

The BeFAIR Project Report

PHASE ONE: THE RESEARCH



September 2014

The Purpose of the Research Project Final Report

- 1) An addendum to the Final Project Summary Report to Justice Canada, Victims Fund re: The BeFAIR Project reaching its goals and objectives to do a study of financial abuse of older adults in Niagara and design a response to assist victims. It gives details not required in the official report. It also shows Justice Canada where we are going with the results of the research, preparing them for our next application for funding for the implementation phase. It shows them the kind of community development required to develop a CRN-F (Community Response Network or Financial Abuse) for Niagara
- 2) A summary report to our project sponsor Niagara North Community Legal Assistance. We have had regular monthly meetings with the sponsor and attended their AGM to report on our activities. This is a written detailed summary of project results and goals for the future for the Board of Directors
- 3) A report to our community partners who supported our application to Justice Canada for the research project.
- 4) A report to the Board of Directors of the BeFAIR Services charitable not-for-profit corporation.
- 5) This report will be sent to other response networks for input on our design of a CRN-F.
We need input on the set-up and functioning of a community response model for Niagara before we implement it to ensure we've developed something that experienced response organizations agree with. To make sure we didn't miss anything, make any suggested changes to the design and create a CRN that is based on best practices.
- 6) The report or parts of it will be and have already been used to seek funding for the 'Development Phase ' (Oct./2014 to March/2015) and the 'Implementation Phase' (April 2015 to Dec. 2015). We have already received start-up funding for the Development Phase.
- 7) The report will form a basis for BeFAIR consultants to use in planning the next two project phases (Development and Implementation) and convening with potential community members of a new CRN-F.

The BeFAIR Project Report: PHASE ONE: RESEARCH

September 2014

"Financial abuse is the most common form of elder abuse in Canada."

(from 'What every older Canadian should know about financial abuse' Federal/Provincial/Territorial Ministers Responsible for Seniors Forum 2010)

"Financial abuse is commonly accepted as the most prevalent form of abuse against older adults and it can have devastating effects on the life of an older person."

"The Elder Abuse Awareness and Prevention Strategy Committee believes the issue to be so important that it warrants specific attention and needs strategies targeted towards its prevention. For this reason, the prevention of financial abuse has been established as a distinct strategic area within the overall strategy." *(from*

Nova Scotia Elder Abuse Strategy: Towards Awareness and Prevention, Nova Scotia Seniors Secretariat)

In recent years, several studies have shown an increase in the abuse of older adults and a marked increase in financial abuse in particular.

Niagara North Community Legal Assistance (NNCLA) had become aware of this increase as a result of an increase in clients needing assistance with this type of abuse and began to look into the problem more closely in conjunction with the Advocacy Centre for the Elderly and other legal assistance organizations.

Although the financial abuse of older adults had been reported as increasing, there were very few actual statistical reports on its prevalence. NNCLA therefore decided that research regarding the situation in Niagara Region would provide information beneficial to the region itself and possibly to other areas of the province and country and they applied to the Canadian Department of Justice Victims Fund for project funding.

In December 2013, The BeFAIR Project (Building an Elder Financial Abuse Response), sponsored by NNCLA, was funded to study the financial abuse of older adults in Niagara Region. The objectives of the project were twofold; to gather statistical data to determine the prevalence of this abuse and to design a model for a response to assist older adults who were victims of the abuse.

The Development of the BeFAIR Project to date

Developed Research Design:

- January 2014, project consultants hired by the sponsor to carry out this study met with local community groups which were involved with seniors to get input on an approach to the study
- Also met with Brock University Observatory for assistance with the design of a questionnaire and to determine the best means of gathering the statistical data.

Initially, the project sought input from seniors themselves and the general public, asking them to share stories about any incidents of financial abuse they were aware of that had happened to a person over 65 in Niagara Region in the last five years. All respondents were made aware that no personal information about victims would be documented. A toll-free number where incidents could be voice recorded and a website where stories could be written were set up to facilitate this.

Marketing

- A press conference was held with the Member of Parliament for St. Catharines, Rick Dykstra, to announce the project and to advertise the toll-free number and website.
- An article about the press conference and the purpose of the project appeared in all of the major newspapers in Niagara.
- The project then designed and printed brochures and pamphlets for distribution through:
 - newsletters popular with seniors
 - the volunteer network of the Community Support Services of Niagara (500 volunteers assisting 3,000 older adults in Niagara), and
 - the Information Niagara email broadcast system to hundreds of Niagara service providers.
- The material contained a form to document an incident of financial abuse of a senior which could be filled out and returned to the project.

Documenting abuse

The form to record a story of abuse was later developed into a simpler information sheet (available in print or on the project website) where numbers could be entered into boxes to indicate numbers of incidents and types of financial abuse.

To provide seniors with an opportunity to share a story about anyone they knew who had been a victim of financial abuse, the project then designed a presentation for seniors called 'Financial Abuse and How to Protect Yourself' and presented it at several seniors residences in Niagara.

Project consultants also received statistical information from Ontario government Ministries and the Niagara Regional Police Fraud Unit and by July/2014, had recorded **1,096** reported cases of the financial abuse of older adults over the last five years in Niagara. This information indicated a definite need in the community and a gap in services so the project began the development of a model for responding to this abuse which would assist victims.

The Present Situation

There are 75,000 older adults (over 65) in Niagara Region.

A Canadian national survey from 2012 (HRSDC) reported that 9.8% of older adults interviewed had been victims of some form of financial abuse. This means that potentially more than 7,000 older adults in Niagara could be victims of this abuse.

The number of victims from our research of other elder abuse services in the province is much higher.

Recent Financial Abuse Statistics

Peel Region (PEAPN) 2013/14 - 434 reported incidents- (80%) involved financial abuse (statement from Network Manager)

Durham Region January to August/2014. 194 allegations and 61 **(31%)** primarily financial (Email: On 8/12/2014 8:25 AM, Tammy Rankin wrote: I have year to date. I have received 194 allegations and 61 have been primarily financial. That does not include reports to police)

Hamilton Police Services 2013 - of 460 reports 118 **(26 %)** involved financial abuse (Hamilton Police Service: Responding to Seniors' Issues May 2013)

Ottawa Police Services 2005-2010 - of the 531 files reviewed, (62%) were financial abuse
"The most common type of abuse was financial" (A Review of files from the Elder Abuse
Section of the Ottawa Police Service 2013)

Waterloo Regional Police Service - 2013 - of 111 investigations 38 (34%) involved financial
abuse,(Detective Constable Melanie Schmidt: Elder Abuse Response Team)

Responding to the Financial Abuse of Older Adults

After initial research into the types of response to abuse of older adults, it was decided that a community response model which involved community partners from across Niagara would be the best approach to developing a model of response to the Financial Abuse of Older Adults in Niagara.

BeFAIR project consultants approached the design of a model by first creating three phases of research:

- 1) A study and analysis of literature regarding the development community response networks
- 2) A survey of experienced response providers to gather information on 'best practices'
- 3) A study of Financial Literacy Programs for Seniors

1) The Study and Analysis of Literature

The information from a study of literature regarding models of response to elder abuse was used to create a framework for the BeFAIR response model. It was meant to combine components of several models into a design which used what seemed to be the essential components of the majority of models studied and could be tailored to fit the particular needs of the Niagara Region.

**** for a detailed list of the literature referred to, please see Appendix 1***

2) A survey of experienced response providers

Best Practices

Many models of response to the abuse of older adults have been written and put into practice over the last several years however, in order to determine 'best practices', it was important that the BeFAIR Project find out; whether the models being used were actually working, what was working best (or not working) and what responders felt they lacked in providing the best service. To do this, community responders would have to be interviewed.

Project consultants developed a list of organizations providing response services to older adults and questionnaires to be used in the interviews.

Two questionnaires were developed; one for Community Response Networks and one for Police Services with officers dedicated to responding to elder abuse. Questions were about responses to older adult abuse generally and financial abuse specifically.

Given the project timeframe, only a limited number of response service providers could be interviewed. An email describing the point that the BeFAIR Project was at in development and requesting input from community response services regarding their particular service approach was sent indicating that they would be contacted by phone in order to carry out interviews with each service. The following is a list of those interviewed.

