

# SEDAP

**A PROGRAM FOR RESEARCH ON**

**SOCIAL AND ECONOMIC  
DIMENSIONS OF AN AGING  
POPULATION**

**Fraud in Ethnocultural Seniors'  
Communities**

**Peter J.D. Donahue**

**SEDAP Research Paper No. 37**

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FRAUD IN ETHNOCULTURAL SENIORS' COMMUNITIES

PETER J.D. DONAHUE

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The Program for Research on Social and Economic Dimensions of an Aging Population (SEDAP) is an interdisciplinary research program centred at McMaster University with participants at the University of British Columbia, Queen's University, Université de Montréal, and the University of Toronto. It has support from the Social Sciences and Humanities Research Council of Canada under the Major Collaborative Research Initiatives Program, and further support from Statistics Canada, the Canadian Institute for Health Information, and participating universities. The SEDAP Research Paper series provides a vehicle for distributing the results of studies undertaken by those associated with the program. Authors take full responsibility for all expressions of opinion.

# **Fraud in Ethnocultural Seniors' Communities**

by

Peter J.D. Donahue

## **Abstract**

The main goals of this study are: (1) to define the scope and nature of fraudulent practices to which older adults from selected ethnocultural communities (namely, Chinese, Hispanic, Portuguese, and South Asian) are exposed; (2) to determine the response of those adults to exploitative practices; (3) to identify those who are at greatest risk; and (4) to disseminate the findings. The project included focus group interviews with older men and women in the Greater Toronto Area, as well as with service providers. The findings are similar for all groups: both the nature and scope of fraudulent practices in these communities and the factors contributing to vulnerability closely parallel the experience of Canadian-born seniors. The study concludes with recommendations for fraud prevention.

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## **Executive Summary**

### **STUDY BACKGROUND AND METHODOLOGY**

This report titled "Fraud in Ethnocultural Seniors' Communities" is the summary of focus groups held with Chinese, Hispanic, Portuguese and South Asian seniors and their service providers in the Greater Toronto Area by the Portuguese Women 55+ Support Group of Ontario, through the financial support of the Ontario Trillium Foundation. The focus groups were held from September 1999 to May 2000.

A large proportion of seniors in Canada are immigrants. In 1996, 27% of the population aged 65 and over were immigrants (Statistics Canada, 1999). While many of these individuals are people who have aged in Canada, there is also a small share of new immigrants arriving in Canada each year who are also seniors. In 1999, just under 5,000 individuals or about 3% of all who immigrated to Canada that year were aged 65 and over (Citizenship and Immigration Canada, 2000). While the majority of seniors speak one or both of Canada's official languages (English or French), in 1996 approximately 4% of Canadian seniors could speak neither (Statistics Canada, 1999). This is an important factor, as the literature clearly shows that there is a clear link between literacy and health and well-being (Roberts & Fawcett, 1998). Moreover, language barriers increase seniors' vulnerability to fraudulent and exploitative practices

There were four main goals to this project: (1) to define the scope and nature of fraudulent practices to which older adults from certain ethnocultural communities are exposed; (2) to determine ethnocultural seniors' responses to exploitative practices; (3) identify ethnocultural seniors who are at greatest risk of being defrauded; and (4) disseminate the findings of the project to relevant individuals, groups, organizations and governments.

The study activities included a review of the existing literature and focus group interviews with senior women and men from the Chinese, Hispanic, Portuguese, and South Asian communities in the Greater Toronto Area as well as service providers.

## **FINDINGS**

The transcripts from the focus groups were transcribed and analyzed for thematic content. At the onset of the project, the analysis was planned to include separate analysis of the data by ethnocultural group and by gender as well as separate analyses for seniors & service providers. Early analysis found that there was much more similarity than difference among these categories, therefore a general analysis was carried out under the emerging themes. The themes that emerged from the focus group discussion have been organized under the following headings: (1) nature & scope of fraudulent practices, (2) vulnerability to fraud, and (3) recommendations for fraud prevention.

### **Nature & Scope of Fraudulent Practices:**

The fraudulent practices that seniors from the identified ethnocultural communities were exposed to closely parallel what we know from the literature about the experiences of fraud by Canadian-born seniors with a few exceptions. The types of fraud identified included the following areas: (1) telephone fraud, (2) mail fraud, (3) credit card fraud, (4) banking, (5) home repairs, (6) door-to-door sales, (7) unfair business practices (8) charity-based scams, (9) housing fraud, and (10) immigration fraud.

Financial deception by family members and friends was also identified by a number of the participants, although this is more often considered to be a form of financial abuse as opposed to consumer fraud.

### **Vulnerability to Fraud:**

The following were the key factors that participants identified as contributing to seniors' vulnerability to fraud: (1) language barriers, (2) lack of education pertaining to fraud, (3) trust, of Canadians in general and members of their particular community (4) isolation, (5) fear/intimidation and (6) lack of reporting.



### **Recommendations for Fraud Prevention:**

For the prevention of the perpetration of fraud against seniors from ethnocultural communities, the following key recommendations were made: (1) greater education around issues pertaining to fraud for seniors and service providers, (2) overcoming language barriers, (3) facilitation of the reporting of fraud, (4) dispelling of myths about fraud, (5) the development of culturally and linguistically appropriate services, and (6) outreach to isolated seniors.

Our report “*Fraud in Ethnocultural Seniors' Communities*” includes a detailed discussion of the project methodology and findings, including the nature and scope of fraudulent practices that these seniors are exposed to, their vulnerability to fraud and recommendations for the prevention of fraud.

## **Acknowledgements**

I would like to acknowledge the Ontario Trillium Foundation for making this consultation on fraud in ethnocultural seniors' communities possible. I would like to thank to Portuguese Women 55+ Support Group of Ontario for sponsoring this project. I also appreciate the contributions of Odete Nascimento from St. Christopher House who provided the necessary support and feedback at every stage of the project. In addition, I would like to thank Joanne Daciuk at the Centre for Applied Social Research at the Faculty of Social Work, University of Toronto for her support and direction in the early stages of the project.

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## **Steering Committee**

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### **South Asian Community**

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### **Portuguese Community**

Luciene Sestrem  
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Most importantly, I would like to thank the seniors and the service providers who participated in the study for generously sharing their time, experiences and ideas with us.

Peter Donahue, MSW, RSW  
Research Coordinator

## **1.0 Introduction**

### **1.1 Goals**

There were four main goals to this project:

- (1) To define the scope and nature of fraudulent practices to which older adults from certain ethnocultural communities are exposed;
- (2) To determine ethnocultural seniors' responses to exploitative practices;
- (3) Identify ethnocultural seniors who are at greatest risk of being defrauded; and
- (4) Disseminate the findings of the project to relevant individuals, groups, organizations and governments.

The project activities included:

- a review of the current literature pertaining to seniors and fraud
- focus groups with stakeholders, including senior women, senior men and service providers, from the targeted communities (Chinese, Hispanic, Portuguese and South Asian) to gain their opinions and understandings of fraud in various ethnocultural seniors' communities
- conducting an analysis of the focus group discussions to determine the types of fraudulent practices that seniors from the targeted ethnocultural communities experience, factors that make them vulnerable to fraud and recommendations for preventing seniors exposure to fraud.

