



Suffering in Silence: The financial abuse of seniors in British Columbia

November 2017

Highlights

- A Vancity survey, conducted by the Mustel Group, of people aged 65 or older in Metro Vancouver and the Capital Regional District reveals that:
 - More than one-third (35%) of seniors who experience at least one type of financial abuse choose not to tell anyone.
 - One-fifth (21%) of seniors who experienced financial abuse and did not report it say it was because they didn't know who to tell.
 - Of those respondents who say they did not report incidences of abuse, 15% were embarrassed by the situation and 10% feared it would make the situation worse or result in retaliation.
 - More than 80% of survey respondents could not name any support services available for seniors who may be victims of financial abuse.
 - There is a large gap between unprompted reports of financial abuse (3%) and reported abuse when respondents are presented with specific scenarios (36%), indicating many seniors may not understand the ways in which they may be victims.
- A national Canadian study revealed that in situations of financial abuse, the perpetrator was an adult child or grandchild in 37% of incidents.
- Multiple studies indicate that seniors are often afraid to report abuse, particularly if they are living with their abuser and/or are dependent on them for help with financial or other day-to-day matters.
- Seniors First BC indicates there were 4,684 incidences of financial abuse reported to the Seniors Abuse and Information Line from 2013 to 2017. The top 10 forms of financial abuse were:
 1. exploiting affected adult (for shelter or money)
 2. pressuring (to lend, give gift or change will)
 3. misuse of power of attorney
 4. real estate
 5. questionable business transaction
 6. misuse of bank or credit card
 7. misuse of joint bank account
 8. theft
 9. cashing pension or other cheques without authorization
 10. skimming
- Recommendations in the Vancity report include helping seniors manage their finances securely, financial institutions providing support specifically designed for senior members/customers and governments providing more funding for seniors' organizations that combat abuse.

B.C.'s changing demographics

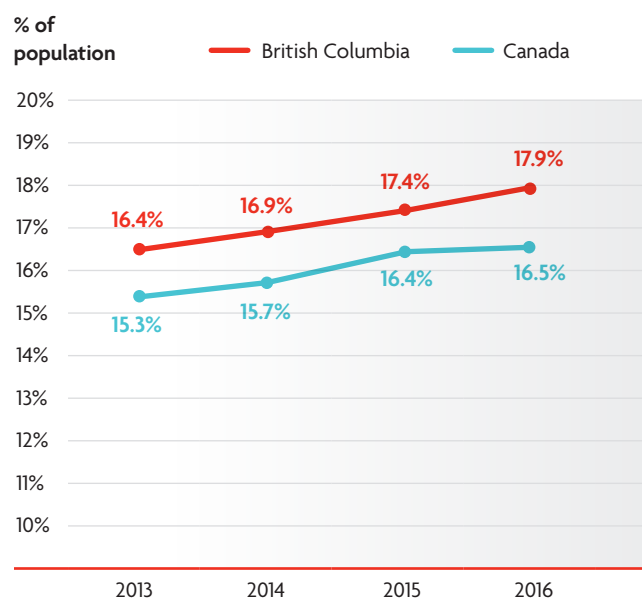
British Columbia has the healthiest population of all provinces and territories in Canada.¹ It also has the highest life expectancy, behind only two of Canada's international peers – Switzerland and Japan.² British Columbians' long lifespans are reflected in figures from Statistics Canada, which show that between 2013 and 2016, the number of people over 65 in B.C. increased to 850,424 from 752,128 – a 13.1% rise in just three years. The number of seniors in the province is increasing not just in real terms, but as a percentage of the population as well – to 17.9% in 2016 from 16.4% in 2013.

B.C.'s aging population presents a wide range of new considerations for public policy, including how to achieve the best possible outcomes in health care, security, safety and lifetime learning. The demographic shift we're already witnessing will require careful planning at all levels of government and across society more generally.

One major issue is how a growing population of seniors can effectively and safely manage their finances and protect themselves from fraud and financial abuse.