Community Response Networks and Elder Abuse Prevention Networks:

Sudbury Elder Abuse Committee

Victim Services East & West Parry Sound

Peel Elder Abuse Prevention Network

Region of Durham, Elder Abuse Advisor

Alberta Elder Abuse Awareness Network

Manitoba Network for the Prevention of Abuse of Older Adults

The British Columbia Association of Community Response Networks

Police Services with officers dedicated to responding to Elder Abuse:

Ontario Provincial Police - Seniors Assistance Team

Greater Sudbury Police Service - Seniors Liaison Officer

Durham Regional Police Services - Senior Support Coordinator

Hamilton Police Crimes Against Seniors Unit

Ottawa Police Service - Elder Abuse Section

**** For detailed notes from phone interviews please see Appendix***

3) A Study of Financial Literacy Programs for Seniors

“Financial literacy means having the knowledge to prevent, recognize and respond to financial abuse” <http://bcceas.ca/tag/financial-abuse/>

The Literature Studied

- **Delivery Models for Financial Literacy Interventions**, Social and Enterprise Development Innovations (SEDI) (now called 'Prosper Canada') 2008
- **Protect Yourself! Financial Literacy 101**: Financial literacy workshops for older adults facilitator's guide
- **Financial Literacy 102 for Professionals**

** Both of the above by: BC Centre for Elder Advocacy and Support and the Canadian Centre on Elder Law, 2010*

- **THE CASE FOR FINANCIAL LITERACY** Assessing the effects of financial literacy interventions for low income and vulnerable groups in Canada, Jennifer Robson, Carleton University, November, 2012
- **Money Smart for Older Adults: Participant Resource Guide**, U.S. Consumer Financial Protection Bureau and the Federal Deposit Insurance Corporation, 2013
- **Addressing Financial Abuse of Seniors through Financial Literacy**, Jane Rooney Director, Financial Literacy and Consumer Education Financial Consumer Agency of Canada March 26, 2013
- **Toward a National Strategy For Financial Literacy** Phase 1: Strengthening Seniors' Financial Literacy, Financial Consumer Agency of Canada, June 2014

Prevention of the financial abuse of older adults must involve educating seniors about how to handle their finances so that they can protect themselves against abuse. It becomes much more difficult to manipulate an older adult who is knowledgeable about their finances. The education 'empowers' them to take control of the management of their assets.

Financial literacy training should impart:

Financial knowledge and understanding: The ability to make sense of and manipulate money in its different forms, uses, and functions, including the ability to deal with everyday financial matters and make the right choices for one's own needs.

Financial skills and competence: The ability to apply knowledge and understanding across a range of contexts including both predictable and unexpected situations and also including the ability to manage and resolve any financial problems or opportunities.

Financial responsibility: The ability to appreciate the wider impact of financial decisions on personal circumstances, the family, and the broader community and to understand rights, responsibilities, and sources of advice or guidance.

From Delivery Models for Financial Literacy Interventions, Social and Enterprise Development Innovations (SEDI) (now called 'Prosper Canada') 2008)

Initially, The BeFAIR Project did a study of existing financial literacy programs to see whether any had been developed specifically for seniors. Since 2007, financial literacy has become an important concern but the majority of programs were directed at; people on low income, youth and families. In 2010, the BC Centre for Elder Advocacy and Support and the Canadian Centre on Elder Law developed two programs directed at educating older adults and BeFAIR project consultants were about to use these programs as a basis for developing financial literacy training programs for older adults in Niagara as part of a CRN-F prevention and protection plan. However, since January of 2014, the federal government and the Canadian Banker's Association (CBA) have developed a financial literacy program directed specifically at seniors and a new Niagara community response to senior financial abuse will look into working with this program instead of creating a new one. The CBA intends to train staff in financial institutions to deliver the program in communities across Canada and the new CRN-F would work in conjunction with local banks to help organize the delivery of the training and to ensure that all older adults in all communities across Niagara have access to the program.

"The federal government is concerned enough about how seniors are managing their money that it has made them the top priority in improving the country's financial literacy." The Globe and Mail Jul. 23 2014.

<http://www.theglobeandmail.com/globe-investor/personal-finance/retirement-rrsps/federal-government-to-get-seniors-up-to-speed/article19730524/>

COMPONENTS OF A COMMUNITY RESPONSE NETWORK DESIGN

(as suggested from the study of literature regarding community response network models and interviews with community response network service providers)

This model framework is an outline of best practices (practices most often suggested in the literature studied and supported through interviews with community networks and police services) regarding components necessary for the development of a successful new response to assist older adults in Niagara who are victims of financial abuse. It is not a detailed description of specific services to be implemented. It will be shared with other organizations with experience in providing this type of service in order to gather their input on this 'proposed framework'.

RESPONSE TYPES

Prevention

- Public Awareness and Education
- Awareness and Education of Seniors - Financial Literacy
- Existing Available Community Services
- Awareness and Education of Community Professionals and Service Providers

Intervention

- Response to Reported Claims of Abuse

A) Guiding Principles for a Response

Abuse is an issue of power and control. This implies that the best framework for working to prevent and respond to instances of mistreatment (of older adults) is one of empowerment.

RIGHTS OF THE INDIVIDUAL

- **Freedom of choice...**
Older individuals have the right to make decisions and live their lives as they wish provided they do not infringe on the rights or safety of others. **This includes the right to refuse assistance and intervention.** (There may be instances where an individual's ability to make decisions is in question).
- **Every individual has the right to:**
- **Confidentiality/Privacy**
- **Safety...**
Older individuals have the right to live in safety and without fear. This includes the right to be free from physical, emotional, and financial abuse as well as from neglect.
- **Information...**
Older individuals have the right to information required to make meaningful and informed choices. This includes information about their legal and civil rights, resources and the range of service options available to them to address their needs.
- **The Basic Necessities of Life...**
Older individuals have the right to basic requirements of life: food, clothing, shelter, medical care, etc...
From: A Community Resource Guide for Service Providers Updated June 2012 COMMUNITY HEALTH PARTNERS BRANDON MANITOBA
- **Services need to be sensitive to address the following: cultural diversity, language, religious beliefs, lifestyle choices, poverty, disabilities and educational background.**
- **Service providers, using a community based approach, must be committed to the development and delivery of services designed to meet a diverse range of needs.**
- **Services for abused older adults must be accountable to the older adults who use the services in the community.**
From: ACE Community Training Manual, 2002

B) Definitions

What is an older adult?

Any person 65 years or older

What is Abuse of an Older Adult?

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.

Mistreatment of older adults refers to actions and/or behaviours, or lack of actions and/or behaviours that cause harm or risk of harm within a trusting relationship. Mistreatment includes abuse and neglect of older adults.

Abuse of Older Adults is also "Harm caused to older adults by someone who *limits or controls* their rights and freedoms"

This occurs when older adults are *unable to freely make choices* because they are afraid of being hurt, humiliated, left alone or of the relationship ending. It is abuse when one person uses their power or influence to take advantage of, or to control, an older adult.

What is financial abuse/exploitation?

"The misuse of a senior's funds and assets; obtaining property and/or funds without that person's knowledge and full consent, or in the case of a senior who is not mentally capable, not in that person's best interests; the misuse of a Continuing Power of Attorney for Property." *ACE Community Training Manual, 2002*

"An action or lack of action with respect to material possessions, funds, assets, property, or legal documents, that is unauthorized, or coerced, or a misuse of Legal authority.

Financial abuse occurs where someone tricks, threatens or persuades older adults out of their money, property or possessions."

Financial abuse can occur through:

- Monetary gifts that are involuntary—e.g. gifts made under coercion, undue influence or threats
- Misuse of a credit card or bank card by a friend or family member given access to the PIN number in order to assist the older person with specific activities
- Inter-family loans that are not repaid and repeated borrowing
- Misuse of a power under a general or enduring power of attorney
- Misuse of funds in a joint account created ostensibly to allow another person to assist the senior with financial transactions (however, the person spends the money for their own uses)
- Private care agreements, whereby a senior transfers title of property in

- exchange for anticipated care that is not provided
- Withholding of the older person's pension cheque by attorney or other decision-maker or family member with access to the older person's mail
 - Forging the older person's name or altering documents to get permission to access or dispose of assets, including forging cheques
 - Theft of cash, credit cards, bank cards, or valuables
 - Cashing in investments without permission
 - Forcing a senior to sign over their home or a vehicle
 - Predatory marriage
 - Pressuring an older person to sign documents that they do not have the capacity to understand.

