

Elder Abuse Resource Guide



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What is Elder Abuse

1. Definition of Elder Abuse

Every Individual has the right to live, to personal autonomy, to safety, and to the access of necessities. Everyone, including senior citizens, should not have to experience any kind of actions considered violent, humiliating,



or unjust. As such, elder abuse is defined as:

Any action or inaction that causes harm to the senior's safety and welfare. This can happen when the senior is in their home, in the community, etc. Senior abuse can occur once, or repeatedly. The abuse can be short-term or committed over a period of time.

Even if not done intentionally, if the action or inaction of the individual brings about harm, it can also be considered a form of elder abuse

Most often the abusers are the senior's caretakers, or people with relations to the abuser; such as family members, or individuals from a care service provider.

2. The Seven Types of Elder Abuse

The ways in which an individual may engage in elder abuse are numerous. In general, elder abuse is categorized in the following way:

a. Physical Abuse

Actions resulting in bodily harm and suffering towards the senior, that are not accidental or due to lack of preventive measures; such as slapping, pushing, hitting, or attacks with objects or weapons.



b. Mental/Psychological Abuse

Actions or attitudes that harm or threaten the mental wellbeing of the senior; including humiliating, berating, isolating, causing long-term fear regarding their safety, violating their privacy, or unnecessarily inhibiting the scope or freedom of their activities, such as:

- Ridiculed, sworn at, intimidated, picked on, joked on, or generally disliked.
- Frequently isolated from family members and friends.
- Forced out of their home or trapped in during daytime, as well as banning the use of public facilities or personal belongings.
- Mental/Psychological Abuse usually co-occurs with other types of abuse.

c. Financial Abuse

Any act involving the deprivation of the senior's

finances or the over-monitoring of their financial benefits, such as claiming the senior's belongings, wealth, or assets without the senior's prior consent.



Reasoning behind the abuser's behavior:

- The senior lacks independent financial management skills.
- Cognitive decline resulting in the loss of personal financial management skills.
- The abuser experiencing financial hardship.

Spotting embezzlement behaviors:

- Abuser solely withdrawing from a joint account opened with the senior.
- Changing the name on their deed or selling their property unilaterally when they have purchased said property jointly.
- Losing their property or wealth owned by the seniors without proper reasoning.
- In situations where the senior is financially sound, suddenly lacking enough for necessities or expenses.
- Money taken or managed by a trustee or another person spent on things not related to the needs of the senior.

- Faking the signature of the senior, using the senior's name stamp without permission, or tricking the senior into signing a blank cheque, then proceed to withdraw money from the senior's bank accounts.
- Forceful withdrawal or removal of the senior's money or properties while under physical or mental abuse.

d. Sexual Abuse

Abuser displaying their genitals, sexual harassment, or forcing unwanted sexual behaviors directed at the senior.

Effects of sexual abuse is far-reaching. It may cause the senior to feel depressed, ashamed, or suicidal.

e. Neglect

Serious or prolonged negligence of the senior's basic needs (e.g. diet, clothing, housing, medical, care etc.)

causing damage to health and safety. Neglect includes not

adhering to the directions of medical staff regarding medication or use of assistance devices.

If a licensed medical professional (e.g. nursing home care provider, personal care worker, hospital staff etc.) did not provide adequate care based on their guidelines, thereby causing bodily harm to the senior, it is also considered as neglect.



f. Abandonment

It is harm caused by abandoning the seniors without reason. Such as leaving a senior with cognitive degenerative disease at an unfamiliar place, leading them to not be able to return home, or giving out a false address to hospital staff in order to prevent contact.

g. Other types of abuse

Violation of Rights, Institutional abuse etc.