As people age, faculties can start to diminish and the ability to focus sharply changes with time and health. A recent study by the Center for Retirement Research at Boston College found that “declining cognition, a common occurrence among individuals in their 80s, is associated with a significant decline in financial literacy.” The study also found that “large declines in cognition and financial literacy

Figure 1: Population of seniors in B.C. and Canada 2013 - 2016



Source: Statistics Canada, total percentage of people ages 65 and older.

have little effect on an elderly individual's confidence in their financial knowledge, and essentially no effect on their confidence in managing their finances.”³ While it's only natural for people to exaggerate their strengths and downplay their weaknesses, there may be negative consequences to this when it comes to cognition and financial literacy.

Along with the possibility of cognitive decline, it's also more likely for seniors than younger people to face some form of reduction in mobility, which may prevent them from accessing in-person financial services on their own.

These factors – an aging population, an increased likelihood of reduced physical ability, evidence of a decline in financial literacy in later life and no loss of confidence among seniors in being able to manage their finances – significantly increase the risk of financial abuse.

The importance of raising awareness

Vancity raised the issue of financial abuse in November 2014 with the release of a report called *The Invisible Crime: A Report on Seniors Financial Abuse*.⁴ A key finding was that although seniors in the Lower Mainland and Capital Region were concerned about financial abuse of people over 65, many were unaware of the different forms financial abuse takes and may therefore have been under-reporting their experience.

As part of the report, Vancity conducted a survey which found that, when presented with a list of scenarios, 41% of seniors in Metro Vancouver and the Capital Regional District had experienced at least one situation that can be classified as financial abuse. However, only 6.4% of respondents self-reported being victimized by financial abuse, indicating that many seniors did not understand all the ways in which they might be victims. Multiple studies have indicated that seniors are often afraid to report abuse, particularly if they are living with their abuser and/or dependent on them for help with financial or other day-to-day matters.

Lower levels of reporting are also understandable when the abuse occurs within families. Vancity's 2014 report noted that 55% of all cases of seniors' financial abuse are perpetrated by family, friends, neighbours or caregivers and that the most common cases are demands for money from family members.

More research, awareness and support is clearly needed to combat the financial abuse of seniors. As people gain more knowledge about the different forms financial abuse can take, the factors that increase the risk for vulnerable seniors and the remedies available, real progress can be made in tackling the problem. However, experts in the

subject have reported that knowledge about elder abuse lags as much as two decades behind the fields of child abuse and domestic violence.⁵

This report is, in part, an effort to increase that knowledge among seniors, policy-makers and the general public. In formulating it, Vancity conducted the same survey that formed the basis of the 2014 version, along with some additional questions. Released to coincide with Financial Literacy Month in Canada, the purpose of this update is to understand what has changed since 2014, to compare like-for-like survey data as a way to understand emerging trends and to gain insights from the latest research on this topic.

What is seniors' financial abuse?

Vancity's 2014 report on the financial abuse of seniors divided the problem into three categories:

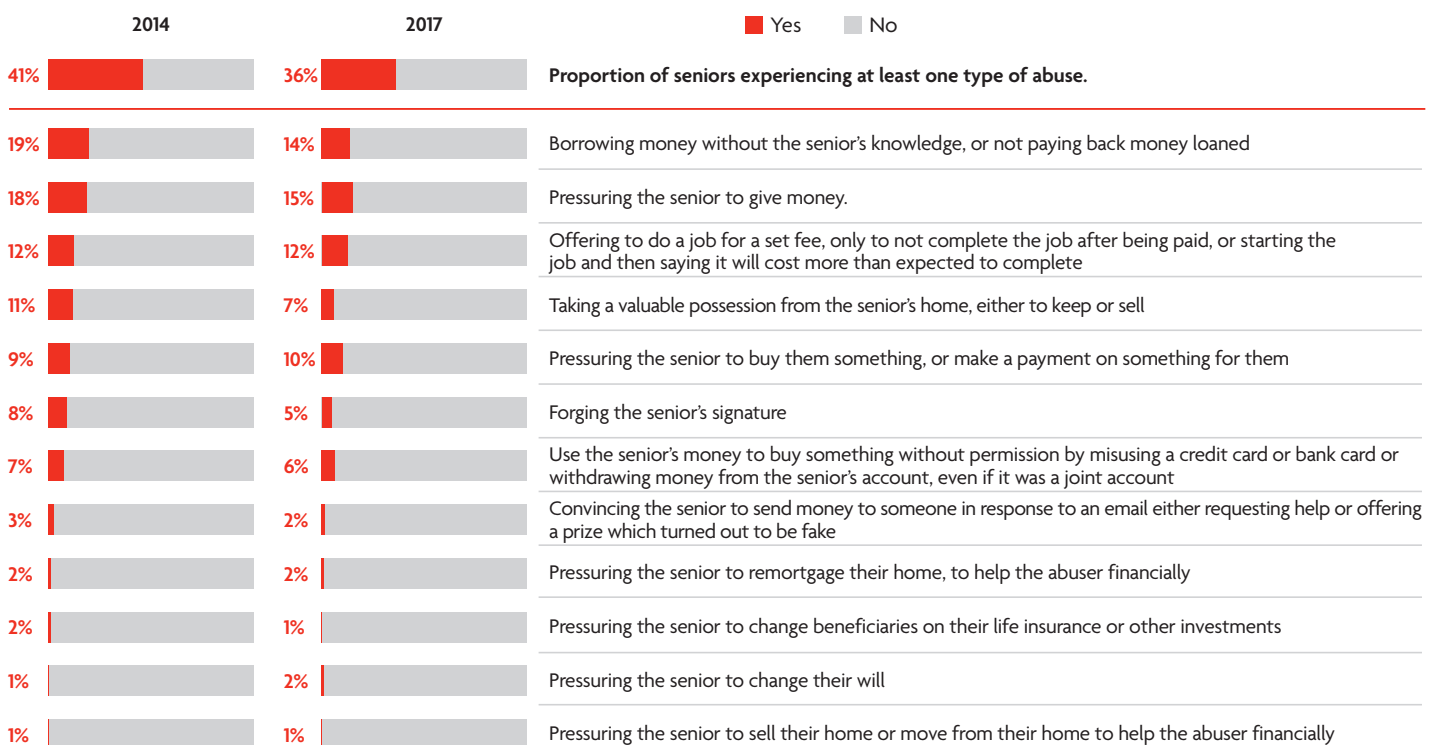
- **Monetary abuse** – intended to separate a senior from his or her money, with the most common form being to pressure the senior to give a family member an early bequest.
- **Property abuse** – involving the inappropriate use of a senior's property for the benefit of the perpetrator, which could be pressure to sell or transfer an asset, or sometimes the outright theft of property.
- **Legal abuse** – manipulating legal documents to benefit someone other than the senior.

Into the Light: National Survey on the Mistreatment of Older Canadians 2015, the most recent and comprehensive national study of the abuse of seniors, defines financial abuse as 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.”⁶

The Vancity survey, both the 2014 and 2017 versions, shows the financial abuse of seniors in the examples displayed in **Figure 2** below.

After reviewing the series of descriptions of the various types of seniors' financial abuse, a total of 36% of seniors in the 2017 survey report having experienced at least one type of such abuse – a result that is statistically consistent with the 41% reported in 2014, given the surveys' margins of error.

Figure 2: The types of financial abuse personally experienced



Source: Mustel Group Seniors Financial Abuse Polls, November 2014 and September 2017. The surveys conducted in both 2014 and 2017 yield a margin of error of +/- 4.9% at the 95% confidence level.

Seniors First BC, formerly known as BC Centre for Elder Advocacy and Support, operates the Seniors Abuse and Information Line (SAIL) where seniors and those who care about them can talk to someone about situations where

they feel they are being abused or mistreated. Between July 1, 2013 and June 30, 2017, SAIL received 12,425 calls and 4,684 included reports of financial abuse. Seniors First BC categorizes reports of financial abuse as follows in **Figure 3**.

Figure 3: Top 10 forms of financial abuse reported by callers to the Seniors Abuse and Information Hotline (SAIL), 2014-2017

Type of financial abuse	2014	2015	2016	2017	Percentage change in volume of calls 2014 - 2017	TOTAL
1. Exploiting affected adult (for shelter or money)	161	203	327	399	+148%	1,090
2. Pressuring (to lend, give gift, or change Will)	148	201	273	291	+97%	913
3. Misuse of power of attorney	143	170	224	239	+67%	776
4. Real estate	72	138	151	200	+178%	561
5. Questionable business transaction	52	42	117	100	+92%	311
6. Misuse of bank or credit card	37	62	87	74	+100%	260
7. Misuse of Joint bank account	34	66	62	69	+103%	231
8. Theft	59	47	0	66	+12%	172
9. Cashing pension or other cheques without authorization	31	24	33	22	-29%	110
10. Skimming	11	4	14	11	No change	40
Other	130	32	24	34	-74%	220
TOTAL	878	989	1,312	1,505	71%	4,684

Source: Seniors First BC

Annual call volume for each year is for a one-year period ending June 30.