(From: Background Paper: Financial Abuse of Seniors: An Overview of Key Legal Issues and Concepts: Canadian Centre for Elder Law (March 2013))

Financial abuse response challenges: privacy rights, reporting obligations, and awareness of the roles of different financial substitute decision-makers

The greatest obstacle[s] to successful intervention is refusal of services by the victim as well as the perpetrator.

Reasons older adults resist intervention or assistance include:

- It can be especially hard to consider relationship changes or separation after so many years together
- Stigma on the family
- Resistance to having strangers in the home providing services
- Fear of reprisal by the abuser
- Difficulties saying no to a child with longstanding dependency on the older adult
- Fear of a loss of independence if abuse is reported, especially if assistance by the abuser is helping an adult to stay in his or her home
- Fear of loss of the long time home, and of being placed in an institution or care facility
- Fear and shame of discussing other abuse connected to the financial abuse
- Shame of being hurt by someone in their own family
- Extracting oneself from abusive dynamics can be complicated and the older person may not understand their rights and options

What is a Community Response Network?

The term Community Response Network (CRN) is used to refer to any group of organizations and/or individuals working together, in an area defined by geography, to provide effective service to adults who have been (or are at risk of being) abused by others.

A “network” is a diverse group of concerned community members who come together to create a Coordinated Community Response to abuse of older adults. It strives to be a microcosm of the community we want to live in – one in which everyone is welcomed and valued.

C) Purpose/Objectives/Goals

The overall outcome of an Older Adult Abuse Education, Prevention and Response is healthier communities whose members are trained to:

- assist older adults suspected of being abused and/or neglected, and
- co-ordinate their response(s) to such abuse when it occurs.

A Community Response Network exists to respond to a victim's needs and wishes when abuse or neglect is reported. It develops a framework for addressing the abuse of older adults that is shared and supported by individuals and organizations throughout the community. A framework provides the context that a community uses in designing, reviewing, and improving a community's service delivery, advocacy, and peer counselling system when actual incidents of abuse occur.

D) Possible Organization/Structure

Service Coordinator (paid position) - reports to Steering Committee

Steering Committee (comprised of volunteers representing the BeFAIR CRN-F)

Teams:

Education and Outreach

Response and Counselling (Volunteer Responders)

Advocacy

Marketing and Resources

E) Attainable goals and objectives. Results-oriented achievables

Tracking and Documenting Incidents and Resolutions

Quarterly evaluations of attainment of goals and objectives

Annual review of services-an assessment and evaluation of the whole service

Annual review of finances

F) Organizing a new CRN

How we treat each other as CRN members, is as important as what we do together if we want to model non-violence:

- **Broad inclusion** – everyone is welcome to participate as they are able, at any time
- **Meaningful participation** – everyone will contribute in their own way
- **Power-sharing** – everyone has equal power to influence the direction the network takes
- **Assume capability/build capacity** – everyone has something to learn and something to teach while working together in the network

A Community Response Network should include:

- **People more personally affected by abuse** – people closer to the experience of abuse with no requirement that they self-disclose: concerned citizens, older adults/elders, etc.
- **People working in the non-profit and less formal sectors** – senior’s centres/programs, transition houses/shelters, faith communities, Aboriginal organizations, multicultural agencies, service clubs, financial institutions, businesses, etc.
- **People from the more formal systems** – health services/agencies, adult protection workers, police, banks etc.

Examples of Community Services to connect with when developing a coordinated community response:

- legal service and systems
- social service agencies
- seniors organizations, service providers, and groups
- health services (i.e. physicians, community nurses, home care)
- counseling services
- police
- mental health services
- seniors housing services
- government services for seniors (i.e. public guardian/ trustee, veterans affairs, income security programs)

Development of Community Response Network must provide Potential Members with Information and Education

The rights of older adults, staying safe, addressing “isms” such as ageism, and other prevention tools and approaches

Provide Information and Training about:

- Building Relationships! Building Teams! Building Community
- Approaches to all community building activities, not only CRN development
- Approaches to working collaboratively together
- Outreach to Involve and Liaise With a Broad Cross-Section of The Community
- The most effective ways of involving everyone in the community concerned about adult abuse and neglect, and how to keep them engaged

Education and Awareness of Potential Members may include:

- Creative workshops, events and materials devised to raise awareness and prevent abuse, neglect and self-neglect over the long term
- Community Protocol Development
- Assume Capability, Build Capacity - the various steps involved
- Approaches to Relationship and Team Building process issues

- Effective Strategies for Working Together facilitating strong CRN relationships and teams
- Supporting Advocacy and Taking on an Advocacy Role
- Community Stories and Locally Developed Resources
- Other Resources: materials developed in other communities

G) A MODEL FOR A COMMUNITY RESPONSE TO THE FINANCIAL ABUSE OF OLDER ADULTS IN NIAGARA: A CRN-F (Financial)

Essential Requirements

As we researched what a Niagara community response to financial abuse should look like and include, a few essential requirements became very clear. A response must:

- Respect an older adult's right to self-determination,
- Be inclusive of all geographic areas of Niagara Region
- Be inclusive of the region's diverse population, respecting the needs and input of our different multicultural groups and our first nation and francophone populations
- Work to prevent abuse through the education of our seniors, service providers, professionals and the general public about what financial abuse is and what role they can play in protecting themselves and seniors from it
- Empower our older adults by educating them in the best ways of protecting and managing their finances through providing them with financial literacy programs
- Develop an intervention, where appropriate and requested by an older adult victim, that not only responds to their needs regarding financial abuse but connects them with appropriate community services for assistance with any other needs they may have.

Initial stages of Network Development should include:

Assessment
Stakeholder and Community Meetings
Identify and Assess Resources
Build Upon Existing Resources
Ongoing Public and Professional Awareness

Building Awareness & Education
Identify Allies
Define and Identify the Abuse
Agency Interaction
Community Interaction
Public Awareness and Education

Planning: Objectives, Strategies & Resources
Involve Stakeholders
Form a Multidisciplinary Team
Identify Committee Leaders
Train Service Providers
Build or Strengthen Networks
Action
Developing Preventative Strategies
Develop Intervention Strategies
Evaluation is Vital
Encourage Ongoing Participation

Responsibility and Structure

A CRN-F, because it focuses on only financial abuse of older adults, will not be responsible for addressing all forms of abuse of older adults. Although the response will include a counselling component for intervention and follow-up by first responders, when any other form of abuse is present, cases will be referred to other appropriate services in the community better equipped to address these forms of abuse. A member from those services would be required on a financial abuse network steering committee for developing protocols for responses and referral procedures. However, a financial abuse steering committee would require more input from the financial community including members from banks and credit unions, insurance, legal services and credit counseling.

The network to address financial abuse would also not need to be as large as networks dealing with all forms of abuse. Although it must be tailored to represent the needs of seniors in all communities in the region and all interest groups, it must always maintain its focus on financial abuse. This will lead to the development of protocols with the same focus.

Elder Abuse Protocols for Service Providers/First Responders

Although the educating and training of service providers in how to deal with cases of abuse is an important purpose of a Community Response to financial abuse of older adults, It is not within the scope of this summary report to go into detail regarding the necessary specific protocols regarding this. Below is a guideline to be used in developing intervention protocols for First Responders to claims of financial abuse.

The protocol guidelines may be used as a general reference for working with suspected or confirmed cases of abuse or as an outline for the orientation and training of service providers.

Each agency or organization will need to determine how the protocol can be adapted within their organization. Training on how to implement the protocol is essential.