3. Risk Factors Leading to Elder Abuse

Specific relationships or situations between target senior and the abuser increases the chances of abuse occurring. Risk factors that are of note are:

1). At Risk Elders

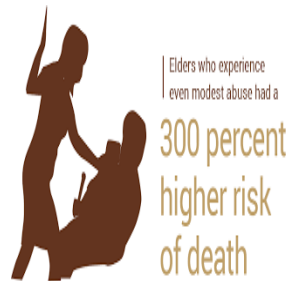
a. Age: The older the senior, the greater the risk.

b. Age difference between senior couple: The older partner is more at risk of abuse.

c. Deterioration in health: Seniors who are more reliant on others for health reasons are at a greater risk.

d. Housing situation: Seniors at risk of abuse tend to live with others (partner, adult children, roommates etc.), and their interpersonal relationships may be sparse, or they may be isolated.

e. Lack of resources: Senior who are being abused



generally do not have resources available and rely on others to take care of them.

f. Recent widow/widower: Seniors who have recently lost their partner, need assistance in their daily lives, or lack the ability to monitor their finances, tend to be targets of abusers.

2). Characteristics of Abusers

a. Age: Generally younger than the abused senior.

b. Sex: Males are more likely than females to be the abuser.

c. Mental or behavior problems: Individuals with a history of mental health problems, addiction to alcohol or drugs, violent behaviors, or criminality are more likely to become elder abusers.

d. Relationship to targeted senior: Most abusers are family members of the senior, such as their children, or their children's partner.

e. Dependents: adult children who have lost their jobs or are single, and rely on the seniors for financial assistance, care and other areas of their lives, are more likely to become abusers.



4. How to Assist Abused Seniors

a. Abused seniors and those who have witnessed a senior being abused should immediately contact the relevant authorities (e.g. social workers, medical staff, police officers etc.) for assistance, in order to rectify the situation.



b. All professionals should aid the abused senior and, if necessary, through discussions or meetings, work together to develop appropriate welfare plans for the senior and their family to support the senior mentally/physically.

c. Respect and listen to the opinions of the senior and use the most appropriate method to assist them.

d. To ensure the safety of the senior, professionals such as social workers should also help the abuser with their personal or family problems and, if circumstances permit, assist the senior and their family, including improving the relationship with the abuser.

e. In short, contact the most appropriate form of assistance based on the situation of the abuse. For more information, please see “Community Resources for Senior Citizens” section of the booklet.

How Seniors Can Protect Themselves

In line with the global strategy, the World Health Organization (WHO) and its partners worked together to act in preventing elder abuse and provide guidance for countries to address elder abuse in



accordance with the Sustainable Development Goals. As a senior, they should also be responsible in ensuring that they can live a happy and healthy life by safeguarding their rights and interests.

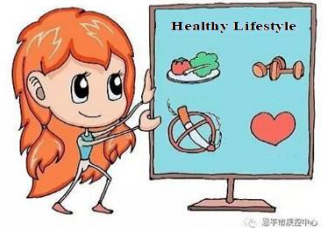
1. Developing a Plan for Elderly Life

Plans for an elderly life should be based on the current situation of the senior and of their family; such as the senior's psychical/mental health, financial situation, hobbies, and long terms expectation based on life experiences for the past. It can include plan for the senior's health, vacations arrangements, future learning etc., that reflect their desires, interests, and taste, in order to experience a fulfilling life. This plan can vary in length and detail, as well as scope.

2. Maintaining a Healthy Lifestyle

As seniors age, their physiological functions slowly decline. They may become forgetful or inattentive.

But that is not the most important aspect. The key is maintaining a healthy lifestyle and help seniors ease into their aging process. There are many ways in which can maintain their health:



a. Quit Smoking

Smoking can lead to cardiovascular disease, lung cancer, bronchitis, and osteoporosis etc. Although these diseases can occur at any stage of a person's life, the likelihood of occurrence increases with age. Quitting smoking not only prolongs a person's life, it is also a good reason to save money.

b. Moderating consumption of alcohol

The reason moderation is recommended is because seniors' tolerance to alcohol decreases as they become older.