The SAIL hotline takes calls from people who are 50 years or older, while respondents to Vancity's surveys were 65 or older.

Although the number of calls to SAIL have steadily increased, this does not necessarily indicate an increase in abuse. This is because awareness of the service and its popularity has increased in the same period.

Property abuse – a growing trend in BC’s overheated housing market?

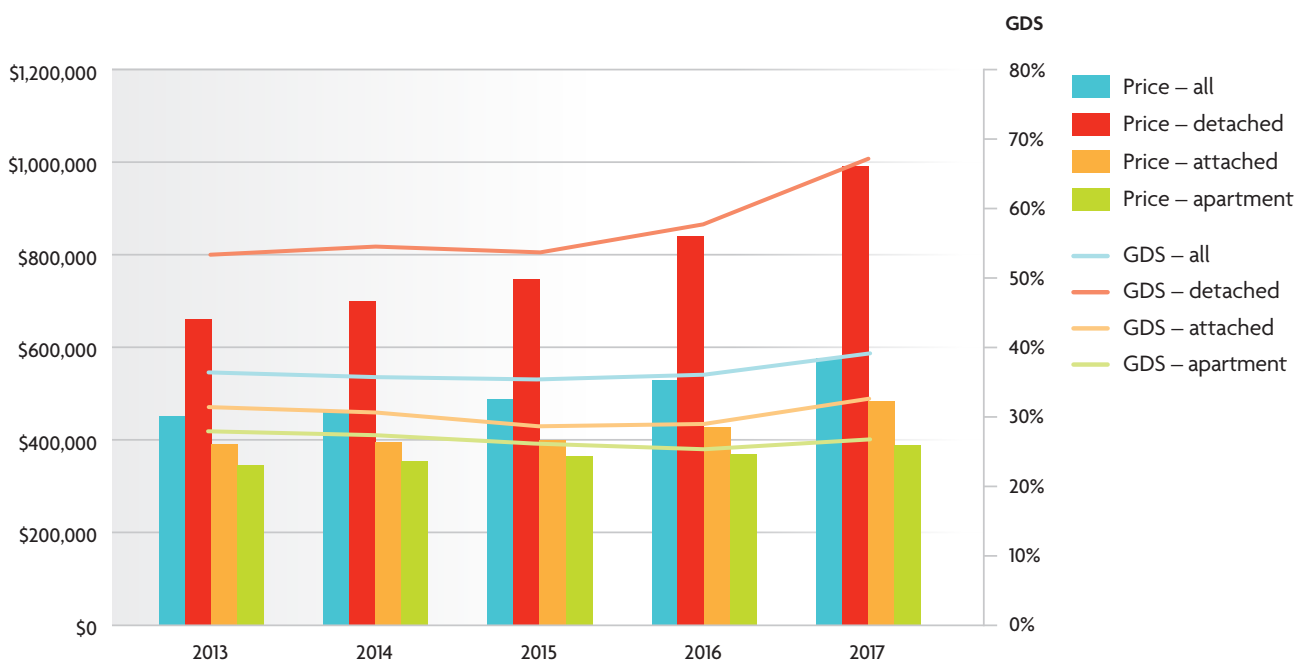
Seniors First BC categorizes 12% of the financial abuse reported to its Seniors Abuse and Information Line (SAIL) between July 1, 2013, and June 30, 2017, as “real estate” abuse.

The organization provided examples involving transferring titles of property, abusing power of attorney to sell seniors’ homes without permission or promising to provide care in return for financing a move to a new home and then failing to do so.

An average of 12% of financial abuse being related to real estate is a major concern, particularly as the cost of housing in the province increases (see **Figure 4**) and as seniors who own their own homes consider what to do with their most valuable assets.

The Vancity survey in 2014 showed that 1% of respondents had been pressured to sell their home or move from their home. In 2017, this figure remained consistent.

Figure 4: Metro Vancouver median prices and affordability, 2013-2017



Gross Debt Service (GDS) ratio is the percentage of a household’s monthly income required to pay mortgage costs, property taxes and maintenance (including strata fees and heating). A home is defined as affordable if it requires a GDS of 32% or less.