Detection / Screening

Indicators of Abuse
Decision Tree

Risk Assessment

Assessment Tips
Older Adult Risk Assessment for Abuse
Assessment Issues and Interview
Considerations

Intervention

When to Intervene
Decision Tree How to Intervene
Legal Interventions
Protective Orders
Safety Planning
Helping a victim who wants to stay with an abuser
Safety planning for abused older

Case Documentation

Working with Existing Response Services in Niagara

Since an **Elder Abuse Prevention Network** exists in Niagara Region, the new CRN-F would become a member of that organization in order to determine how we can best work together to find the best resolution to any claims of financial abuse. We have met with the NEAPN and done presentations about our development of a CRN-F.

The NEAPN is a valuable partner for a few reasons:

- Their experience, knowledge and focus on prevention through education, would be an asset in CRN-F education programs for seniors, service providers, professionals and community partners.
- The network's members represent local service providers with knowledge and experience in responding to and resolving claims of abuse which would be very helpful as we develop our response.
- The Region of Niagara is responsible for the Gatekeepers Hotline for reporting abuse of older adults and NEAPN has members who oversee this service. This would make organizing hotlines for reporting to Gatekeepers, the Niagara Regional Police Service and a new CRN-F much easier to organize and streamline to ensure that it is easy and accessible for seniors and others wanting to report abuse.

Our work with NEAPN in trying to assist in putting an end to financial abuse of older adults is made easier because we are both guided by the same fundamental principles:

- To promote awareness and provide education and information exchange on elder abuse and it's prevention
- To advocate for changes in the service delivery system based on identified gaps and relevant research
- To develop strategies to improve the identification, prevention and treatment of elder abuse

In addition, we have worked with the **Niagara Regional Police Service** Fraud Unit, which has recently expanded their service to develop a new Senior Abuse Unit. This new service will deal with all claims of abuse of older adults across Niagara. The new CRN-F will also work in partnership with this new service. Their expertise will be invaluable in providing financial abuse education and dealing with the legal complexities of financial abuse claims, charges and prosecutions.

Victim Services

In Niagara, the team most involved with first response to the abuse of older adults is Victim Services Niagara. This organization operates the VCARS program (Victim Crisis Assistance and Referral Services). These are community response programs that provide immediate, short-term crisis intervention services to persons affected by crime, tragedy and disaster. VCARS teams have trained staff and volunteers to provide crisis support, emotional support, practical assistance and an information and referral program on-site or by telephone. A partnership with this service will be very important to The BeFAIR CRN-F in developing protocols and training for an intervention program which can respond quickly to older adult victims of financial abuse.

Addressing Important Issues

1) Prevention through Education

Public awareness and education is fundamental to a response to financial abuse of older adults. In order to develop a community response, the community must understand the problem itself and their role in stopping it. Public information presentations presented in conjunction with other service providers in all areas of Niagara will raise the level of awareness of the general public but service providers and professionals will require a more specific type of information/education.

Service providers not only need to understand the issue of financial abuse but because they may be working with older adults on a regular basis, they need to understand how to approach an older adult if they suspect that person may be a victim of financial abuse, to allow the older person an opportunity to talk about the abuse and ask for assistance if that is what they want. If assistance is not wanted, information about community services that can assist the victim can be shared. Doctors, lawyers, banking staff, hospital staff, personal support workers, organizations which provide services to seniors and many others who encounter older adults on a regular basis must be aware of signs of abuse and feel more comfortable about broaching the subject with older clients or customers.

Service providers who wish to participate in the CRN-F will require further/more detailed information about responses to financial abuse in order to understand the protocols and procedures of the CRN-F in attempting to deal with it.

Although older adults themselves must also be provided with general information about financial abuse and how to protect themselves, financial literacy programs for older persons can act as a broader, more comprehensive understanding of all issues related to the management of their finances. Understanding financial abuse is one component of this form of education. A senior who is well-educated is empowered to take control of their finances.

Financial Literacy

The federal government has put in place new policies regarding financial literacy for all Canadians and a new position of Financial Literacy Leader for Canada. The new Leader has made her first priority the financial literacy of older adults and has worked with the Canadian Bankers Association (CBA) to develop a new program called '*Your Money Seniors*'. This financial education program will be provided by banks in communities across Canada and will cover:

- Budgeting
- Cash management
- Financial abuse – with emphasis on avoiding risks associated with Powers of Attorney and joint accounts
- Fraud and scams targeted at seniors
- Financial checklist and other sources of financial information

As a CRN-F directed at prevention, detection and response to the financial abuse of older adults in Niagara, this type of education program empowers older adults so that they can protect themselves from financial abuse. The BeFAIR CRN-F will work closely with the CBA, local banks and The Advocacy Centre for the Elderly (ACE) to deliver this program and ensure that it is made available to all older adults in all communities across Niagara.

2) Isolation and Familiarity

Vulnerability

Although the increase in older adults moving to Niagara to retire may have given some the impression that the majority of them are well-off and living with their spouses in condominiums and retirement communities, the truth is that many older adults are living alone and living on very little money.

The 2011 Canadian census reported that in Niagara, 28% or 20,100 seniors, lived alone and 6.7% or 4640 lived on low incomes. With the increase in the older adult population since 2010, this would mean that **21,000 live alone and more than 5000 are living on low incomes.**

The BC Centre for Elder Advocacy and Support (BC CEAS) has stated that:

- "About 93% of seniors will live out their lives at home, rather than in seniors housing or an institution.
- Most of low-income seniors' money is spent on: housing; food; transportation; and, health related costs.

- The elderly poor are generally widowed, and living alone.
- Seventy per cent of low income women 65+ have two or more chronic conditions – they are more likely to die prematurely." (<http://bcceas.ca/information/introduction-to-older-adults-in-bc/>)

Living alone can make an older adult more isolated and vulnerable to financial abuse and any reduction in their income because of theft and fraud can leave them with no financial support making them dependent on government assistance.

Isolating an older adult is the first thing that abusers use to take control of an older adult's finances. Cutting them off from any outside assistance leaves them powerless and many times, penniless.

Developing Trust

Making Contact

Studies have shown that older adults, like most of us, do not respond well to intrusion by someone they do not know. This makes asking them if they need assistance very difficult, especially those who are alone and isolated. However, an approach that is an offer of a service from a legitimate local service provider that values them and gives them something to assist them may have a different effect.

Community Support Services of Niagara has been providing services to help seniors and adults with disabilities live independently in their own homes for nearly 15 years. They have 557 volunteers who donate 65,907 hours of services to help 3,500 clients. They are a vital service for older adults in Niagara and are very involved in activities for isolated seniors. They realize the importance of trying to have an impact on abuse of older adults and are supporters of the BeFAIR Project's work to stop financial abuse. They assisted the project in recording incidents of financial abuse by including a reporting form in their newsletter to their volunteers. As the group with the most regular contact with many of Niagara's older adults and isolated adults, they will be much needed partners in the development of a community response to the financial abuse of older adults in the region.

East West Parry Sound Victims Services (EWPSVS) has set up a Vulnerable Persons Database (VPD). The service offers assistance to anyone who is vulnerable or at risk in a crisis or emergency situation. It is open to anyone free of charge living in the East & West Parry Sound area who feels they are vulnerable in times of emergencies and would like an extra assurance. The registry is accessible to local emergency support services so that they can respond quickly to protect vulnerable adults.

In the process of registering vulnerable older adults to be included in the service, the EWPSVS realized that older adults were responding to them differently, inviting them in and talking openly to them. They felt that offering a free service to assist vulnerable adults in times of crisis or emergency made older adults more receptive. A local service provider wanted to protect them.

This is an example of a different approach to making contact with older adults, especially those who are isolated that may prove helpful to a new CRN-F as we try to make our service better known in Niagara.

(However, we realize that this way of coming into contact with older adults may be used by fraud and scam people and we must first make the approach as safe and secure as possible).

Familiarity

Two officers working with police older adult abuse services have realized the value of familiarity to older adults. Coming into contact with older people on a regular basis means that the officers become recognizable and seems to lead older adults to trust them more.

Detective John Keating, the Durham Regional Police Services, Senior Support Coordinator not only visits seniors residences regularly to give presentations on senior abuse but also writes regular articles in the local newspaper and has his own show on cable television to inform people about senior abuse. He does not wear a uniform but has become very recognizable in his community, making contact with older adults much easier and building a trusting relationship through familiarity.