## 1.2 Background

*Victimization of the elderly is a critical issue, occurs in many guises, and is probably more pervasive than any of us would like to believe. The increasing number of older persons, living longer, who live alone, bereft of family support, proves that there is a growing population at greater risk for exploitation.*

(Barer, 1997: 374)

The term fraud has been widely defined in both the research literature and the popular media. In its broadest sense fraud involves, “persuading an individual to relinquish his or her money through deception” (Plouffe, 1991:2). Fraud takes on numerous forms, including such things as: telemarketing fraud, fraud involving consumer good and services, fraud dealing with financial advice, insurance coverage and investment or business schemes (AARP, 1999; Titus et al., 1995; Plouffe, 1991; Pepper, 1983). Examples of these types of fraud include: offers of free prizes that in fact involve unwanted and unexpected costs (Stiles, 1998; Consumers’ Research Magazine, 1997; Blake, 1996; Titus et al., 1995) the unauthorized use of credit card or bank numbers (Janhevich, 1998; Titus et al., 1995) charity scams (AARP, 1998; North Vancouver RCMP, 1998; Titus et al., 1995) fraudulent health and beauty products (Titus et al., 1995; Plouffe, 1991) and scams that involve the provision of unnecessary or useless goods, services and repairs (AARP, 1999; Titus et al., 1995). With the recent advances in computer technologies, Internet fraud is also a growing concern, particularly in countries such as Canada and the United States (Internet Fraud Complaint Center, 2000).

Although there is a significant body of literature pertaining to fraud and the elderly, it is lacking in terms of content, scholarly rigor and timeliness. Friedman (1992) has described the literature as, “diverse but superficial”. Friedman went on to make the following observations:

Many studies can be found in books, reports and academic journals but most consist of impressionistic and anecdotal accounts, biographical renderings and local surveys of experiences of elders with confidence swindlers. Moreover, most of the literature is dated, with few references appearing in the post-1980 period.

(Friedman, 1992: 20)

There were two early American studies that made it possible to examine a number of issues pertaining to fraud and the elderly. The first was a study carried out by the Battelle Law and Justice Center. In the 1970’s, they conducted a study of complaints to public consumer protection agencies comparing older consumers (55 and over) to younger consumers. In addition

to this, the Battelle Center commissioned interviews with 953 older consumers to assess the level of unreported fraud (McGhee, 1983). During the same time period, the University of Pittsburgh conducted a national survey of consumers that included 1,866 persons aged 65 and over (McGhee, 1983).

More recent American studies include a 1990 national mail survey of fraud investigators that focused on confidence swindlers and their effects on older consumers aged 65 and over (Friedman, 1992). There was also a national telephone survey carried out in 1991 of 1,246 respondents aged 18 and older. This study measured the incidence and prevalence of personal fraud victimization, the characteristics of the victims involved, and the impacts and effects of these offenses, although there was no particular focus on the elderly (Titus et al., 1995). Another group of researchers used 1994 data obtained from the FBI's National Incident Based Reporting System in the state of South Carolina to examine the victimization of those aged 65 and over (McCabe & Gregory, 1998). Not surprisingly, the American Association of Retired Persons (AARP) has conducted several studies pertaining to fraud and the elderly. In 1995, the AARP ran a series of focus groups with people aged 50 and over that addressed telemarketing fraud victimization (AARP, 1996a). The following year, in 1996, AARP carried out a national survey on the incidence of telemarketing solicitations received by older adults. The survey included telephone interviews with 865 persons aged 50 and over (AARP, 1996b). In 1999, the AARP commissioned a national survey on consumer behaviour, experiences and attitudes that included 1,504 adults aged 18 and over. Comparisons were made by age group (AARP, 1999). This poll was an update of a similar AARP survey conducted in 1993 (AARP, 1993).

In Canada, there has been much less work done in this area. In 1991, the National Advisory Council on Aging conducted a review of the literature and a consultation with approximately 125 seniors regarding consumer fraud (Plouffe, 1991). Project Phonebusters, a National Task Force, has become the central source for telemarketing complaints throughout Canada. They provide a number of statistics on phone fraud including that nature of the complaint, the amount of money involved and the age of complainants (Phonebusters – A National Task Force Combating Telemarketing Fraud, 1997). In 1998, Statistics Canada released a report examining the changing nature of fraud in Canada. The study utilized data from the Aggregate Uniform Crime Reporting (UCR) Survey, the Revised (incident based) UCR

Survey, as well as the Adult Criminal Courts Survey (Janhevich, 1998). Unfortunately, this study did not provide a breakdown of findings by age group.

It is difficult to estimate the extent to which older adults experience fraud, particularly in Canada. In 1996, there were approximately 101,000 frauds reported by the police in Canada, accounting for 7% of all property crimes (Janhevich, 1998). In 1999, this number was down slightly, to 90,568 frauds (Statistics Canada, 1999). These figures are not, however, broken down further by age and do not make great distinctions between the various type of fraud perpetrated. However, the rate of frauds such as mail fraud, telemarketing fraud, and personal identity scams committed in Canada increased substantially (66%) from 1977 to 1996 and, despite yearly fluxuations, has increased by about 4% over the past decade (Janhevich, 1998). In Canada, Project Phonebusters reported that between January and May 1997, over half of the victims of telemarketing scams that paid out money were over 60 years of age (Phonebusters – A National Task Force Combating Telemarketing Fraud, 1997). In the 1991 National Advisory Council on Aging consultation on fraud, approximately 20% of seniors claimed to have been approached by sales people or companies that tired to cheat them. An additional 10% reported knowing other seniors that had been defrauded (Plouffe, 1991). While the author acknowledges these were not definite estimates it was felt that these reports suggest, “that fraud and commercial exploitation is a fairly common experience in some segments of the senior population” (Plouffe, 1991: 3).

In a national American consumer survey carried out in 1998, 17% of Americans identified themselves as victims of a major fraud or swindle at some point in time. While this survey found that people under age 65 are generally more likely to report having been the victim of fraud than older people, older people were still likely to report fairly high incidences of fraud. Approximately 23% of consumers in the 50 to 64 age group felt they had been victims of fraud compared with 18% of those under age 50 and 8% of those age 65 and older (AARP, 1999). Other studies, however, have had contradictory findings. Using 1994 data from the FBI's National Incident Based Reporting System, McCabe and Gregory (1998) found that compared to victims less than 65 years of age, those 65 and over were more than four times more likely to be victims of forgery or fraud.

There are several reasons why it is difficult to approximate the extent to which older adults experience fraud. One difficulty is the fact that many incidents of victimization go unreported (AARP, 1999; Janhevich, 1998; Moore & Mills, 1990; Plouffe, 1991). According to

the 1998 AARP consumer survey, only 46% of those aged 65 and over are likely to take some form of action to resolve their experiences (AARP, 1999). There are two main reasons for this. First, seniors and service providers may be unfamiliar with the problem and/or methods of recourse (Plouffe, 1991; Moore & Mills, 1990; McGhee, 1983). Second, many victims of fraud are reluctant to report incidents (Barer, 1997; Blunt, 1996; Moore & Mills, 1990). The primary reasons cited for older adult's failure to report incidents of victimization include a fear of being labeled incompetent and/or incapable (Barer, 1997; Blunt, 1996; McGhee, 1983; Walsh & Schram, 1980), a sense of shame for having been victimized in the first place (Barer, 1997; Nightingale, 1996; McGhee, 1983; Walsh & Schram, 1980), victims may not initially be aware that a crime has been committed (Nightingale, 1996), and a general feeling that the time and energy required to report an incident of fraud is not worth it (Janhevich, 1998; Moore & Mills, 1990).