Source: Vancity using real estate data from Landcor Data Corp. and the median household income calculation for Metro Vancouver.

Levels of abuse and a lack of reporting

In both 2014 and 2017, Vancity surveyed 400 seniors in Metro Vancouver and the Capital Regional District, asking them about their awareness and experience of the financial abuse of seniors. In 2014, slightly more than 6% of respondents self-reported being victims of financial abuse. In 2017, the incidence had decreased to 3%.

Although it would seem to show that financial abuse of seniors has decreased in the past three years, this result

is statistically consistent with 2014. This is supported elsewhere in the survey results. For example, when asked the question “Do you know of a senior who has experienced this type of financial abuse?” 23% answered “yes,” statistically consistent with the 20% result on this question from 2014. It’s also worth noting that the level of reported financial abuse when respondents are presented with specific scenarios is only slightly lower – 36% in 2017 from 41% in 2014, a result that is also statistically consistent given the survey’s margin of error.

Vancity's 2017 survey showed that awareness of the catch-all term "senior's financial abuse" has increased significantly in the past three years – to 83% from 70% in 2014. But despite the increasing levels of awareness, it's notable that there is still a big discrepancy between the rate of self-reported financial abuse (3%) and the rates of abuse reported when respondents are presented with specific scenarios (36%).

The experiences of seniors in Metro Vancouver and the Capital Regional District – who report a 3% rate of financial abuse in the Vancity survey – appears to be slightly above the national average. A national study published in 2015⁷ showed that the prevalence of financial abuse was 2.6%, representing (at that time) 244,176 older Canadians. This figure is significantly lower than the global average. A 2017 study⁸ based on the best available evidence from 52 studies in 28 countries around the world estimated that an average of 6.8% of seniors experienced financial abuse, although a World Health Organization (WHO) fact sheet on elder abuse states that this 6.8% figure "is likely to be an underestimation, as only 1 in 24 cases of elder abuse is reported."⁹

It's important to bear in mind the significant differences in methodologies and sample sizes between Vancity's surveys and the international study. Having said that, the WHO figure of 1 in 24 or just 4.2% of victims reporting abuse is shocking and there's evidence the same dynamics are at play in B.C. when it comes to financial abuse, although to a lesser degree. Vancity's latest survey revealed that more than one-third (35%) of seniors who have experienced at least one type of financial abuse did not to tell anyone.

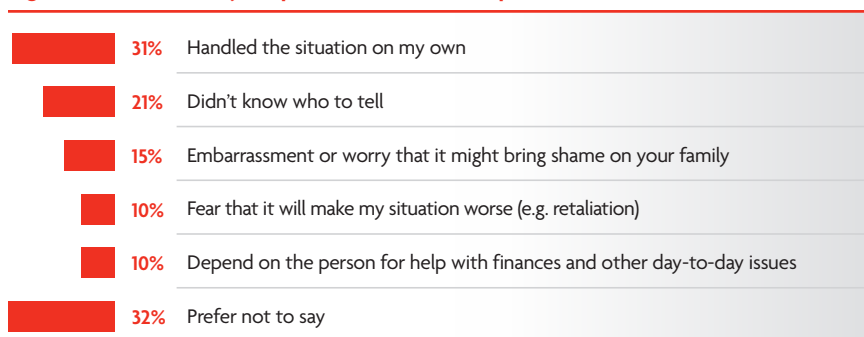
There are two key reasons for this. The first is that, as the Vancity surveys from both 2014 and 2017 show, there is a significant lack of awareness among seniors about what constitutes financial abuse. At the time that it occurs, many seniors may not realize they are being abused. The other, according to the WHO, is "because older people are often afraid to report cases of abuse to family, friends, or to the authorities."¹⁰ There may be a number of reasons for this, including:

- not wanting to cause trouble for a family member or bring shame on the family
- housing situations where abusers or family members live with the victim
- dependence on the caregiver who is abusing them
- fear of retaliation
- fear of loss of independence or being declared they are unable to look after themselves any more and should be institutionalized and
- lack of capacity or knowledge about how to report abuse.

Many of these factors are reflected in Vancity's latest survey results, which indicated that 21% of seniors who experienced financial abuse and did not report it say it was because they didn't know who to tell.