Hamilton Police Service, Crimes Against Seniors Unit, **Constable** Ingrid Boiago spends time regularly visiting seniors residences to provide presentations on abuse but also just visits to meet and chat with residents. She too realizes the value of these informal visits in developing trust with older adults.

But Constable Boiago warns that this kind of trust takes time to develop and requires ongoing funding to make it work in a community. Both John and Ingrid have been working with senior abuse for four to five years.

Victims Not Reporting and Not Following Through

Two of most difficult hurdles in responding to financial abuse of older adults are, their reluctance to report the abuse and then when they do report it, their reluctance to follow through on advice about how to stop it.

Older adults do not report financial abuse mainly because the abuser is someone they know, a family member, friend or neighbor. They will often suffer the abuse rather than report it because they do not want the abuser to be charged with the crime. Abusers are also often an older adult's only support system and they do not want to lose this. Many fear that they will lose their independence and be forced into living in an 'old folk's home'.

They also do not report because they fear retaliation from the abuser, are embarrassed and feel guilty and do not know who to contact for assistance.

Public education, the education of seniors and familiarity with and trust in service providers already mentioned may allow an older adult to discuss a situation of abuse but their fears described above still keep them from following through to stop the abuse.

Responders to financial abuse know this situation very well and a shift in how they see their purpose for responding has helped.

The reason for all responses to abuse is to stop the abuse. However, some police services have shifted their focus from convicting the abuser to empowering the victim. Many officers have realized that stopping the abuser is completely dependent on the victim's consent and have started spending more time educating the victim about their rights, empowering them with information they did not know about.

Officers and service providers who have worked for some time responding to claims of abuse have realized that a victim's decision to stop the abuse may take a long time but they have noticed that if they develop trust and provide the empowering information, the victim will often call them when they are ready to stop the abuse.

John Keating with the Durham Police leaves older adult victims his personal cellphone number. They can call him anytime.

A Niagara CRN-F must understand this situation in developing a response to claims of financial abuse. It makes the importance of empowering older adults through financial literacy more important as a means of prevention and protection and it becomes important information in working with police and other service providers in designing a response to financial abuse.

The Importance of Working with Financial Institutions

- ***Seventy-five to eighty per cent of the money in banks in Canada is owned by people over 65***
- Potentially 12% of our ***older adults in Niagara could be losing up to \$5,000,000 every year*** according to calculations based on the 2012 MetLife study of senior financial abuse in the U.S., transposed into the Canadian situation. The study estimated that the "annual dollar amount of loss by victims of elder financial abuse in 2010 was \$2.9 billion" <https://www.metlife.com/mmi/research/elder-financial-abuse.html#key%20findings>

The MetLife report also said that, "***Women were twice as likely as men to be victims*** of elder financial abuse, with most being between the ages of 80 and 89, living alone, and requiring some level of help with either health care or home maintenance. The report also said that, "***nearly 60% of perpetrators were men***, mostly between the ages of 30 and 59".

- According to the 2010 Investor Protection Trust (IPT) Elder Fraud Survey, more than seven million older Americans –one out of every five **(20%) citizens over the age of 65 –already have been victimized by a financial swindle.**
- Justice Canada reported that the "overall prevalence of elder abuse in Canada is similar to the levels found in the United States"
Crime and Abuse Against Seniors: A Review of the Research Literature With Special Reference to the Canadian Situation, Justice Canada 2013) <http://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/crim/sum-som.html?pedisable=false>
- Nadim Abdo, vice-president of consulting and analytical services at Equifax, says **Canadians 65 and older account for 8% of bankruptcies**, up from 6% from five years ago. Globe and Mail August 24, 2013

From what police officers and bank tellers have told us, financial institutions are at the frontline of the financial abuse of older adults. They are where the money leaves the hands of seniors and goes into the hands of abusers.

They are often aware that this may be happening with older adults who have been customers for many years but they are stopped from reporting because of laws regarding privacy and the release of information.

"Without adequate training, bank workers can increase seniors' vulnerability to the bad or, in some cases deliberately misleading, advice of family members or caregivers. It's a situation that can be corrected with proper education and motivation. A recent U.S. survey found that 14 of the 22 leading indicators of financial abuse can be caught right at the bank teller window by an alert clerk."

Margaret Easton of Westminster Savings Credit Union

(<http://www.canada.com/vancouvernews/news/westcoastnews/story.html?id=e4193e77-13a1-4dea-a0cf-9edb43a0efe5>)

Involvement of Financial Institutions - Corporate Commitment

- **Commitment:** Any reduction in the losses to financial institutions through the financial abuse of older adult customers could be reduced through an ongoing/annual commitment to corporate funding of a CRN-F. Niagara has nearly 120 branches of banks and credit unions. A new CRN-F could operate on a commitment of \$2,000 per year from each branch and be less dependent on government programs. In addition, older adult customers would appreciate knowing that banks and credit unions were working to protect their finances.
- **Detection:** Financial institutions can work more closely with police who suspect senior financial abuse to develop a less restrictive exchange of information. It is possible that Bill S-4, which is before the Canadian government right now, if passed, may assist in this as it sets limited exceptions to allow personal information to be shared in situations where disclosure is needed to help protect individuals from harm, such as to protect seniors from financial abuse and detect and prevent fraud.

- **Prevention:** Financial institutions can actively assist with delivery of the Canadian Bankers Association program 'Your Money Seniors'. This Financial Literacy Education Program for Older Adults is meant to educate seniors to take control of their finances and empower them to protect themselves from financial abuse.
- **Business Plan Assistance:** Financial institutions can work in partnership with BeFAIR Services to provide assistance with the design of a business plan to operate the Niagara CRN-F based on business planning principles to reduce dependency on government funding.

Promising Recent Developments

Efforts by CRN's

- **Development and Implementation of a Community Response Model**

THE BC ASSOCIATION OF COMMUNITY RESPONSE NETWORKS is revising and updating their 2001 **CRN Tool Kit: Building Community Capacity to Respond to Adult Abuse, Neglect & Self-Neglect in BC**. We look forward to this update of the manual which for many years has assisted in the development of CRN models across Canada and in other countries. (proposed completion, fall of 2014)

- **Reporting: A Program to Train Credit Union Frontline Workers**

The MANITOBA NETWORK FOR THE PREVENTION OF ABUSE OF OLDER ADULTS has been working with credit unions in Manitoba to develop an instructional training presentation for frontline staff in credit unions. Tellers and managers will be taught to recognize the signs of senior financial abuse and will learn how to set up an internal reporting system to deal with the abuse. The training will be made available in house and through an online learning presentation. (proposed completion, fall of 2014)

Government Efforts

- **Financial Literacy- The Federal government and CBA**

The new Financial Literacy Leader for Canada in conjunction with the Canadian Bankers Association, has developed a financial literacy PROGRAM for older adults called, 'Your Money Seniors'. The education program will be delivered by banking staff across Canada (proposed implementation, fall of 2014)

- **Bill S-4 - The *Digital Privacy Act***

A part of the new legislation would allow banks and other organizations to notify authorities or a client's next of kin if they suspect that an older client is the victim of financial abuse. The bill is before government right now however, it has become controversial.

Possible New Approaches

The BeFAIR project consultants have been working on designing programs that may help to improve the work of a new Community Response Network to deal with financial abuse of elder adults. These program ideas will be discussed with community partners to determine their viability and whether they should be implemented.

- **Public Awareness:** Poster Campaign

When a CRN service is in place, a poster could be developed to be displayed in businesses that seniors frequent (banks, credit unions, pharmacies, supermarkets, etc.), to inform older adults that the business supports the community commitment to stop Financial Abuse and could include a phone number to call for assistance or information.

- **Reporting:** Senior Safe: Peer-to-Peer Support

Older adults may be more comfortable discussing or reporting financial abuse to another senior. Older adults in senior residences, activity groups and organizations could volunteer to act as representative of a CRN, not to provide counseling but to listen to reports of financial abuse and if an older adult victim wants more information, they could forward this to the CRN. This would have to be discussed with seniors groups to be verified as workable.

