

Recognizing Financial Abuse

The following are indicators of increased vulnerability to financial abuse or exploitation.

If their presence raises suspicion, use the questions and referral resources in this guide to gather more information to assess your patient or client's situation.

Red flags in patient / client history:

- Social isolation
- Bereavement
- Dependence on another to provide care
- Financially responsible for adult child or spouse
- Alcohol or drug abuse
- Depression or mental illness

Red flags from behaviour:

- Cognitive problems.
- Unusual fear of, or sudden change in feelings about, a particular person or people.
- Change in appearance; poor hygiene.
- Accompanied by caregiver who is overly protective or dominating.
- Change in ability to perform activities of daily living including self-care, daily finances, or medication management.
- Discrepancy between standard of living and financial assets.

How do I ask about financial capacity?

Introductory question:

- We find that some adults worry about money; may I ask you a few questions about this?

Questions you can ask:

- Does someone help you manage your money day-to-day?
- Do you run out of money at the end of the month?
- Do you regret or worry about financial decisions you've recently made?
- Have you given power of attorney to another person?
- Have you felt pressured to change your will?

What types of referral may be needed?

If answers raise suspicions, see the following four referral sections, or get further details by using the Financial Concerns Checklist provided by FCNB.

The referral sources listed can help in the following situations:

- 1. Fraud or Exploitation:**
Potential victim of theft, investment fraud, consumer fraud or other forms of financial exploitation.
- 2. Personal Financial Interests:**
Needs assistance with financial planning, estate planning, or legal documentation.
- 3. Social Services:**
Exhibits poor resource management or has limited resources available. Needs assistance with meals, transportation or daily living activities.
- 4. Further medical evaluation.**
Needs assessment for cognitive, neurological or other conditions.



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How do I report financial abuse?

Where to report:

The police will deal with complaints about financial scams and theft. If you suspect financial abuse, you should report your concerns to the local police or RCMP.

What happens next:

A police officer will take your report and will want to speak to anyone who has evidence of the abuse. They will speak with the person who reported the suspected financial abuse and will also follow up with the subject of the abuse.

If a police officer finds enough evidence of a crime, he or she will consult with the Crown Prosecutor and decide whether to lay charges.

If you call the police because of abuse or neglect by a caregiver, the police may call the Department of Social Development. They may decide to do an investigation together.

Police are sensitive to the individuals who report suspected abuse but do not want to be identified. If the accused person pleads guilty, there will not be a trial. He or she will be sentenced and you do not have to be there. However, if the accused pleads not guilty, there will be a trial. You may have to go to court as a witness.

If you have concerns about remaining anonymous, reporting your concerns to Crime Stoppers may be an alternate solution.

Resources for Referral:

To report suspected financial fraud or exploitation:

N.B. Crime Stoppers
1 800 222-8477
<http://www.crimenb.ca/>

Royal Canadian Mounted Police
(New Brunswick)
www.rcmp-grc.gc.ca/NB

Your local police

To report suspected consumer or investment fraud:

Financial and Consumer Services
Commission (FCNB)
1 866 933-2222 (Toll Free, NB Only)
FCNB.ca

Personal Financial Interests:

Public Trustee Services
(New Brunswick Legal
Aid Services Commission)
1 888 336-8383
www.legalaid.nb.ca

Department of Justice
1 506 462-5100
www.gnb.ca/justice

Social Services

Department of Social Development
1 506 453-2001
www.gnb.ca/SocialDevelopment

After Hours Emergency Social Services
1 800 442-9799

Adult Victims of Abuse Protocol

www.gnb.ca/0017/protection/Adult/index-e.asp

Further Medical Evaluation

Specialists such as geriatrician, neurologist, psychiatrist, or psychologist may be warranted.



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