In addition, more than 80% of survey respondents are unable to name any support services available for seniors who may be victims of financial abuse.

Figure 5: Reasons why respondents did not report abuse



Source: Mustel Group Seniors Financial Abuse Poll, September 2017

Note: Respondents were able to select more than one answer to this question.

Understanding the victims

To fully understand the problem of seniors' financial abuse, it's important to get a clearer picture of its potential victims. This is easier said than done. Multiple reports have attempted to understand the risk factors for seniors' financial abuse, but this work is complicated by the fact that most studies do not provide a picture of survey respondents' experiences over time.

What may have started out as an equal and loving relationship can drift over time into abuse. Many adult children care for their parents and, for the sake of convenience, take over banking, shopping and other day-to-day necessities. Over time it can be hard to determine when good care and a healthy relationship slips into abuse, particularly if that abuse is inadvertent.

In Vancity's most recent survey, 3.8% of women and 1.5% of men reported being victims of financial abuse, indicating that women are more than twice as likely to suffer financial abuse as men.

Every senior's experience and personal circumstances are different and the causes of abuse may be many and varied. However, it's clear that there are risk factors related to both perpetrators and victims. For the latter group, some of the most commonly reported risk factors are being female, social isolation, dependency on others for financial or day-to-day help and having been abused at an earlier stage in life.

There is also evidence that the ethnicity of victims is a factor and this is worth considering in more detail, particularly given the culturally diverse population of Metro Vancouver and the Capital Regional District – the area of study for both Vancity surveys in 2014 and 2017. More research is needed to fully understand the cultural norms and intergenerational housing dynamics of some families. The fact that patterns of abuse can be completely integrated into those systems makes identifying, uncovering and combating them exceptionally difficult. This would be complicated further still if there are language barriers involved or in situations where seniors are able to interact with the outside world only through other family members.

Efforts have certainly been made to reach out to seniors from ethnic minorities. A project led by the Canadian Centre for Elder Law described how speaking out about the

abuse of seniors, particularly when victims and perpetrators are related, is hard in any culture but that "it can be especially difficult for older Chinese and South Asian adults to reach out for assistance due to:

- cultural values around not discussing family problems outside the family
- immigration power dynamics or
- language barriers to accessing information about rights and options."¹¹

Another report, also by the Canadian Centre for Elder Law, found that older female newcomers to Canada may be vulnerable to abuse when they cannot access legal and banking information in their language. In the report, one woman explained that children or grandchildren of older female newcomers to Canada sometimes take over their finances for them, leaving them with little or no say in their own affairs. The report revealed that "Many of the women are afraid to go to the bank and do not understand what is happening to their money."¹²

Risk factors

Any senior can be at risk of financial abuse, regardless of their financial status, background or ethnicity. However, a senior may be more vulnerable if he or she is:

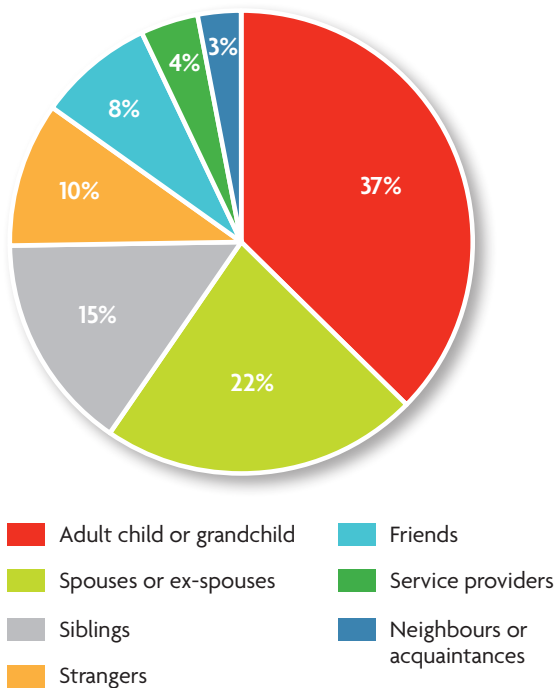
- without a strong social circle, resulting in being socially, geographically or culturally isolated
- a newcomer to Canada, with language or cultural barriers to understanding contracts or financial matters in their new country
- unsure of the value of his or her assets – particularly a house
- partly or fully dependent on others for help with financial or day-to-day matters
- experiencing health issues, which may bring on stress or exhaustion, or
- taking medication which might impair judgment.

