

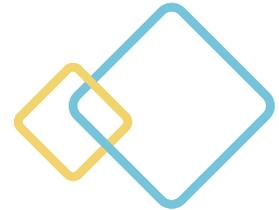


Supporting Older Adults Affected by Financial Fraud:

Guidance for Health Care Practitioners and Allies



Beyond financial loss, fraud can trigger profound emotional distress, exacerbate chronic health conditions, and erode trust in relationships and systems. Health care practitioners and trusted allies are uniquely positioned to identify the impacts, reduce stigma, and support recovery.



How Fraud Happens: What Practitioners Should Know

Scammers are criminals who use sophisticated psychological manipulation to overwhelm judgment and create dependency.

Common techniques include:

- ♦ Triggering strong emotional states (*urgency, fear, affection, excitement*)
- ♦ Creating a false relationship based on trust, intimacy, or shared identity
- ♦ Framing opportunities as scarce or exclusive
- ♦ Using intimidation or fake authority to push the victim into acting quickly
- ♦ Embedding themselves into daily life while providing emotional reinforcement (*affection, attention*)

Impacts of Fraud

Fraud can have significant emotional, physical, and social effects at any age. Reactions may emerge gradually, fluctuate over time, or remain unspoken unless practitioners create safe opportunities for disclosure.

Emotional reactions may include:

- ♦ Shock, disbelief or denial
- ♦ Anger (*toward scammer or self*)
- ♦ Shame and embarrassment
- ♦ Anxiety and future-oriented fear
- ♦ Depression, grief or hopelessness
- ♦ Guilt (*especially when family resources are impacted*)
- ♦ Distrust and social withdrawal
- ♦ Resolution and recovery, as individuals begin to rebuild stability

Physical and behavioural impacts may include:

- ♦ Sleep disturbance and other stress-related symptoms
- ♦ Worsening of existing health conditions
- ♦ Reduced confidence in financial, technological, or social situations

For some older adults, additional factors may shape how fraud is experienced or disclosed:

- Concerns about being judged or having cognition or independence questioned
- Life transitions (*e.g., retirement or bereavement*) that may intensify isolation



How You Can Support Emotional Recovery

1 Use Non-Judgmental, Trauma-Informed Communication

- Normalize that **anyone** can be targeted.
- Avoid language that implies blame or gullibility or incompetence.
- Validate emotional responses, allow space for grief and anger.

A compassionate first response significantly increases the likelihood of engagement in further support.

2 Assess and Support Emotional Well-Being

Consider screening for:

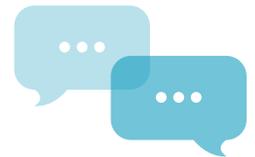
- Anxiety, depression, or trauma responses
- Sleep disturbance or social withdrawal
- Stress-related physical symptoms

Encourage access to mental health supports (e.g., counselling, peer groups, social prescribing), and explore stabilizing activities such as movement, hobbies, or culturally relevant wellness practices.

3 Strengthen Social Connection and Reduce Isolation

Practitioners can:

- Support reconnection with trusted social networks
- Refer to peer support groups, seniors' centres, faith communities, or community programs
- Encourage participation in structured group activities

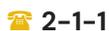


Strategies Practitioners Can Encourage

- Use reputable financial and identity-monitoring tools
- Participate in scam-awareness education and technology training
- Develop a personalized scam-safety plan, including setting up trusted "early-warning" contacts
- Promote digital literacy and confidence-building rather than avoidance

Where to Refer in Canada

Mental Health & Community Services



2-1-1

Local mental health, social, and community support services



9-8-8

Suicide prevention and mental health crisis support

Fraud Reporting & Information *Scan QR to view*



Canadian Anti-Fraud Centre
antifraudcentre-centreantifraude.ca/index-eng.htm

Victim of Fraud—Step-by-Step Guide
antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm



Cyber Seniors –
Cybersecurity Training for Older Adults
cyberseniors.org/cybersecurity/



CCSMH

Canadian Coalition for Seniors' Mental Health

www.ccsmh.ca

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