Although seniors may not be the group most likely to experience fraud, they may be more vulnerable to fraud. Using a vulnerability index, a major US consumer survey found that 21% of those aged 75 and over rated highly vulnerable in the index, compared with 11% of those aged 65 to 74 and 6% of those under age 65 (AARP, 1999). The vulnerability of older consumers to fraud may be compounded by the fact that they tend to have lower levels of income and educational attainment, two factors that have been found to predict higher levels of consumer vulnerability (AARP, 1999). These characteristics that make individuals vulnerable to fraud have been questioned however, as other studies have found that the elderly, those who have less income or education, minorities, and females are no more likely than their opposites to be fraud victims and, are less so in some cases (Titus et al, 1995). Other factors that have been attributed to older adults' vulnerability to fraud include such things as social isolation (Blake, 1996; Harris, 1995; Friedman, 1992; Plouffe, 1991; McGhee, 1983), declines in physical and mental functioning with advanced old age (Blake, 1996; Friedman, 1992; Plouffe, 1991), their accessibility to perpetrators of fraud (Blake, 1996; Harris, 1995; Friedman, 1992; Plouffe, 1991), and lack of product knowledge (AARP, 1999; Plouffe, 1991; McGhee, 1983).

While the financial costs of fraud for older adults have not been well documented, according to FBI estimates seniors are defrauded out of approximately \$40 billion a year (Church, 1997). In a survey of US fraud investigators, the majority of respondents indicated that older victims were most often defrauded in the range of \$1,000 to \$5,000 (Friedman, 1992). In

Canada, Project Phonebusters reported that between January and May 1997 the 60 and over age group represented 73% of those victimized for telemarketing scams worth over \$5,000 (Phonebusters – A National Task Force Combating Telemarketing Fraud, 1997). There have been numerous cases reported where seniors have been defrauded out of tens of thousands to hundreds of thousands of dollars (Church, 1997; Blake, 1996; Harris, 1995). Although the financial costs of fraud to seniors is clear, there are also emotional costs involved as well. Regardless of age, victims often report psychological and somatic problems that they feel were triggered by their victimization including such things as anger, fear, stress, diminished self-esteem and helplessness (Barer, 1997; Titus et al., 1995; Moore & Mills, 1990; Burt & Katz, 1985; Janoff-Bulman, 1985; Fischer, 1984; McGhee, 1983). The effects of fraud are not always limited to the immediate victims of fraud; significant harm or loss may also occur to other family or household members (Titus et al., 1995). While we do not have extensive data regarding the extent and nature of fraud to which older adults are exposed in general, we know even less about the experiences of fraud for older adults from diverse ethnocultural communities.

A large proportion of seniors in Canada are immigrants. In 1996, 27% of the population aged 65 and over were immigrants (Statistics Canada, 1999). While many of these individuals are people who have aged in Canada, there is also a small share of new immigrants arriving in Canada each year who are also seniors. In 1999, just under 5,000 individuals or about 3% of all who immigrated to Canada that year were aged 65 and over (Citizenship and Immigration Canada, 2000). Ontario is the destination for the majority of Canada's new immigrants. In 1999, approximately 55% of all new immigrants made Ontario their home (Citizenship & Immigration Canada, 2000). It is estimated that over the next decade, immigrants will account for 40% of the province's total population growth (Ontario Ministry of Citizenship, 1991). At the national level, it is estimated that visible minorities will account for 1 in 5 Canadians by 2016 (Solicitor General of Canada, 2000).

While the majority of seniors speak one or both of Canada's official languages (English or French), in 1996 approximately 4% of Canadian seniors could speak neither (Statistics Canada, 1999). Given the large number of immigrants that make Ontario their home, we would expect these rates to be much higher in Ontario. In fact, in 1988, approximately 55% of new immigrants to Ontario aged 65 and over did not have official language abilities (Ontario Ministry of Citizenship, 1991). In 1991, a study on adult literacy in Canada found that 65% of Canada's



elderly experience some degree of difficulty with printed material (Ross, 1991). Similar results were found in the International Adult Literacy Survey conducted in 1994, which found that 53% of seniors have difficulty reading written material (Roberts & Fawcett, 1998). This is an important factor, as the literature clearly shows that there is a clear link between literacy and health and well-being (Roberts & Fawcett, 1998). It has also been suggested that seniors with inadequate literacy skills are not as likely to consult printed consumer information, may be easily deceived by misleading advertising and may have difficulty comprehending business contracts (Plouffe, 1991).

It has been suggested in the literature that language and cultural barriers may increase seniors' vulnerability to fraudulent and exploitative practices (Plouffe, 1991). A specific recommendation resulting from a national forum on scams and frauds hosted by the Canadian Association of Retired Persons in 1998 called for the raising of awareness among ethnic populations (CARP, 1998). Despite this, the issue of ethnicity and race has been paid scant attention in the research on older adults and victimization. The limited occasions when this issue has been addressed, it has been primarily focused on white, non-white comparisons (McCabe & Gregory, 1998; Titus et al, 1995; Friedman, 1992). For these reasons, it is important to have a more thorough understanding of the nature of fraud in ethnocultural seniors' communities, the characteristics that make members of these communities vulnerable to fraud, and potential interventions to reduce their exposure to fraudulent practices in Canada.

## **2.0 Methodology**

In this study information was collected from senior women and men from the Chinese, Hispanic, Portuguese and South Asian communities. Service providers that are advocates for, or provide direct services to, or who work with senior members of these communities also participated in focus groups. In addition, a literature review was conducted on what work has been done to date with regards to seniors and fraud. At the beginning of each focus group, participants were read an information and consent statement, outlining the purpose of the consultation and ensuring anonymity (Appendix 1). At that time, participants were given the opportunity to ask further clarification questions and were given the option to leave at any time if they did not agree to the process. We did not have individuals sign consent forms due to the

language and literacy barriers that existed for many of our senior participants. Some participants were also wary of signing their name to any official document, as this had led to many of them falling victim to fraud. Their consent to participation was indicated by their decision to remain and participate in the focus group after the consent statement was read.

This consultation consisted of data collection through focus groups with representatives from each of the 4 designated communities for a total of 12 focus groups: 4 with senior women; 4 with senior men; and 4 with service providers. Older adults recruited for this study must have been: 55 years of age or older; have identified themselves as belonging to one of the four targeted communities; and have either experienced fraud directly or have had intimate knowledge of fraud as experienced by another older adult. Service providers who worked with seniors from one or more of the designated communities were also recruited. The consultations were held from September 1999 to May 2000.

The breakdown of the focus groups is shown in the following table (Table 1):

**Table 1: Breakdown of Focus Group Participation**

(N=97)	Senior Women	Senior Men	Service Providers	Row Totals
<b>Chinese</b>	11	8	10	29
<b>Hispanic</b>	9	7	5	21
<b>Portuguese</b>	5	3	11	19
<b>South Asian</b>	10	10	8	28
Column Totals	35	28	34	97

## 2.1 Recruitment Methods

Participants were recruited to the focus groups in a number of ways. Members of the Community Research Teams carried out the majority of the recruitment. Flyers explaining the purpose of the consultations were sent out to service providers to distribute among clients. (Appendix 2) Additionally, flyers were used to publicize the project at conferences and community events. The project was also promoted through ethno-specific media such as newspapers, television and radio programs. The most effective means of recruitment was, however, by word of mouth. To recruit service providers, the project staff and advisory committee generated a list of related service providers that worked with the identified communities. Once initial contact was made with groups and agencies, follow-up phone calls were made or in-person discussions were held to explain the purpose of the consultations in greater detail. The groups and individuals who were initially contacted were asked to provide referrals and, through a cumulative effect, the project was able to recruit more participants.