- **Response:** Seniors Sentinel Program

In order to provide support quickly to a victim of financial abuse, since a response team may be quite far away from the victim, a contact who lives in the same area as a victim could be assigned to each of the 12 communities in Niagara. Again, this person would not provide counselling, they could simply be able to get to the victim quickly and provide support while the victim waits for a professional response team member.

Appendices

APPENDIX 1: A Detailed List of the Literature Studied

Abuse Education, Prevention and Response: A Community Training Manual for those who want to address the Issue of the Abuse of Older Adults in their Community by Joanne Preston and Judith Wahl, 3rd ed., (ACE: December 2002), Advocacy Centre for the Elderly: Community Training Manual

The CRN Tool Kit: Building Community Capacity to Respond to Adult Abuse, Neglect & Self-Neglect in BC, THE BC ASSOCIATION OF COMMUNITY RESPONSE NETWORKS 2001

CCR: Coordinated Community Response to Abuse of Seniors – A Whole Community Approach, National Initiative for Care of the Elderly

Abuse Of Older Adults: Guidelines For Developing Coordinated Community Response Models, Alberta Council of Women's Shelters

Community Awareness and Response: Abuse and Neglect of Older Adults, Dianne Kinnon for the Family Violence Prevention Unit, Health Canada.

Developing a Community Response, The Alberta Elder Abuse Awareness Network

Keeping Our Seniors Safe – A Community Resource Guide for Service Providers, BRANDON REGIONAL HEALTH AUTHORITY July 2004 Updated – June 2012

Guidelines for Developing Elder Abuse Protocols: A South West Ontario Approach, South West Regional Elder Abuse Network

Addressing Elder Abuse in Alberta: A Strategy for Collective Action, Alberta Health Strategy 2010 Government of Alberta

A Community Response to Elder Abuse: A Model for Newfoundland and Labrador, Developed by the Elder Abuse Committee of Newfoundland and Labrador (EACNL), in conjunction with the Seniors Resource Centre of Newfoundland and Labrador, May 2008

Identification of best practices to educate and train health professionals in the recognition, intervention and prevention of violence against older persons Final Report March 2009, Eolas Consulting for the Violence Prevention Initiative Government of Newfoundland and Labrador

An environmental scan of abuse and neglect of older adults in Canada: what's working and why, Report prepared for the Federal/Provincial/Territorial Committee of Officials (Seniors) September 2003

Elder Abuse Protocol, Action Group on Elder Abuse, Calgary Alberta, Revised May 2007

Coordinated Community Response Agreement: Abuse and Neglect of Older Adults in Peterborough City and County, Peterborough Prevention of Older Adults Network, August, 2005.

Elder abuse protocols – Halton Region, Adapted from Hamilton Council Against Abuse of Older Persons

Multidisciplinary Elder Abuse Prevention Teams, National Committee for the Prevention of Elder Abuse, Lisa Nerenberg, M.S.W., M.P.H, Author September, 2003

Outlook 2007: Promising Approaches in the Prevention of Abuse and Neglect of Older Adults, Canadian Network for the Prevention of Elder Abuse

Background Paper Financial Abuse of Seniors: An Overview of Key Legal Issues and Concepts, Canadian Centre for Elder Law (March 2013)

BC Community Response Networks 2013 Survey of CRNs and Benchmarks

A report on the Phase 2 Survey of BC Community Response Networks as part of a multi-year development evaluation, prepared by: Emotus Operandi, Inc. for: BC Association of Community Response Networks 2014

BC Community Response Networks 2013 Survey of CRNs and Benchmarks, A report on the results of the Phase 2 Survey of CRN Members , April 2014. BC Association of Community Response Networks

What To Do If You See Or Suspect Elder Abuse: York Region Elder Abuse Program

An Empirical Examination of Elder Abuse: A Review of files from the Elder Abuse Section of the Ottawa Police Service (from 2005 to 2010), Lisa Ha and Ruth Code, 2013

Hamilton Police Services Report "Responding to Seniors Issues" 2013

APPENDIX 2: INTERVIEW NOTES: CRN'S, ELDER ABUSE PREVENTION NETWORKS AND POLICE SERVICES CONTACTED/INTERVIEWED

Sergeant Robin Sanders - Ontario Provincial Police **OPP** - Community Safety Services - Seniors Issues (5 years)

Works on provincial level so does not sit on local community groups but has met many and given presentations

OPP AND COMMUNITY INVOLVEMENT

Other Community relationships to study

- OPP sits on Seniors And Law Enforcement Together (S.A.L.T.) in Orillia and Peterborough
- S.A.L.T. - Seniors and Law Enforcement Together was established in 1992 as a joint program with Halton Regional Police Service, Ontario Provincial Police and the Elder Abuse Prevention Committee of Halton. Is now a volunteer unit with the HRPS.
- **Ontario Association of Chiefs of Police OACP has** a sub-committee of Community Safety & Crime Prevention Committee **called** The Ontario Working Group on Collaborative, Risk Driven Community Safety (OWG). The OWG is a co-operative effort currently comprised of police services, provincial and municipal governments, community agencies and partners.
- Community Mobilization and Engagement Model
It emphasizes the need for police involvement with local service providers

Progressive Police Elder Abuse programs in Ontario:

Hamilton, Ottawa, Durham (DEAN), Waterloo and Fort Frances

Other Resources:

Canadian Anti-Fraud Centre – North Bay, Consumer and Corporate Affairs: Consumer Protection for door-to-door scams

ONPEA for list of Ontario consultants for best service response teams, Judith Wahl re: new legislation

If funds were available to assist older adults:

- Hire a HUB coordinator to manage response services
- **Hire paid dedicated team members:** police, social work, health (nursing)legal
- Hire professionals as paid services for seniors to stay at home
- Fund more emergency beds

Parry Sound

Ann Swallow, Coordinator Parry Sound Victim Services and Financial Abuse Team (5 years).

Used to work for Victim Services in Niagara

They are funded under Min. Attorney General – Victims and Vulnerable Persons Branch The area is very large with many small communities, an east/west region rivalry and a huge seniors population because of retiring seniors who own cottages. Huge split between rich and poor.

They keep statistics

The Niagara Victims Services (she says) is changing Directors and will have Stats

They do not have an EAPN but are members of a District of Parry Sound Domestic Violence Coordinating Committee (includes agencies from the following sectors: domestic violence, sexual assault, justice, child abuse, mental health, addictions, victim services, elder abuse, and First Nations) and District Social Services Administration Board. (A special agency created by the Province and given the responsibilities to deliver Social Services within the community. These were created, in the north, where there is no existing municipal government with the legal jurisdiction to act as a Service Manager).

They work with local police and CCAC and Seniors Safety and Security Network of Parry Sound aka “The Friends”. A non-profit community based organization funded by the LHIN provides accessible housing, support services and seniors programs across the districts of Parry Sound and Muskoka

They have ongoing staff funding and project funding.

They have done many projects and produced several papers and reports and pamphlets

They ran a World Café on Elder Abuse in Parry Sound area. (see attached)

They are working on setting up a Vulnerable Persons data base so they can respond quickly to keep track of persons at risk and provide appropriate services quickly

They have a FAST (financial Abuse Support Team) but it has not been used much for lack of cases

If funding was available they would use it to develop more housing for seniors, probably co-op and to provide relief for caregivers

To deal with elder abuse reporting: Education and awareness and ***ask seniors what they want***

To deal with reluctance to proceed: Meet seniors. They are meeting seniors and getting welcomed because they visit re: vulnerable persons database. Seniors like them because they are trying to help them.

Sudbury

Cst. Linda Burns – Greater Sudbury Police Service-Seniors/Vulnerable Adult Liaison (6 yrs.) is part of the Greater Sudbury Seniors Network in conjunction with non-profit community partners and also does prevention and education within the community.

Elder Abuse Ontario N/E Regional representative Josee Miljours sits on the committee

All members of the committee are paid by their employers and their employer allows them time to sit on the network

The network is not “formalized” and they do not want it to be-every partner is considered an equal

They have Crisis response – community risk management

Members of the network will respond to calls for assistance from other community agency requests.