The idea is not to cut out alcohol completely, but to avoid overconsumption, which can affect their memory and attentiveness, and have been linked to depressive symptoms, osteoporosis, and liver damage etc.

c. Exercise

Medical professional advice that seniors should commit to exercises at least 30 minutes, five times a week. If 30 minutes straight feels too taxing, arrange a plan with 3 sessions of 10-minute exercises. It can be a morning walk, swimming, weight training, dancing, riding the bicycle, or playing golf.

Fresh air is important for bone health and other physiological functions. Vitamin D from the sun helps with absorption of calcium as well as emotional well-being.

d. Diet

It is important for seniors to be aware of what they eat and how they eat. Therefore, maintaining a balanced diet is vital to ensure adequate nutrition.

e. Mental wellbeing

Problems with memory are common side effects of the aging process, but not everyone experiences them. Some seniors experience them in their 50s, but some do not experience them until their 90s.

Encourage seniors to learn new things. Being open minded is a big part of maintaining mental wellbeing and brain function.

It may take more time than younger individuals for a senior to learn a new skill, but it is not the reason to give up on their interests and hobbies.

In addition, games such as scrabble, crossword puzzles, and trivia helps train the brain, and are great assets in preventing cognitive degenerative disease.

f. Be active in your community

Many seniors live by themselves and may feel isolated. Studies have shown that having a network of friends and family greatly benefits your mental wellbeing.

g. Home Safety

Senior may experience problems with their bones and joints, as well as their ability to balance, which may increase the risk of falling over and becoming injured. To prevent this, check to see which items in your home can cause you to fall and plan how you can rectify those areas.

3. Prepare a Legally Binding Power of Attorney

A power of attorney is a legally binding document signed by a senior while they are in a clear state of mind under the witness of a lawyer. When the senior can no longer manage their personal life, due to deterioration of health or because of an accident, the authorized executor can then manage the senior's matters in accordance to their wishes. Therefore, a good power of attorney is a legal guarantee for the rights and interests of the senior. When a senior is unable to manage their own matters, their rights and interests will not be violated, and their wills will be faithfully implemented. The power of attorney is a legal document developed by Ontario and has the force of law. It includes the Continuing Power of Attorney for Property and the Power of Attorney for personal care. See Appendix 1 and 2 for details.



4. Avoiding Fraud and Extortion

a. Identifying the crime

- Fraud refers to the act of using lies or concealment of truth for the purpose of illegal possession of an individual's properties. Since this kind of act is non-violent, but usually done under a calm or "pleasant" atmosphere, it may be difficult to notice.



- Extortion refers to the act of forcibly claiming an individual's property using threats or illegal means. Extortion not only infringes on the individual's ownership rights, but also their personal rights.

As technology develops and its use increases, also the methods and risk of being the victim of fraud and extortion increase. Due to limited contact with the outside world and limited sources of information, seniors have become one of the key targets of these crimes. Some seniors may be tempted by the supposed reward advertised by these schemes and may have a harder time realizing its true nature, ultimately suffering losses, and potentially leading to harm and suffering for the victim.

Therefore, it is vital for the senior to have

knowledge in fraud prevention. Only by understanding the crimes, the perpetrators, and the techniques can seniors reduce the probability of being deceived.

b. How to Avoid Becoming a Victim

- Do not give your Social Insurance Number (SIN), bank account details or other personal details to strangers. Do not let any strangers into your home. Do not divulge your internet password, telephone number, home address and other related information.
- When signing a contract, carefully read and understand all terms and conditions. Also, do not sign your name on any blank pages of the contract in order to prevent unwanted additions.
- Avoid giving strangers cash. When paying with a credit card, be mindful of the card's location, and be sure that the credit card you took is yours.
- When disposing documents with your personal information, remember to shred them to prevent individuals from taking them and using it for illegal means.
- When going outside, only take what is needed, such as your health card, credit card, debit card, driver's license etc. Do not take them all with you, in case of loss.
- Ask help from trusted individuals. If a suspected scam, fraud, or extortion is happening, find a way to leave the location, or call the authorities.