In addition to conducting focus groups, basic demographic information was compiled to develop a description or profile of the seniors that took part in the focus groups using a brief questionnaire (Appendix 3).

## 2.2 Description of Focus Group Participants

The senior participants ranged in age from 57-88 with the average age being 72.5. All of the senior participants had immigrated to Canada at some point in their life. The length of time in Canada ranged from 1 to 52 years, with the average length of time in Canada being 17 years. Consistent with what is known about the older population in general, the majority of the women were widowed (49%) and the majority of men were married (61%). The large majority of the participants had a high school education or less, with an overwhelming 77% of women and 50% of men having an elementary school education or less. Most of the participants were also renters (77%) with an additional 9% living with an adult child. The income of these individuals was also relatively low. No individual had an annual income above \$25,000.00 per year with a large percentage (46%) having annual incomes below \$10,000.00. A more detailed summary of the characteristics of the seniors that participated in the focus groups may be found in Table 2.

While we do not have detailed demographics on the service providers that participated in the focus groups, we do know that they have come from a wide array of sectors including community and social service organizations, banking and law enforcement.

**Table 2: Description of Focus Group Participants<sup>1</sup>**

N=63		Senior Women	Senior Men	Senior Women & Men
<b>Age</b>	<i>Range</i>	57-88	61-76	57-88
	<i>Mean</i>	73	72	72.5
<b>Immigrated to Canada</b>		100%	100%	100%
<b># of Years in Canada</b>	<i>Range</i>	3-52	1-50	1-52
	<i>Mean</i>	18	16	17
<b>Marital Status</b>	<i>Married</i>	31%	61%	46%
	<i>Separated/Divorced</i>	20%	7%	13%
	<i>Widowed</i>	49%	29%	39%
	<i>Single</i>	--	4%	2%
<b>Education</b>	<i>Elementary or less</i>	77%	50%	63.5%
	<i>High school or less</i>	17%	50%	33.5%
	<i>Vocational/technical</i>	6%	--	3%
<b>Housing</b>	<i>Rent</i>	80%	75%	77.5%
	<i>Own/mortgage</i>	6%	4%	5%
	<i>Own/mortgage free</i>	3%	14%	8.5%
	<i>Other<sup>2</sup></i>	11%	7%	9%
<b>Income</b>	<i>\$0-\$4,999.99</i>	17%	12%	14.5%
	<i>\$5,000-\$9,999.99</i>	31%	32%	31.5%
	<i>\$10,000-\$14,999.99</i>	43%	32%	37.5%
	<i>\$15,000.00-\$19,999.99</i>	9%	20%	14.5%
	<i>\$20,000.00-\$24,999.99</i>	--	4%	2%

<sup>1</sup> = totals may not = 100% due to rounding

<sup>2</sup> = lives with adult child was the most common 'other' form of housing arrangement identified

## 2.3 Community Research Teams

For each of the targeted communities, a Community Research Team was put together. The team members were responsible for: recruiting focus group participants, making arrangements for focus group locations, transportation and food for participants, taking detailed notes of focus group interactions, and transcribing and translating the audiotapes from the focus group discussions. The organizations supporting this project provided meeting space for the project Steering Committee and for the focus groups. They also provided access to potential participants and assisted in the promotion of the project. Team members were selected based on their language skills, knowledge & work with the target communities and research skills. Given the varying skill levels and geographical distance of many of the Community Research Team members, a training package was put together consisting of 2 documents: (1) Focus Group Guidelines & Information Resources and (2) Focus Group Information & Instructions (See Appendices 4 & 5). Individual meetings and consultations were arranged with those teams requiring further assistance and instruction.

## 2.4 Focus Groups

On average, the focus groups lasted between 1 and 2 hours. The focus groups with the senior men & women were conducted in their mother tongue. This was an important consideration, as it allowed for the participation of seniors whose voices are often not heard. It also provided an opportunity for many of the seniors to more fully express themselves, due to difficulties with the English language. Some of the focus groups were held in sites away from the centers and locations where the seniors were initially recruited. This was done to ensure the anonymity and feelings of safety and comfort for focus group participants. Arrangements were made for transportation for senior participants and a lunch was provided as a means of thanking the participants for their participation. Service provider groups and seniors' groups were consulted separately to ensure that neither overwhelmed the other. Separate groups were held for the senior women and the senior men from each community. This was done for two primary reasons. First, to ensure that neither group overwhelmed the other. Second, to see if there were any differences in the types of fraud experienced and responses to fraud between senior women and senior men.

The focus groups revolved around five central questions that were developed from the fraud literature and through consultation with members of the project Steering Committee and members of the Community Research Teams. The following questions were asked in all of the focus groups:

- 1. What types of fraud do you think older adults experience?**
- 2. Do you think that older adults that have come to Canada from other countries experience different types of fraud than older adults who were born in Canada?**
- 3. Can you give specific examples of fraud older adults that have come to Canada from other countries experience?**
- 4. Why do you think older adults who come to Canada from other countries experience these types of fraud?**
- 5. What do you think could be done to prevent these types of fraud from happening in the future?**

(Appendix 6)

## **FINDINGS**

Most of the focus group sessions were audiotaped and transcribed into English. Some groups preferred not to be audiotaped for fears concerning confidentiality. In these cases, the research assistants took detailed notes. The focus groups transcripts were then analyzed for thematic content. Originally, there were plans to analyze the focus group results on a group-by-group basis. However, upon preliminary analyses, it was found that there were more similarities than difference, both between the results from the various ethnocultural groups, gender groups and between seniors and service providers. As a result, the analyses are broken down under three major headings: (1) Nature & Scope of Fraudulent Practices, (2) Vulnerability to Fraud, and (3) Fraud Prevention.

### **3.0 NATURE & SCOPE OF FRAUDULENT PRACTICES**

The fraudulent practices that seniors from the identified ethnocultural communities were exposed to closely parallel what we know from the literature about the experiences of fraud by

Canadian-born seniors with a few exceptions. Most participants felt that the types of fraud experienced and the types of seniors that experience fraud are essentially the same. As one participant said:

*“It’s the same fraud but they use, for example, the language or something that interests the specific community.”*

The types of fraud identified included the following areas: 1) telephone fraud, 2) mail fraud, 3) credit card fraud, 4) banking, 5) home repairs, 6) unfair business practices, 7) charity-based scams, 8) housing fraud, 9) immigration fraud, and 10) financial deception by family members and friends.

### **3.1 Telephone Fraud**

Telephone fraud was identified by a number of participants in the focus groups. While not all of those who mentioned this type of fraud had fallen victim to it, they had been exposed to it. There were 2 primary types of telephone fraud identified in the groups: 1) deceptive telemarketing and 2) unauthorized use of phone lines.