Every concern brought forward will be dealt with, follow up referrals are provided if warranted and welcomed by the victim, often a door knock is required-seniors always have the right to decline assistance

Statscan can provide stats for the country/province/municipality. (police must submit info).

Also ONPEA, Crime stoppers, Niagara Victim Services.

All Police Services within the province are required to keep statistical data on calls taken

They work in partnership with Crime Stoppers

For Financial Abuse local banks are represented by staff members who attend the meetings and voice concerns about financial abuse, often these concerns end up going to uniform and then transferred to the fraud unit

Reluctance to proceed problem - visit with senior and accept their wishes but say you will connect them with services

Ontario Attorney General - The Victim Crisis Assistance & Referral Services (VCARS).

(With a victim’s consent, police will arrange for VCARS staff and/or specially trained volunteers to provide on-site, short-term assistance to victims, and make referrals to community agencies for long-term assistance.

Durham Region – Durham Regional Police has Tammy Rankin, Elder Abuse Advisor, as a resource person

If we had no budget constraints: Hire a coordinator

RESULTS (re: community response networks questions)

Network should have a paid coordinator

Police are committed to working with community partners

Police may need a social worker to accompany them on calls

Police Services include many community groups to deal with different situations

Try to determine "What the Seniors Want"

Police services that are very progressive: Durham, Hamilton, Ottawa, Sudbury, Edmonton

Contact: Josee Miljours Elder Abuse Ontario Consultant 705-525-0077

re: EAO consultants and progressive response groups and what stats ONPEA keeps

**BC ASSOCIATION OF COMMUNITY RESPONSE NETWORKS (BCACRN)
SHERRY BAKER, EXECUTIVE DIRECTOR**

Has been director for past 4 years

They Implement the provincial elder abuse strategy "Together to Reduce Elder Abuse - B.C.'s Strategy"

She is more of a mentor and works 40 hrs per month

Provides support to provincial local networks in 15 regions of B.C. - 112 communities

They contract with all local CRN's which must agree with philosophy in order to receive assistance and funding

They provide small grants to local networks (max \$1000/yr) volunteer coordinator can be funded

They are training mentors in the "It's Not Right: Neighbours, Friends and Families for Older Adults"

Program for public awareness (from the Centre for Research & Education on Violence Against Women & Children). Also train service providers

Trying to get more communities to move away from overloaded police and health services models

They have just completed 2nd year of evaluation ***she sent us the report*** (BC Community Response Networks 2013 Survey of CRNs and Benchmarks A report on the results of the Phase 2 Survey of CRN Members April 2014)

Financial Abuse: Suggests checking BCEAS (BC Centre for Elder Advocacy and Support)

<http://bcceas.ca/financial/>

They use internet to keep up contact with local CRN's - using a template for info exchange

* **There is a definite need for paid network coordinators**

They did an online provincial teleconference on 'technology, aging and financial capacity' - in May 2014 - Margaret Easton (The Meridian Aging Project)

They have a specific CRN protocol for First Nations in BC.

She will check to see if they can send us a draft of their revised (from 2001) **CRN model Toolkit** (2013) still being written

Senior abuse - Severe cases must be reported,

a CRN -

- **Must ask community to stop it,**
- **"empower seniors".**
- **"The community must not accept this behavior" -**
- **"police and health reports do not resolve it"**
- **There must be community support and awareness**
- **CRN must share the information - repeatedly**
- **Rural areas have all the same problems**

An older adult has the right to self-determine re: their finances but they need to know whether their resources are adequate to last to end of life and cover cost increases

Abusers need help also

Intervention - is to break isolation of seniors

- **Do not be judgmental, listen and respect**

Ongoing funding - Make presentations to Region

THE MANITOBA NETWORK FOR THE PREVENTION OF ABUSE OF OLDER ADULTS

DARA MATERNICK, COORDINATOR

She is part time. Co-ordinates the provincial network which include several communities. They have 30 CRN stakeholders. She provides information and direction for network and seeks funding for special projects.

They have a number of tools and resources on their website & soon will have a template for a resource guide on their new website www.peam.ca

She is focusing on financial abuse - very excited about what we're doing

She was interested in our PowerPoint presentation for seniors about Financial Abuse of Older Adults - I sent her a copy.

A paid network coordinator is necessary

Financial Abuse - Has a project to work with credit unions across the province "Focusing on Financial Abuse: A Prevention Strategy"

Dara added the following details:

On behalf of Prevent Elder Abuse Manitoba, formerly the Manitoba Network for the Prevention of Abuse of Older Adults, I would like to invite you to participate in the official launch event of Financial Abuse of Older Adults: Recognize, Review & Respond on Friday, November 28, 2014 at the Good Neighbours for Active Living Centre in Winnipeg, Manitoba from 2 to 3:30 pm Central.

Funded by the Government of Canada's New Horizon for Seniors Program, Prevent Elder Abuse Manitoba, formerly the Manitoba Network for the Prevention of Abuse of Older Adults (MNPAOA), Credit Union Central of Manitoba (CUCM), Credit Union Central of Canada (CUC), CUSOURCE: Credit Union Knowledge Network, and the Financial Consumer Agency of Canada (FCAC) have worked together to develop the online course.

The 35 minute online course will be available to credit unions across Canada and will help credit union staff to recognize financial abuse of older adults and what to do in the unfortunate case that financial abuse is suspected. Following the launch of this course, Prevent Elder Abuse Manitoba plans to work together with credit union staff to deliver financial abuse prevention presentations in communities throughout Manitoba. Through this new course credit union staff will be able to:

- Recognize situations in which older credit union members are being financially abused.
- Identify the type and method of financial abuse in each situation.
- Report the financial abuse to a supervisor or manager.
- Select an appropriate response to the financial abuse.
- Inform the member of the options available to alleviate the financial abuse.
- Provide the member with a list of appropriate community resources.
- Demonstrate knowledge of the credit union's legal and ethical limits in reporting and responding to financial abuse.
- Monitor the outcome of the member's situation.

We are pleased to launch Financial Abuse of Older Adults: Recognize, Review & Respond during Financial Literacy Month 2014. The course aligns with the government's focus on strengthening seniors' financial literacy, and in particular, is an example of a program to combat financial abuse of seniors.

This puts Financial Literacy first as prevention rather than focusing on abuse

Check Canadian Bankers Association and FCAC (*Financial Consumer Agency of Canada*): Linda Rutledge

Presentations

CBA has 'You Money' with 800 banker volunteers to do presentations but not senior specific

They are also involved with "It's Not Right: Neighbours, Friends and Families for Older Adults" Program by Margaret MacPherson, M.A., for training **bystander response in the province**

CRN's must focus on Prevention through Education and Public Awareness

Check Margaret McPherson Meridian Aging Project

We agreed to stay in touch. She will update us when the online training course is up and working. It should be available in Ontario credit unions in October

ALBERTA ELDER ABUSE AWARENESS NETWORK (AEAAN)
RAYNELL McDONOUGH MSW RSW, Calgary Representative

I spoke with Raynell and Catherine from local Calgary CRN (**Action Group on Elder Abuse**) The Action Group on Elder Abuse is a network of elder abuse professionals that currently does not receive any funding. Membership is voluntary and the roles of co-chair change annually. Raynell's job with city of Calgary is a Strategist for Community and Neighbourhood Services. Catherine's job is with the non-profit agency Calgary Seniors Resource Society – She manages a team of outreach social workers who work with seniors. Calgary is also a member of the provincial Alberta Elder Abuse Awareness Network (AEAAN). There are 13 provincial and municipal organizations which are part of the network. They co-ordinate the 9 major CRN's in the 9 major cities in Alberta. There is a response team for Calgary. The Elder Abuse Response Team (EART), 2 social workers, 2 police officers, a nurse and a **program coordinator**. Respond to claims of abuse and give support. Members are paid employees of their agencies.

Annual evaluations with The Canadian Research Institute for Law and the Family, University of Calgary.

They work with the provincial strategy: "Addressing Elder Abuse in Alberta: A Strategy for Collective Action" 2010. There is a 'train the trainer' program model.

Calls for assistance go to either family violence provincial lines - or local community lines.