The perpetrators of financial abuse

There has been extensive publicity about financial scammers and criminals targeting seniors. There's also some evidence that levels of awareness of these scams have increased, at least among seniors. A 2016 study by the Better Business Bureau exploded the myth that the majority of victims of financial scams are seniors, revealing that respondents in a survey who acknowledged losing money to a scam in the prior year were both younger and more likely to be highly educated than previously thought.¹³

The same study showed how online financial scams carried out by strangers are clearly a risk to all segments of society and that there's no room for complacency by any particular demographic. But for seniors, the majority of cases of financial abuse are perpetrated by somebody who is well known to them or with whom they have a close relationship. In 2015, a national study in Canada¹⁴ revealed that in situations of financial abuse, the perpetrator was an adult child or grandchild in 37% of incidents. Furthermore, 22% of perpetrators were spouses or ex-spouses, 15% were siblings, 10% were strangers, 8% were friends, 4% were service providers and 3% were neighbours or acquaintances.

Figure 6: Seniors relationships to perpetrators of financial abuse



Source: Into the Light National Survey on the Mistreatment of Older Canadians, 2015

The national study also provided some interesting insights into the characteristics of people who financially abuse seniors, showing that:

- more than half of abusers were males (58.1%)
- almost a quarter of the financial abusers lived with the victim (23.4%) and
- mental health problems were prominent among the abusers (28.8%), as were alcohol problems (25.9%) and, to a lesser extent, gambling problems (9.2%).¹⁵

Reinforcing the fact that a majority of seniors' financial abuse is the result of seniors being taken advantage of by somebody they trust, the Toronto Police Service reported that 43% of perpetrators of elder abuse (not limited to financial abuse) are the children of their victims.¹⁶

Given their closeness to the victim, perpetrators may have control over a senior's diet, their medication, their access to friends and relatives, and their ability to seek help. When seniors find themselves in these kinds of situations, it becomes easier for abusers to distance them from their financial affairs.

The prevalence of close, often dependent, relationships in cases of financial abuse makes the task of getting a clear picture of its scale extremely complicated. Familial connections also contribute to the reluctance of victims to report their abusers and further limit attempts to address the problem.

Taking on the abusers and supporting victims

It's often said that sunlight is the best disinfectant and there's no doubt that the fight against the financial abuse of seniors would benefit from more public awareness and support. In addition, most seniors' organizations want governments, law enforcement and financial institutions to focus more of their attention and resources on this problem, particularly as the number of seniors in B.C. and Canada continues to increase along with their proportion of the population.

But there can be drawbacks with an approach that consistently seeks to bring the issue out into the open, particularly when it comes to reporting. For example, it has been suggested that people (family members, friends, lawyers, caregivers, healthcare professionals, service providers etc.) should be compelled to report abuse when they see it. CARP, Canada's largest advocacy association for seniors, has said that 85% of its members strongly

support mandatory reporting.¹⁷ However, the organization also points to concerns that this could lead to an increase in ageism – where other people assume they know what is best for seniors. There are also genuine fears that abuse could escalate, with abusers choosing to isolate their victims even further for fear of being reported. Of those seniors in Vancity's 2017 survey that did not report financial abuse when it happened to them, 10% said it was because they feared it would make the situation worse or result in retaliation.

It's important that initiatives designed to combat abuse should be supportive and respectful of seniors' right to privacy and independence in managing their financial decisions.

Prevention is better than cure

The emotional, psychological and monetary toll on seniors who have been financially abused is immense. In severe cases, some never fully recover. Governments and not-for-profit organizations have made efforts to prevent seniors from being abused as well as provide services to support victims.

In B.C., Seniors First BC operates the increasingly well-known Seniors Abuse and Information Line (SAIL). Callers who are aged 50+, are victims of abuse and are in need of practical and emotional support, may be referred to Seniors First BC's Victim Services Program, which provides information, support and referrals to services in the community.

B.C. also has a provincially-funded system of local Community Response Networks.¹⁸ These groups work to establish connections between community organizations, local businesses and government agencies to provide help for adults experiencing or at risk of experiencing abuse, neglect and self neglect.