#### **3.1.1 Deceptive Telemarketing**

The most common form of phone fraud identified by participants was deceptive telemarketing. Most often, this involved offering the seniors a prize (e.g., a cash prize, vacation, or hotel stay) for which they were asked to pay a fee of some sort in order to claim. Fees included such things as the payment of taxes on the prize or a processing or handling fee. Participants also reported being asked to divulge personal information such as credit card numbers or social insurance numbers in order to claim their prizes. As one participant related:

*“My friend also experienced fraud, but it was related to the lottery. Somebody called him and told him that he won a lottery. Then that person asked him for his bank account number and P.I.N. number so that he could put that money in his account. The person used that information and took \$5,000 out of that account.”*

The language barrier experienced by the majority of our senior participants acted as both a deterrent and a catalyst for this type of fraud. Some were successfully able to avoid falling victim to this type of fraud by repeatedly claiming they could neither speak nor understand English. Others ended up giving out their personal information due to their lack of understanding of what this information was being asked for and the manner in which it would be used. As one service provider said:

*“...people are simply deceived over the phone just because they are not comfortable with English and it creates more problems over the phone.”*

Seniors felt that the perpetrators of fraud are beginning to overcome the language barriers, therefore making them more susceptible to phone fraud, by recruiting individuals that were able to speak their mother tongue. As one participant said:

*“ Nowadays many salespeople speak our language. We cannot trust our own people anymore.”*

### **3.1.2 Unauthorized Use of Phone Line**

Another form of phone fraud involved the unauthorized use of personal phone lines by others to make long distance phone calls. In this form of fraud, the senior would be called up and be asked to dial a specific number while the caller remained on the line. Those reporting this were not clear on the reason they were asked to do this, but complied with the request of the caller. By doing this, the senior gave the caller access to their personal phone line to make long distance calls on. The senior would not know that this had occurred until a month later when they would receive their phone bill with sometimes hundreds of dollars in long distance phone charges. As one participant related:

*“Somebody called me telling me that in order to win something I have to press #9 on the touch tone phone and hang up in order to win. Many seniors follow these instructions without knowing that in this case all long distance calls made by this person will be charged to you.”*



### 3.2 Mail Fraud

Closely related to deceptive telemarketing, mail fraud was identified as an important form of fraud that seniors are exposed to. Like deceptive telemarketing, this type of fraud most often involved individuals receiving letters telling them they had won some sort of prize. When they would call to enquire about the prize and claim it, they would often be asked for some form of payment, for a processing or administration fee, to make a purchase or some other related reason.

As in the case of phone fraud, some felt that language and literacy barriers insulated immigrant seniors from this type of fraud while it made others with limited skills in these areas more susceptible. As one service provider said:

*“They aren’t comfortable and well versed in English...they’ve got contracts with the fine print and they have a difficult enough time trying to read to large print.”*

### 3.3 Credit Card Fraud

Credit card fraud was identified by a number of participants, particularly those who had been in Canada for longer periods of time. In this type of fraud, individuals intercepted new credit cards sent through the mail, activated and used them. The seniors would not be made aware of this until they received their first credit card statement for purchases they had not made. It was often challenging to then convince the credit card company that they had not made the purchases. As one participant told us:

*“I moved and my renewed Visa card came to my previous address. Somebody received my Visa card in the mail and used it. Once I got a phone call from the Visa Company warning me that I was exceeding the limit of my Visa card too much. I was surprised, because I did not receive the card... It made me upset. Still, I could not understand how that could happen if I neither received the card nor activated that card.”*

### 3.4 Banking Fraud

The advent of banking through machines has opened a new doorway to fraud against older adults. Several participants identified difficulty in using the automated banking machines due to literacy barriers<sup>1</sup>. These individual had asked strangers in the immediate area to assist them with their banking, either to make withdrawals or deposits. In one case, the individual assisting withdrew more money than the senior requested and pocketed the rest. In another case, the individual assisting with making a bank deposit, pocketed the money to be deposited and put an empty envelope in the banking machine and then proceeded to make a withdrawal. This resulted in the senior being accused of defrauding the bank. In all instances, the seniors were not aware that this had happened until they received bank statements or updated their accounts.

Service providers identified two other types of fraudulent practices associated with banking machines. The first was referred to as a, “bait and switch” scam. Criminals, often working in pairs, stand behind people at banking machines to see what personal identification number (PIN) they use to access their accounts. One member of the duo then distracts the individual by bumping into them or asking them a question while the other person switches the card with a stolen one. The criminals then have the senior’s bankcard and PIN number to access their account. The senior will often not know what has happened until the next time they go to use their bankcard. Service providers also related the fact that some older adults write their PIN numbers on their bankcards due to memory problems. If the card is lost, stolen or left in the banking machine accidentally, others may use it to access the senior’s account.

### 3.5 Home Repairs

According to Statistics Canada (1999), immigrant seniors are more likely than their Canadian-born counterparts to live with members of extended families. Consistent with this finding, the majority of our participants were renters or lived with their children; therefore home repair schemes were reported less frequently. When identified, this type of fraud involved overcharging for simple repairs/home modifications that were either not required or that could

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<sup>1</sup> Many banking machines in larger cities have instructions in other languages (e.g., Chinese, Portuguese, Spanish), but these machines are often concentrated within certain geographical areas and assume literacy in one’s mother tongue, which is often not the case.

have been completed for far less money than the seniors paid. Often, the older adults were pressured into making the repairs or home modifications. As one participant said:

*“They prepare the seniors psychologically...Because of the language the seniors are generally very shy, so they tell the seniors that they have to install the screen, they don’t tell the seniors that it is optional, but that it is mandatory...”*

### **3.6 Unfair Business Practices**

Deceptive or unfair business practices were identified by a number of participants. These types of fraud generally fell into two categories: 1) retail sales fraud and 2) employment fraud.

#### **3.6.1 Retail Sales Fraud**

A number of individuals felt that shop owners and employees tried to take advantage of them in their transactions due to perceived language barriers and assumed cognitive deficiencies as part of the ageing process. These types of fraudulent practices included short-changing customers, price-fixing, or charging individuals higher prices for goods other than what was actually shown on the item and misrepresenting the items being sold. As one participant said:

*“Many times we went to the grocery store to buy some stuff, we usually did not count the change to see if it is the right amount. This is because in the first place there were many people lining up to pay. We are not good in math; it takes a long time to figure out what is the right amount. Many times, we accept whatever the cashier gives us.”*

#### **3.6.2 Employment Fraud**

As previously mentioned, a number of our focus group participants were in their late fifties or early sixties, therefore still gainfully employed. Several individuals reported that they were paid a certain wage or salary, but that their employers reported to Revenue Canada that they had been paid a much higher wage or salary. This created a great deal of difficulty for these individuals in resolving the resulting taxation disputes. As one respondent related to us:

*"I received a letter from revenue Canada. I couldn't read English so I went to a community center. A lady translated that letter for me and then I came to know what was going on. I was victimized...they reported my false income to Revenue Canada."*

### **3.7 Charity-Based Frauds**

Law enforcement experts in the US estimate that more than one billion dollars are misused or taken by fraudulent charity solicitors each year (AARP, 1998). Several individuals described having been approached to give donations, either of money, clothing or food to non-existent charities. Often, these phony charities would be associated with providing aid or relief to the countries of origin for these older adults. Perpetrators of this type of fraud draw upon the seniors' desires to assist people in their homelands.

