

Financial abuse means any misappropriation or misuse of a resident's money or property, and can involve improperly taking, using or controlling a resident's money or property, including:

- Charging for services not provided
- Pressuring a resident to purchase services or give gifts
- Exploiting a resident through a scam or fraudulent activity
- Theft or unauthorized use of a resident's financial information, money or property



Scenario: A resident says: "My daughter took money from my account without my permission, but please don't report it."

WHAT WOULD YOU DO?

1 PROTECT THE RESIDENT

Ask: What needs to happen now to protect the resident?

- Take immediate steps to protect the resident from further harm and keep them informed and supported.
- Consider whether other residents may also be at risk and any measures that can be implemented to protect them.

2 REPORT IMMEDIATELY

Ask: What are my reporting responsibilities, and who needs to be notified?

- Immediately report the suspected harm or risk of harm to the RHRA, even if the resident asks you not to. Do not wait for proof or the home's investigation to be completed.
- Follow your home's reporting procedures.
- Notify police and other required persons according to your home's Zero Tolerance Policy.

3 INVESTIGATE AND DOCUMENT

Ask: What happened, who was involved, and what evidence do we have?

- Immediately investigate the alleged, suspected or witnessed incident.
- Review and document relevant information, evidence, actions taken, and follow-up.
- Follow your home's Zero Tolerance Policy.

4 PREVENT FUTURE HARM

Ask: What can we learn from this incident to reduce future risk?

- Analyze incidents to identify gaps, risks, trends and root causes.
- Adjust operations, policies, procedures or staff training as needed.
- Evaluate the Zero Tolerance Policy at least annually and use incident analysis to improve it.

KEY TAKEAWAY: Retirement homes have a responsibility to take action and protect residents from financial abuse by anyone. This includes family members, staff, volunteers, other residents and external care providers.