There is a lack of coordinated reporting. Reports are going to too many organizations. Too confusing for seniors

Agencies should share data

They liked our CRN financial abuse poster idea of putting posters in banks, supermarkets and pharmacies showing emergency number to report. They suggested libraries and doctors' offices.

What's working?

- **A dedicated response team (for intervention)**
- **Connections to other agencies "Elder Abuse is Everybody's Business"**
- **Sustainability - a Community and Provincial FUNDED COORDINATOR IS REQUIRED**
- **Also a coordinator of projects**

ONLINE: They provide a Community Kit for download which includes:

- "Community Awareness and Response: Abuse and Neglect of Older Adults" by Dianne Kinnon and examples of Community Response models from around Alberta.
- "Developing a Community Response"
- two Power Point presentations with comprehensive speaking notes
- an Elder Abuse Training Video - GATEKEEPERS
- a listing of Alberta resources in support of the issue of Elder Abuse and several online links

They have a PowerPoint presentation available also on Financial Abuse called "Financial Abuse Prevention".

**REGION OF DURHAM, ELDER ABUSE ADVISOR
TAMMY RANKIN
And DURHAM REGIONAL POLICE SERVICES, SENIOR SUPPORT COORDINATOR
JOHN KEATING**

*NOTE - This phone interview was with both of the above at the same time. They have worked as a team for the last five years.

PAID STAFF IS ABSOLUTELY NECESSARY!

A DEDICATED POLICE OFFICER IS NECESSARY

Many communities do not have access to police response to elder abuse. Especially long term care facilities

Community appreciates consistent service

Tammy is a social service worker with Durham Region. She has worked with seniors for the last 25 years. Graduate in Gerontology

***She presented case for an older adult abuse response to Regional Government police and social services as a cost-saving business plan. Saved on Police budget. Took a long time but was successful. She was hired by Durham Region - New position. Politically, seniors are largest group of voters and actually vote.**

John is an investigator. 38 years in police services. Also hosts a weekly talk show on Rogers TV "Seniors Talk with Sgt. John" (over 300,000 viewers) and also writes a weekly article for seniors in local newspapers.

They work together to decide who responds. They are similar to victim's services

Tammy links senior with community services

They follow-up to calls to; John's phone dedicated to seniors, a senior safety line, Public guardian and Long Term Care

Nursing homes notify them if bill not paid

* Suggestion: Power of Attorney: should be registered with Public Guardian and be checked annually

They work with about 50% of banks providing training - BIG BENEFITS

**RELUCTANCE TO REPORT: SENIORS DON'T LIKE TO CALL POLICE BUT WILL TALK TO A SOCIAL WORKER THEN POLICE.
EDUCATION WORKS. LESS INTIMIDATING**

JOHN DOES NOT WEAR A UNIFORM OR USE A PATROL CAR

Success is when the family stays together

Someone to screen calls would be great. (same as Hamilton - Ingrid)

Trained officers can be called to fill in

Changing officers is not always the best idea

Mediators (social Workers) can be used
Many times we give information then monitor senior and wait

EMPOWER SENIORS - LET THEM KNOW THEIR RIGHTS "It's your money. It's your right"
Training should be mandatory for police especially those working with vulnerable and at risk cases and incapacity
To stop financial abuse, Italy makes it mandatory at age of 70 to have a will and POA.

The presentation from Information and Privacy Commissioner (IPC) Ombudsman Ontario - Doug Melville was valuable

Doug Melville , Ombudsman and CEO

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Ombudsman and CEO since 2009. He previously Senior Deputy Ombudsman, Banking Services from 2006 to 2009 leading the team responsible for investigation and resolution of consumer complaints arising from Canada's banking sector. He also led the Client Services team handling the intake of all OBSI complaints and inquiries. Mr. Melville is a lawyer by training with over 18 years of financial services experience in a wide variety of institutions and roles spanning corporate finance, mergers and acquisitions, mutual fund, securities and insurance compliance, legal counsel, international banking, commercial lending, corporate and product strategy, dispute resolution, government and media relations and industry policy development.

They educate police and community partners. They are part of the Durham Elder Abuse Network (**NETWORK IS NOT RESPONDERS - They use them to brainstorm a case**) and Law Enforcement Agencies Protecting Seniors (LEAPS). They work with; CCAC, Mental Health, hospitals and banks. And, Durham Region's AGED HART (High-risk Action Review Team) Team, which brings together health and human service organizations, Durham's Victim Witness Assistance Program and the Crown Attorney's office to enhance the safety of victims and to provide a just and humane response to seniors with declining mental health.

The key to successful prevention of and intervention with victims of older adult abuse is COMMUNITY RELATIONSHIPS

In 2012 427 reported allegations of elder abuse in Durham Region - 105 (24%) involved financial abuse

<http://www.hsjcc.on.ca/Resource%20Library/Mental%20Health%20and%20Justice/Grandpa%20Prisons%20-%20Aged%20HART%20-%202013.pdf>

Using posters in banks could be problem: tellers tell senior but **purpose is to sit alone without the abuser!**

Seniors peer mentors works but can go in wrong direction - don't leave voicemail.

Housing needed for removing senior from abuse but is not available

PEEL ELDER ABUSE PREVENTION NETWORK (PEAPN)
KAREN SIBAL, M.A., MANAGER

Input from PEAPN was from meetings with the manager Karen in Brampton and from attending their monthly network meeting and their presentation on 'Working Collaboratively with Service Providers'.

The position of network manager is a full time funded position.

The network has more than 50 community partners including a police officer (with the elder abuse unit) and a social worker funded by Peel Region Family Services to deal with claims of elder abuse.

They have an excellent website with information for older adults, the community and service providers.

Financial Abuse: They have produced excellent videos about scams and frauds and allowed us to use them in our presentation on financial abuse presented to older adults in Niagara.

The manager agrees that a funded coordinator position is essential to a network.

FINANCIAL ABUSE: Of the more than 450 recorded incidents of the abuse of older adults in Peel Region in the last year and a half, 80 to 90% involved financial abuse

**HAMILTON POLICE SERVICE - CRIMES AGAINST SENIORS UNIT
CONSTABLE INGRID BOIAGO**

Has been in position for 4 years

Hamilton has 3 Senior support units which report to Fraud Unit detectives
(Check: Ontario Association of Law Enforcement Planners (OALEP)/seniors)
She checks hospitals - if senior is being discharged, she goes to see them
Does presentations to seniors (over 65), professional groups, hospitals

Detectives educate Banks

Investigation:

Informal information - If there is potential for financial abuse they ask bank to monitor the account
Bank can say a lot about account activity and can restrict account
Police need 'production order' to get all account information
Bank sends photos if ATM withdrawals from seniors accounts
Often tellers will call them on the side and will give names of seniors being financially abused

People can contact them ANONMYMOUSLY

She would prefer plain clothes but uniform is required but uses unmarked police car

She has relationships with CCAC, Catholic Family Services, VON, Personal support workers. These can respond.

She meets with EMS.

STATS: they recorded 265 elder abuse claims in 2012 and 300 in 2013

For financial stats Check Hamilton police website - annual board meeting - May 2014

Police run an 'adopt-a-senior program at Christmas. Very successful

She has a nursing background and does capacity assessment

If senior is not capable but has POA they suggest senior remove POA

She does a lot of visits, drop by's not just presentations

Their aim is to RESTORE CONFIDENCE in seniors to help them stay at home

They do home visits with agencies, go to seniors residences, contact housing managers and wellness groups

Some residences have a 'mandatory' policy about attending their police presentations

Reporting

She liked our Peer-to-Peer reporting, 24 hour hotline and poster campaign ideas

Mostly service providers and agencies report but also police on foot and bike patrols also

She does visits with Cath. Family Services - leaves seniors with someone to call (requires trained officers)

Restorative Justice idea is not working because relationship is usually too bad (history of conflict)

FUNDING A POSITION IS NEEDED - PAID STAFF IS IMPORTANT

Police need a funded position to handle and screen calls - she calls it 'TRIAGE' - to give info on available services and refer cases of abuse to their unit. Hospitals have a 'social navigator' for this - there is a need for a community centralized Triage

Agencies don't know when to call police

* I downloaded their 2013 report and will use stats