Community Resources for Senior Citizens

On December 19th, 2011, the UN General Assembly passed a resolution designating June 15th as the “World Elder Abuse Awareness Day”.

The Ontario Department of Senior, working with Ontario’s non-profit charitable organizations to prevent abuse and neglect of seniors lead to Ontario’s “Stop Elder Abuse Strategy”. Ontario is the first province to implement this type of program. The three main priorities are: coordinating community resources; training service providers; and raising awareness through public education.

The city of Toronto has a lot of resources and information about caring and serving seniors; and serves as a barrier against elder abuse.

In conclusion, it is the responsibility of the whole community to care for and treat the seniors well.

Governments, businesses, non-profit organizations, communities, and citizens must all join the fight against elder abuse.

1. Legal

- Advocacy Centre for the Elder
TEL: 1-416-598 2656
Website : advocacycentreelderly.org
- Canadian Anti-Fraud Centre (Phone Busters)
TEL: 1-888-495-8501

- Consumer Protection Ontario
TEL: 1-800-889-9768
- Crime Stoppers
TEL: 1-800-222-8477 or 416-222-8477
Website: www.crimestoppers.com
- Law Society Referral Service
TEL: 1-855-947-5255
- Legal Aid Ontario
TEL: 1-800-668-8258
- Office of the Public Guardian and Trustee
TEL: 1-800-366-0335
- Ontario Ombudsman
TEL: 1-800-263-1830
Website: ombudsman.on.ca
- Victim Support Line
TEL: 1-888-579-2888

2. Health Care

- Alzheimer Society of Toronto
TEL: 416-322-6560
For Chinese-specific Counselling: 416-640-6310
- Canadian Hearing Society
TEL: 1-877-347-3427
- Community Care Access Centre
TEL: 416-310-2222
- Drugs and Alcohol Helpline
TEL: 1-800-565-8603

- EatRight Ontraio
TEL: 1-877-510-5102
Website: www.crimestoppers.com
- Long-Term Care Action Line
TEL: 1-866-434-0144 or 1-800-387-5559
- Mental Health Helpline
TEL: 1-866-531-2600
- Public Health Agency of Canada
TEL: 416-973-0003
- Telehealth (24-hour service)
TEL: 1-866-797-0000
- TTC Wheel Trans
TEL: 416-393-4111

3. Governmental and Housing

- Housing Connections
TEL: 416-981-6111
- Ministry of Community and Social Services
TEL: 1-888-789-4199
- OAS/CPP Inquiries
TEL: 1-800-277-9914
- Government of Canada Information
TEL: 1-800-622-6232
- Service Ontario
TEL: 1-800-267-8097
- Toronto Non-Emergency City Services
TEL: 311 (24-hour service) or 416-392-2489
- Ontario Community and Social Service Helpline

TEL: 211

- Insurance Bureau of Canada

TEL: 1-844-277-5422

4. Others

- Carefirst Chinese Elder Abuse Helpline

TEL:416-502-2321

- Chinese and Southeast Asian Legal Clinic

TEL: 416-971-9674

- Community and Home Assistance to Seniors

TEL:1-877-452-4287

- Ontario Provincial Police

TEL: 1-888-310-1122 or 1-888-310-1133

- Elder Abuse Ontario – Seniors Safety Line

TEL: 1-866-299-1011

APPENDIX 1 – Continuing Power of Attorney for Property



Continuing Power of Attorney for Property

(Made in accordance with the Substitute Decisions Act, 1992)

1. I, _____, revoke any previous continuing power of attorney
(Print or type your full name here.)
for property made by me and **APPOINT**: _____

_____ to be my attorney(s) for property.
(Print or type the name of the person or persons you appoint here.)

2. If you have named more than one attorney and you want them to have the authority to act separately, insert the words “jointly and severally” here: _____
(This may be left blank.)