Closely related to this were questionable practices on the part of some religious organizations. Examples of questionable practices included persuading seniors to donate more money than they could comfortably afford to the organization. Individuals also felt that some religious groups offer up items that are supposed to have healing or mystical powers (e.g., holy water, sacred oils) in exchange for donations. As one participant said:

*"...they give you a small bottle with oil for free, but when you sit, they put many small envelopes with the name of the church, and then the pastor tells you that you can leave \$20 in the envelope as a personal donation because they have spent thousands for all types of things. Everybody takes the envelope. I don't know if everybody puts the \$20, I didn't put anything. I took the envelope, but how they pressured you, you have to be cold not to give the money."*

### **3.8 Landlord-Tenant Disputes**

Given that the majority of our participants were renters, landlord and tenant disputes were raised as another form of fraud experienced by older adults. Individuals identified having paid for their rent in cash and then found themselves in a position where the landlord was demanding more money or threatening to take them to court for non-payment of rent. Because they paid in

cash and had no receipt of payment, they were often unable to prove previous payment. As one participant reported:

*“I think that whenever we make an agreement with anyone it should be done in writing and keep proof of that, for example a rental agreement or any other agreement. Many of our group participants experienced fraud due to not having anything in writing.”*

Landlords also asked senior tenants to sign documents that they were unable to read due to literacy barriers. When asked what they were signing, they were often given no explanation or given false information regarding the content of the document. In one instance, the senior had signed documents agreeing to vacate the premises within a certain period of time.<sup>2</sup>

### **3.9 Immigration Fraud**

A type of fraud specific to newcomers to Canada that was identified was immigration fraud. This type of fraud entails individuals or companies offering to assist with the processing of immigration papers for substantial fees. Often, these were documents that the individuals could have obtained and filled-out themselves or the service contracted for was never provided. As one respondent reported:

*“...my husband wanted to apply for landed immigrant so he went to a company that helps people apply for landed immigration. My husband was asked to pay some additional fee. It ended up that the company did not do anything for us and there was no refund for the \$500 we deposited.”*

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<sup>2</sup> In recent years, rent controls were modified in the province of Ontario. Under the new regulations, once an apartment becomes vacant, the landlord may raise the rent to whatever they deem appropriate for the unit. Once a person takes possession of the apartment, the apartment would then come under rent control until the premises are vacated. Due to the removal of rent controls in Ontario, many service providers have become involved in cases where landlords have wrongfully tried to evict seniors or make living conditions uncomfortable in an attempt to get seniors to move.

### 3.10 Financial Deception by Family Members And Friends

Financial deception by family members and friends is more commonly considered to be a form of financial abuse as opposed to consumer fraud. Given our limited time and resources, in this project we wanted to stay focused on the various forms of consumer fraud. For these reasons, as part of the recruitment process, we attempted to screen out individuals who identified this type of deception. Despite this, a number of our participants and service providers clearly felt that this was a form of fraud they or their clients had been exposed to and wanted to share their experiences. While this type of financial deception will only be dealt with briefly here, it is important to note the severity of this form of exploitation. As so aptly stated by one researcher, “When a relative or ‘friend’ exploits an older person and manages to drain away savings and assets that have taken years to accumulate, from that point on, the elder’s life style is severely diminished” (Blunt, 1996: 62). Clearly, this is a topic that requires much further examination in regards to senior immigrants.

Many seniors who immigrate to Canada come to join adult children or other family members already living in Canada. As a result of the language and literacy barriers already identified, many of these older adults rely upon and trust their families and friends to take care of their banking, management of money and the completion of applications and forms required by the various levels of government. As one participant said:

*“Because of cultural characteristics, (we) rely on each other for support. The only people you could really trust were those in your family, so they have to maintain contact with their families. Through remittance and correspondence, fleecing of the elderly by family members is beginning to gain attention.”*

Several participants relayed stories of children or other family members or friends applying for financial benefits on their behalf and then intercepting and using the funds for their own purposes. Others indicated that they had set up joint bank accounts with their children and that the children were now withdrawing money out of the accounts without their permission. As one participant relayed to us:

*“I am a senior citizen. I don’t understand English. I did not know anything regarding the pension system in Canada. I was living with the son of my family friend. He knew that I did not have any information about the system here. He filled out the application form on my behalf and started receiving money. Once I came to know about a senior’s center and I became a member of the group. The group members told me about the pension system. They asked me to apply for that. I went to the community center and they filled out the application form. The application was returned on my address saying I was already receiving Old Age Security.”*

Often these individuals are in a difficult situation due to their isolation and reliance upon their family members and friends for support. It is also an embarrassing and hurtful for many older adults to admit to others that their own families are taking advantage of them in this manner. Their isolation due to language barriers also makes it difficult for them to report these incidents, even if they want to.

## **4.0 Vulnerability to Fraud**

A number of key factors were identified by participants as contributing to seniors’ vulnerability to fraud. These factors included: (1) language barriers, (2) lack of education pertaining to fraud, (3) trust, of Canadians in general and members of their particular community (4) isolation, (5) fear/intimidation and (6) lack of reporting.

### **4.1 Language and Literacy Barriers**

Language and literacy barriers were identified as the leading factors contributing to immigrant seniors’ exposure to fraudulent practices. Proficiency in the English language is considered a priority for immigrant groups that come from countries where English is neither an official language nor a primary language of instruction in the school system. Limited proficiency in the English language or lack of services in other languages spoken by newcomers can slow down the resettlement and integration process of non-English speaking newcomers. As previously shown, a sizable number of seniors who immigrate to Canada have difficulty communicating in either of Canada’s official languages. The inability to fluently speak or read or write in English lead a number of the seniors we spoke with to provide confidential information

or to sign legally binding documents without fully understanding what they were agreeing to. This was also identified as a factor contributing to their being targeted for fraud. Moreover, these issues also magnified many of the other factors making immigrant seniors vulnerable to fraud. As one participant said:

*“It is easier because we don’t know the language. They can say many things that we don’t understand. We think it is one thing, when in fact it’s another...”*

Another participant felt the following:

*“I speak and understand a bit of English, but there are a lot of people who do not understand at all and many times they do not know what they are buying or signing.”*

## **4.2 Lack of Education Pertaining to Fraud**

On par with language and literacy barriers, the lack of education pertaining to fraudulent practices was identified as a major concern. A lack of education and understanding regarding fraudulent practices was identified as not only being an issue for seniors, but for service providers as well. As one participant said:

*“I think there is a lack of education, that they don’t seem to understand that they have a right to say no – they have a right to hang up the phone. This all goes into education, public awareness. I think that has to be a key role, to educate them; make them aware that they have rights.”*

While a number of participants acknowledged that there are educational programs and information on fraud available and distributed, the information is primarily available in English which prevents many immigrant seniors from accessing it.



### 4.3 Trust

A number of participants indicated that their trust of others had made them vulnerable to fraud. Some seniors indicated that they held a general belief that all Canadians were honest and that the Canadian government protected its citizens from fraud. As a result, they would have no reason to fear or be suspicious of people in Canada. As one participant said:

*“I think that we people are innocent and trust others very much. New immigrants do not have much information of the Canadian system. Some people misuse that and try to deceive them.”*

Some individuals, whose countries of origin had been colonized by western Europeans, indicated that their communities held individuals who appeared to be of western European decent in high regard. As a result, they placed a great deal of trust in these types of individuals. Some participants also indicated that they placed a great deal of trust in individuals who either spoke their mother tongue or whom were from their countries of origin. They did not believe that a member of their own community would take advantage of them. Finally, it was suggested that the experience of immigration itself makes many people initially very reliant on strangers for support and information which, in turn, could lead to becoming victims of fraud. As one participant stated:

*“...sometimes new immigrants, when they come to Canada, they find themselves in a totally new world which is different and faster than back home. So in the first few months they look for help and trust others too much.”*

### 4.4 Isolation

Older adults identified isolation as another factor contributing to the experiencing of fraud. A lack of integration into mainstream Canadian society was identified as a major factor contributing to isolation of immigrant seniors. This lack of integration was attributed to three main factors: 1) language and literacy barriers, 2) socioeconomic barriers to getting involved in the broader community, and 3) the short period of time many of them had been in Canada.