Operating on a national level, the Canadian Centre for Elder Law is a not-for-profit body dedicated to exploring the legal issues that affect older Canadians. The organization has done some important work on the issue of financial abuse. Three of its recent initiatives stand out in particular:

- A joint one-year project with Fair Canada funded by the Law Foundation of Ontario considering the interplay of investment securities, elder financial abuse, mental capacity and reporting.¹⁹ Researchers are developing tools for financial services firms and investment advisors to take urgent, short-term protective action for the benefit of vulnerable consumers.
- A project to help combat the abuse of Chinese and South Asian seniors that is truly responsive to their

needs and experiences, as opposed to following the more traditional approach of developing a generic tool in English and translating it into other languages.²⁰

- A 2016 partnership with West Coast LEAF to develop a plain language handbook on the rights and options for women living in abusive situations.²¹

The federal government is working on a National Strategy for Financial Literacy through the Financial Consumer Agency of Canada. This initiative identified seniors as one of the agency's earliest and most important priority groups and the approach remained consistent even after a change in government. It includes a financial literacy strategy for seniors and one of its goals is to "increase tools to combat financial abuse of seniors."²²

Since Vancity's initial 2014 report into the financial abuse of seniors, it's clear there is some excellent work being done in the not-for-profit sector and at both provincial and federal levels of government to address the issue. There's also some evidence that rates of financial abuse in Metro Vancouver and the Capital Regional District may be declining or at least remaining consistent. But there is still a huge gap between unprompted reports of financial abuse and reported abuse when respondents are presented with specific scenarios, indicating a need for more awareness among seniors about this issue.

Finally, the low levels of reporting of what may potentially be serious crimes is a worrying trend. Not-for-profit organizations, governments and financial institutions must look for new ways to reach out to isolated seniors. The 35% of seniors who do not tell anybody when they have been financially abused should never be left to suffer in silence.

Recommendations

Seniors campaigners, academics and advocates all agree that there needs to be more research into the issue of the financial abuse of seniors, the different forms it can take and the most effective tools for combating it. There is no quick fix to this problem, but there is still plenty that individuals, financial institutions, police and governments can do, as outlined in the following recommendations.

Seniors

- Get independent legal advice before signing any documents, especially those involving their home or other property.
- Set up auto-deposit for government and pension cheques into their bank account and also set up auto-pay for bills to prevent someone intercepting funds and misusing them.

- Keep financial, legal and personal information in a safe place, and never give anyone their passwords or PINs.
- If lending money, consider how to best document proof of whom you loaned it to and how much, and any terms and conditions.
- Request a credit report each year from a credit bureau as a way of monitoring whether anyone has obtained financial products falsely under their name through identity fraud.
- Keep in touch with a variety of friends and family to avoid becoming isolated.

Financial institutions

- Create secure payment options that allow people to stay in control of their financial affairs when they are experiencing disability, illness, or mobility challenges.
- Develop outreach programs specifically designed to support senior members/customers and help them protect themselves against abuse.
- Support financial literacy programming for older adults that covers topics such as how to safely manage investments, plan for retirement and undertake tax and estate planning.
- Provide comprehensive training for employees to help them spot the warning signs of financial abuse and make use of technologies designed to flag suspicious transactions or account activity.
- Regularly review internal guidelines for identifying suspected abuse to help protect senior account holders from financial exploitation.

Governments

- Provide more funding for seniors organizations that develop tools for combating abuse and programs to support victims.
- Build partnerships with advocacy groups and harness their understanding of seniors' issues to help develop sound public policy.
- Support law enforcement efforts to build connections with vulnerable seniors in the community and ensure that police forces receive specialized education and training on senior's issues.
- Fund further academic research into the issue of seniors' financial abuse as a way of raising public awareness.

Methodology

Vancity hired an independent contractor to undertake secondary research for this report from June to November 2017.

Vancity commissioned the Mustel Group to conduct an online survey of 400 seniors aged 65 years or older from across Metro Vancouver and the Capital Regional District using their randomly recruited Giving Opinions panel. The survey included the same questions that were asked in 2014 when Vancity first produced a report into the financial abuse of seniors, as well as some additional questions. Surveys were completed September 11 to 17, 2017. Surveys are representative according to age, gender and region and yield a margin of error of +/- 4.9% at the 95% confidence level.

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