Spot the Difference

Learn to recognize elder abuse, bullying and frauds and scams

Overview

This fact sheet outlines the differences between elder abuse, bullying and frauds and scams.

Elder abuse

Elder abuse is any action or inaction by self or others that jeopardizes the health or well-being of any older adult. Elder abuse can take several forms, including:

- Financial
- Emotional
- Physical
- Sexual
- Medication
- Neglect

Often more than one type of abuse occurs at the same time.

The most recent Canadian study found 8.9% of older adults in Alberta experienced one or more forms of abuse in 2015.

Elder abuse is a form of family violence. Like other types of family violence, the dynamics of elder abuse are complex.

Abuse is a pattern of controlling behaviour. In families, an abusive person can use many ways to gain power over another family member. Shame or guilt may stop an older adult from revealing abuse. Sometimes victims simply do not have the capacity to report it.

Whether a victim is unable or unwilling, some of the barriers to revealing elder abuse include:

- Fear
- Love for the abuser
- Lack of understanding
- Being unaware of available resources
- Acceptance of abuse or neglect as normal behaviour

Bullying

Bullying is any repeated, hostile or demeaning behavior meant to cause harm, fear or distress, including physical or psychological harm.

Bullying is hurtful and harmful. It is NOT normal and should not be tolerated.

Bullying involves:

- Intent: the actions happen on purpose
- Harm: the recipient is hurt by the action
- Repetition: the recipient is repeatedly targeted

Bullying can take several forms including:

- Verbal: name calling, put downs, threats
- Social/relational: exclusion, gossiping, ganging-up
- Physical: hitting, pushing, slapping
- Cyber: social or verbal bullying through email, text message or social media

Bullying in seniors' contexts

In a recent Canadian study, older adults reported that the most common forms of bullying they encountered were being left out purposefully and hurtful comments.



Many older adults reported feelings of dejection and difficulty accomplishing everyday tasks because of bullying. As well, the majority of older adults reported that bullying was a major issue and that bullying represented unacceptable behavior.

A recent Canadian study found that 39% of older adults in communal living facilities had witnessed bullying between peers, and 29% had experienced bullying themselves.

Frauds and scams

Every year, thousands of Canadians fall victim to fraud. Older adults are often the target of scammers. The following lists common scams directed at older adults and how to avoid them.

Grandparent

<u>How it works:</u> Scammers pretend to be the grandchild and contact older adults claiming to be in trouble and in need of money.

<u>How to avoid it:</u> Check with family to make sure your grandchildren are safe. Never send money to someone until you have confirmed their identity.

Telemarketer / door-to-door salesperson

<u>How it works:</u> Some sales people use highpressure sales tactics to intimidate older adults into buying things they do not need.

How to avoid it: If they are selling door-to-door, ask to see their licence, close the door, or call the police if you feel threatened. If it is a telemarketer, hang up the phone.

Bereavement

<u>How it works:</u> Scammers look through obituaries and contact victims who recently lost a loved one, claiming the deceased had unpaid bills or debts that must be paid.

<u>How to avoid it:</u> Arrange for a trusted family member or friend to handle all financial matters in the days following the loss of a loved one.

Fly-by-night contractor

<u>How it works:</u> Someone approaches the homeowner saying they noticed a feature needs repair. Since they are in the area they can provide a great deal if they get a deposit today. After taking the money, they never return.

How to avoid it: When hiring a contractor get three written estimates and check references. Check with Service Alberta for a pre-paid contractor's licence if they want money before completing work. If the contractor cannot show you their licence, pay only after work is complete.

Funeral

<u>How it works:</u> Some funeral home owners are unscrupulous and may take advantage of people in their time of grief and overcharge for caskets, services or unnecessary items while the victim is vulnerable.

How to avoid it: Do your research and bring a friend or family member with you to plan your funeral in advance. Consider buying a membership with your local memorial society who can negotiate for lower funeral services when there is a death in the family.

Sweepstakes, lottery and prize schemes

How it works: If you get a message saying you've won a contest, lottery or sweepstakes and are then asked to pay fees or taxes in advance in order to claim your prize, hang up the phone.

How to avoid it: DO NOT under any circumstances send money or personal/financial information to someone making such a request. The Better Business Bureau warns consumers to be on guard against these serious frauds and their perpetrators.