Another factor that was identified was the physical frailty of some older adults that prevents them from getting out of their homes. Service providers felt that isolated seniors who were immigrants to Canada were at the greatest risk of not only experiencing fraud, but of going unnoticed by others who may be in a position to assist them. As one service provider said:

*“It is more difficult to take advantage of us in our own country because we have the extended family...here the seniors are more fragile, they don’t speak the language, they live alone...”*

#### **4.5 Fear and Intimidation**

A number of participants felt they were subjected to fraud due to their feelings of fear and intimidation resulting from their interactions with the perpetrators of fraud. Some felt that these feelings of fear and intimidation resulted from their limited language skills. Others felt that the aggressive, persistent and sometimes hostile manners of the perpetrators made them more vulnerable to fraud. As one participant stated:

*“...say we speak in (our language) and they speak in English very fast and well, and we don’t know the laws so they do what they want, that is why people stay quiet.”*

As previously identified, individuals are sometimes defrauded by someone who speaks their language or members of their own ethnocultural community. Seniors may not report these individuals for fear or negative reactions by other members of their community. As one service provider said:

*“...I think that sometimes seniors are embarrassed or they have this trusting relationship with someone who speaks the same mother tongue as they do and they are worried about facing repercussions from their community for having to report or to single this specific individual out because often this person could be known to the community...it could be a person with a higher position or stature.”*

Seniors may not only be afraid of the perpetrators of fraud, but of the very people who are in a position to assist them. It must be remembered that many of these people have come from countries where financial institutions, governments and police are not to be trusted. Therefore, based on life experience, if they could not trust these official bodies or individuals representing these bodies in their home countries they are not very easily going to trust them in Canada.

## **4.6 Lack of Reporting**

A major factor that facilitates the perpetration of fraud is the lack of reporting on the part of victims. As long as the fraud is not reported, the perpetrators are free to continue their exploitation of older adults and the older adults remain unaware of the various types of fraud that are going on in their communities. The three main barriers to reporting fraud identified were: 1) self-perceptions, 2) perceptions of self by others and 3) difficulty in reporting fraud.

### **4.6.1 Self Perceptions**

Many of the individuals who felt victim to fraud shared their feelings of foolishness, stupidity, anger and hurt as a result of the experience. These internalized feelings prevented some people from reporting the experience. As one service provider said:

*“...the seniors feels ashamed, afraid or sick, the shock doesn't let them react, they feel stupid and they think why did I sign? I was stupid.”*

### **4.6.2 Perceptions of Self by Others**

Individuals were also very conscious of how others viewed them. Since they perceived themselves as being foolish for falling victim to fraud they did not want others to see them in that same light. Some felt that immigrants are generally viewed as trying to take advantage of the social and legal systems in Canada. As a result, they felt that their claims of fraud would be perceived as yet another attempt by an immigrant to take advantage of the system. As one participant said:

*“There are very few people who report, but there are lots of people who don’t tell just because they think that other people won’t believe them. People think that they are just making up stories to take advantage of Canadian law and other facilities.”*

#### **4.6.3 Difficulty in Reporting Fraud**

Many participants indicated that although they were willing to report the fraud they had experienced, they had no idea of where they could turn for help or assistance. As one participant observed:

*“I know many seniors who don’t really know all the services that they have, they don’t know where they can go to communicate or who can give them help...”*

For some that knew where to turn for help, they felt the time and energy required pursuing the matter further was not worth the effort. Part of their reluctance to report stemmed from communication difficulties due to language barriers. As one participant stated:

*“Even if we know it is fraud, what can we do? We do not know the channels to fight. We do not know the language.”*

### **5.0 Recommendations for the Prevention of Fraud**

All of the focus group participants, both seniors and service providers, had a variety of recommendations to prevent the further perpetration of fraud against older adults. The following recommendations were made: (1) greater education around issues pertaining to fraud for seniors and service providers, (2) overcoming language barriers, (3) facilitation of the reporting of fraud, (4) dispelling of myths about fraud, (5) the development of culturally and linguistically appropriate services, and (6) outreach to isolated seniors.

## 5.1 Education for Seniors and Service Providers

As previously mentioned, a lack of education pertaining to fraud was identified as a major factor contributing to the seniors' vulnerability to fraud. The service providers also indicated a need for further information and education for themselves. Many identified the focus groups, by bringing them together to discuss fraud, to be educational in and of itself. As one participant said:

*"Sharing my story was important, because it helped raise awareness to others..."*

There were two specific recommendations made with regards to education. First, it was recommended that workshops be held to educate individuals (seniors and service providers) about fraud. Key locations identified to conduct these workshops were seniors' social and cultural groups, community centers and religious organizations. Programs such as the ABC's of Fraud were identified as a great resource for these purposes. It was specifically recommended that seniors themselves be directly involved in the delivery of fraud educational programming to other seniors. As one participant said:

*"...seniors talking to seniors is the key...what they often say is oh, it's so nice to have seniors letting our seniors know these types of things because they make it fun, they make it non-threatening and non-scary."*

Second, it was suggested that educators take advantage of the various ethno-specific media to get the message out about fraud. Some possible venues included community newspapers and magazines, television programs and radio broadcasts. Finally, it was suggested that the government take a more active role in getting information out about fraud and fraud prevention. As one senior recommended:

*"The media should report more cases and government institutions should do a little bit more on promotion to minimize the chances of seniors getting involved in fraud."*

## 5.2 Overcoming Language and Literacy Barriers

As discussed extensively throughout this document, seniors and service providers saw language and literacy barriers as major factors contributing to the experience of fraud. Both seniors and service providers saw English language classes as being key to overcoming these barriers. It was felt that these classes were not only beneficial in that they give seniors the language skills to avoid falling prey to fraud, but that they would also serve as an excellent venue for fraud education. It was noted, however, that the actual number and accessibility of these programs has diminished over the past few years. To resolve the problem of limited English language proficiency, focus groups recommended more English as a Second Language training, literacy upgrading, and translation and interpretation services. As one participant so succinctly noted:

*“Without English, it is difficult to cope with life here.”*

## 5.3 Facilitating the Reporting of Fraud

The need to support the reporting of fraud was raised as an important recommendation by most participants. As one participant said:

*“We should always support the truth if someone is victimized as a community – we should help that person and raise a voice.”*

It was felt that by increasing the reporting of fraud you would deter individuals from engaging in fraudulent practices. Moreover, there would be a greater awareness in the community about the types of fraud and the perpetrators of fraud. Components of facilitating the reporting of fraud would include: 1) dispelling myths about fraud, 2) the development of culturally and linguistically appropriate services, and 3) outreach to isolated seniors.

### 5.3.1 Dispelling Myths About Fraud

As previously mentioned, there is a common misconception about the victims of fraud; they are greedy, foolish, or stupid. These misconceptions were reported by many of the focus group participants, even though they themselves had experienced fraud. The following are several examples from the participants' discussions in the focus groups:

*"People will get cheated because of greediness."*

*"If they are victims of fraud it is because they are ignorant."*

*"If you have common sense, it is more difficult for you to fall into the trap (fraud)."*

As the literature clearly shows, anyone can become a victim of fraud, regardless of race, ethnicity, gender, education or socioeconomic status. It is important to reinforce the fact that anyone can fall prey to fraud and that the experiencing of fraud is not a reflection on the individual's intelligence or character. This could be achieved through educational programming and materials.

### 5.3.2 Developing Culturally and Linguistically Appropriate Services

There are currently a number of venues through which individuals can report fraudulent practices and experiences. These include police fraud squads, governmental departments responsible for consumer and commercial relations, programs such as Phone Busters, and the Better Business Bureau to name only a few. As many participants pointed out, however, it is very difficult to access these services if you do not speak English fluently. Many of the seniors we spoke with were able to avoid becoming victims of fraud or were able to bring resolution to their situations through the support of service providers in the community with whom they shared a common language and culture (e.g., community centers). Optimally, it would be beneficial to have services available in a variety of languages as well as access to translation and interpretation services. Given the cost and difficulty in arranging for these types of services, it was recommended that at a minimum, clear language materials be developed to assist individuals.

