourself from Financial Abuse, 2021).

1

Start by calling the police. The police can assist you with deciding whether the circumstance is criminal in nature or not. They can provide you with information and resources.

2

Talk to someone you trust. You could talk to a family member, friend, your support worker, nurse, social worker, neighbour, doctor, or a faith leader. Try to write down what is happening to you, this will serve as a record when others assist you.

3

Do not blame yourself. This is not your fault. There are many agencies and organizations around your community that want to help protect your rights, and safety.

RESOURCES TO REPORT FINANCIAL ABUSE

If you or someone you know is being abused or is a victim of a fraud or a scam, there are resources that can help. **There are organizations in Ontario that you can talk to about financial abuse and to report fraud. They can explain your options and help you find services and support in your community. Here are some examples:**

24/7 RESOURCES

Police

If you feel that you have been a victim, or someone you know may be a victim, you may call and report the incident to your local Police Station.

211

211 is a FREE & confidential resource to get information on Government numbers, Community Services (such as help with groceries, or community centres that offer social and recreational programs that can relieve isolation). Simply dial 2-1-1 from your phone. 211 is open 7 days a week, 24 hours a day. You can visit them online at: www.211toronto.ca.

Seniors Safety Line

You can also call the Seniors Safety Line for support and information on resources at: 1-866-299-1011. This number is open 24 hours a day, 7 days a week.

The Victim Support Line

The Victim Support Line can refer you to programs and services in your community, such as counselling. Call 1-888-579-2888.

REPORTING ABUSE IN RETIREMENT HOMES

Retirement Homes Regulatory Authority

Call 1-855-275-7472 or visit rhra.ca/en/

Ministry of Health and Long-Term Care ACTION Line

Report abuse in Long Term Care Homes by calling 1-866-434-0144 TTY: 1-800-387-5559.

LEGAL HELP

There are FREE services that can offer Legal Help if you think you are a victim of financial abuse or fraud. You can also call 211 to get more information on other community legal services which may be available to you.

Advocacy Centre for the Elderly (ACE)

Call 1-855-598-2656 or visit acelaw.ca

ARCH Disability Law Centre

Call 1-866-482-2724 or visit archdisabilitylaw.ca

National Canadian Lawyer Initiative

A new initiative launched by lawyers in response to the COVID-19 Pandemic, providing 5 free hours of legal advice to anyone, regardless of income. Visit natcanlaw.com

CLEO

CLEO has created an online, clear language toolkit for CREATING or CANCELLING a Power of Attorney.

Office of the Public Guardian & Trustee

If anyone believes that a senior's money or property is at serious risk, that person may report this to the Office of Public Guardian and Trustee. The Public Guardian and Trustee is required to investigate all reports, and in serious cases, to become the senior's guardian to help or protect them. Call 416-314-2800 or 1-800-366-0335 or visit ontario.ca/page/office-public-guardian-and-trustee

INFORMATION ON FRAUDS AND SCAMS

These organizations have regularly updated information on types of scams and fraud. You can call them or check their websites for more information.

Canadian Anti-Fraud Centre

Call 1-888-495-8501 or visit the Online Fraud Reporting System at antifraudcentre-centreantifraude.ca/index-eng.htm

Better Business Bureau

Call 519-579-3080 or visit bbb.org

Elder Abuse Ontario

Call 1-866-299-1011 or visit eapon.ca

Government of Canada

Because of the frequency of scams from people claiming to be from the Canada Revenue Agency (CRA), the Government of Canada has created an online guide to prevent being a victim of these types of scams. Read it here canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html

DO NOT CALL LIST

To reduce the number of telemarketing calls you receive, you can register for the National Do Not Call List. This is a free service, and your phone number will stay on it indefinitely. There are many ways you can register:

- Online: www.LNNTE-DNCL.gc.ca
- Call: 1 866 580- DNCL (3625)
- TTY device: 1 888 362-5889
- Fax: 1 888 362-5329



**PLEASE JOIN US IN OUR EFFORTS TO
END ELDER ABUSE**

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