3. If the person(s) I have appointed, or any one of them, cannot or will not be my attorney because of refusal, resignation, death, mental incapacity, or removal by the court, **I SUBSTITUTE**:
(This may be left blank.)

_____ to act as my attorney for property with the same authority as the person he or she is replacing.

4. I **AUTHORIZE** my attorney(s) for property to do on my behalf anything in respect of property that I could do if capable of managing property, except make a Will, subject to the law and to any conditions or restrictions contained in this document. I confirm that he/she may do so even if I am mentally incapable.

5. CONDITIONS AND RESTRICTIONS

Attach, sign, and date additional pages if required. *(This part may be left blank.)*

6. DATE OF EFFECTIVENESS

Unless otherwise stated in this document, this continuing power of attorney will come into effect on the date it is signed and witnessed.

7. COMPENSATION

Unless otherwise stated in this document, I authorize my attorney(s) to take annual compensation from my property in accordance with the fee scale prescribed by regulation for the compensation of attorneys for property made pursuant to Section 90 of the *Substitute Decisions Act, 1992*.

8. SIGNATURE: _____ DATE: _____
(Sign your name in the presence of two witnesses.)

ADDRESS: _____
(Insert your full current address here.)

9. WITNESS SIGNATURE

[Note: The following people cannot be witnesses: the attorney or his or her spouse or partner; the spouse, partner, or child of the person making the document, or someone that the person treats as his or her child; a person whose property is under guardianship or who has a guardian of the person; a person under the age of 18.]

Witness #1: Signature: _____ Print Name: _____

Address: _____

_____ Date: _____

Witness #2: Signature: _____ Print Name: _____

Address: _____

_____ Date: _____

<https://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poa.pdf>

APPENDIX 2 – Power of Attorney for Personal Care



Power of Attorney for Personal Care

(Made in accordance with the Substitute Decisions Act, 1992)

1. I, _____, revoke any previous power of attorney for personal
(Print or type your full name here)

care made by me and **APPOINT:** _____
(Print or type the name of the person or persons you appoint here)

to be my attorney(s) for personal care in accordance with the *Substitute Decisions Act, 1992*.

[Note: *A person who provides health care, residential, social, training, or support services to the person giving this power of attorney for compensation may not act as his or her attorney unless that person is also his or her spouse, partner, or relative.*]

2. If you have named more than one attorney and you want them to have the authority to act separately, insert the words “jointly and severally” here:

(This may be left blank)

3. If the person(s) I have appointed, or any one of them, cannot or will not be my attorney because of refusal, resignation, death, mental incapacity, or removal by the Court, I **SUBSTITUTE:**

(This may be left blank)

to act as my attorney for personal care in the same manner and subject to the same authority as the person he or she is replacing.

4. I give my attorney(s) the **AUTHORITY** to make any personal care decision for me that I am mentally incapable of making for myself, including the giving or refusing of consent to any matter to which the *Health Care Consent Act, 1996*, applies, subject to the *Substitute Decisions Act, 1992*, and any instructions, conditions or restrictions contained in this form.

5. INSTRUCTIONS, CONDITIONS and RESTRICTIONS

Attach, sign, and date additional pages if required. *(This part may be left blank.)*

6. SIGNATURE: _____ **DATE:** _____

(Sign your name here, in the presence of two witnesses.)

ADDRESS: _____

(Insert your current address here.)

7. WITNESS SIGNATURES

[Note: The following people cannot be witnesses: the attorney or his or her spouse or partner; the spouse, partner, or child of the person making the document, or someone that the person treats as his or her child; a person whose property is under guardianship or who has a guardian of the person; a person under the age of 18.]

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Address: _____

_____ Date: _____

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