### 5.3.3 Outreach to Isolated Seniors

Reaching out to seniors, who are isolated due to a number of factors such as language and physical frailty, was deemed an important initiative as part of fraud prevention. Education through the media (newspapers, magazines, television and radio) was identified as one means of achieving this goal. It was also suggested that information and advocacy services could be provided through service providers who may come in contact with these seniors such as home care workers or social workers. This would require appropriate training and development of these individuals. Volunteers, particularly senior volunteers, could be trained and recruited to go out into neighbourhoods and seniors buildings to increase seniors' awareness of fraud.

There is also a need for newcomers to be immediately connected to established members of their communities, as a way of reducing the isolation and disorientation that accompanies the initial period of settlement. Connecting newcomers with older established immigrants would reduce isolation that would ultimately make for a less impersonal settlement and integration process and could aid in the educational process around fraud. As one participant said:

*"...there is a strong need to encourage seniors to come out of their houses, learn the English language, get information about their community; increase their confidence so that they feel part of the community."*

## 6.0 Project Challenges

The actual process of developing and carrying out this project provided us with some unique challenges and learning experiences. Some of the more important issues are discussed here to assist with future work in this area.

### 6.1 Focus Group Technique

The focus group technique worked well in terms of the budgetary and time constraints of the project. More importantly, the focus groups enabled participants to discuss and build upon the ideas and suggestions raised in the groups by fellow participants. Given the very sensitive



nature of the issues involved in fraud, however, this technique may also have discouraged or prevented some seniors from coming forward with their stories and experiences. As previously discussed, fraud leaves many victims feeling ashamed and embarrassed. Therefore, individuals may not want to appear foolish in front of their peers. Moreover, many of the ethnocultural communities in the Greater Toronto Area are quite close-knit. As a result, individuals may not have wanted to come forward for fear of their experiences being exposed to the communities to which they belong.

In future work, interviews with individuals or an anonymous survey format may be more conducive to having seniors share their stories. The only caution with using a survey methodology would be the literacy levels of potential respondents. As the literature has shown, a sizeable percentage of new senior immigrants have low literacy levels.

## **6.2 Participant Understanding of Fraud**

Another barrier to recruiting participants was the general lack of understanding of what fraud is. As the literature and the focus groups have shown, there is generally a low awareness regarding fraud among seniors. During the recruitment process, a number of individuals came forward to participate in the focus groups that were not actually victims of fraud. They had either experienced direct theft or financial abuse by family members. Some also felt that phone solicitations to sell legitimate products and services were also a form of fraud. A number of service providers that were approached to assist in the recruitment process also had limited understandings of what constituted fraud. In future projects, it would be advisable to build in an educational component regarding fraud as part of the recruitment process.

## **6.3 Building Trust**

Although many participants were recruited through the sponsoring and participating agencies, we often had to go outside of these organizations to recruit individuals for the project. As a result, a major component of the recruitment process involved building trust with the seniors. This process was time consuming, requiring site visits and individual and group discussions with potential participants. Not surprisingly, trust was an issue for a number of participants given their previous experiences with fraud. Building trust with the service providers

in order to access these seniors was also challenging. In some instances, service providers would not allow the research team members to access their program participants at all.

## **7.0 Conclusions**

From the focus group discussion, it is clear that fraud is an important issue for seniors from diverse ethnocultural communities. Like their Canadian-born counterparts, they experience many of the same types of frauds, are vulnerable to fraud for many of the same reasons, and have proposed similar solutions for the prevention of fraud in the future. The types of fraud identified in the focus groups included the following areas: (1) telephone fraud, (2) mail fraud, (3) credit card fraud, (4) banking, (5) home repairs, (6) door-to-door sales, (7) unfair business practices (8) charity-based scams, (9) housing fraud, and (10) immigration fraud.

Financial deception by family members and friends was also identified by a number of the participants, although this is more often considered to be a form of financial abuse, not consumer fraud. It is important to note that they discussed being exposed to immigration fraud and housing fraud, which is not typically, identified in the general fraud literature.

The following were the key factors that participants identified as contributing to seniors' vulnerability to fraud: (1) language barriers, (2) lack of education pertaining to fraud, (3) trust, of Canadians in general and members of their particular community (4) isolation, (5) fear/intimidation, and (6) lack of reporting. Unlike their Canadian-born counterparts, immigrant seniors were more likely to be susceptible to fraud due to language and literacy barriers and cultural expectations.

For the prevention of the perpetration of fraud against seniors from ethnocultural communities, the following key recommendations were made: (1) greater education around issues pertaining to fraud for seniors and service providers, (2) overcoming language barriers, (3) facilitation of the reporting of fraud, (4) dispelling of myths about fraud, (5) the development of culturally and linguistically appropriate services, and (6) outreach to isolated seniors. In order to prevent the perpetration of fraud in ethnocultural seniors' communities, the number one recommendation was the need for more educational programs and information. Specifically, a need was identified for linguistically and culturally appropriate information. The need for accessible avenues for reporting incidents of fraud was also identified as a priority.

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## **Appendix 1**

### **FRAUD & ETHNOCULTURAL SENIORS' COMMUNITIES Information and Consent**

**Please be sure to read this information to all of the participants before starting the focus group discussion. Since we are not asking the participants to sign a consent form, we would like you to record yourself reading this statement to the participants prior to beginning the discussion.**

As you already know, we are doing this project in order to gain a better understanding of fraud and older adults. It is being funded by the Ontario Trillium Foundation and is being sponsored by the Portuguese Women 55+ Support Group of Ontario.

In our discussion today, we hope to learn about the types of fraud older adults are exposed to, why they are exposed to these types of fraud, and how this can be prevented in the future.

Your participation in this project is voluntary, and everything you share with us will be kept in the strictest confidence. Since you will be hearing the experiences and ideas of other people in the group, we would like to ask you to keep confidential what you hear during the meeting. None of the information you give will ever have your name associated with it. Please remember that you do not have to answer any particular question during today's discussion and that you can withdraw from the project entirely at any time.

Please be assured that your participation in or withdrawal from this project will have no effect on the services you receive.

We will be recording today's discussion to help make sure that everyone's stories, ideas and suggested are accurately recorded. Your name or any information that would identify you will never be released.

If anyone does not feel comfortable participating in today's discussion, they may feel free to leave at this time or at any time during the discussion. If you have any questions or concerns, we will be happy to answer them for you before we begin. By staying and participating in today's discussion, you agree that you understand what the project is about and are willingly participating in the project.

## **Appendix 2**

### **FRAUD & ETHNOCULTURAL SENIORS' COMMUNITIES Questions & Answers**

**Q: Is this an educational program to teach seniors about fraud prevention?**

A: No, this is a research project to help us find out about fraud in ethnocultural seniors' communities. We want to find out the types of fraud they have experienced, why they think they were victims of fraud, and how this could be prevented in the future.

**Q: Why are you doing this research?**

A: To date, the majority of research and education on seniors and fraud has focused on English speaking, Canadian born seniors. There is little, if any, information regarding fraud and seniors from minority ethnocultural and racial communities.

**Q: How will we benefit from participating in this project?**

A: You will receive a copy of the final report that will outline: 1) the types of fraud seniors experience, 2) what factors led them to be victims of fraud, and 3) how this could be prevented in the future.

Copies of the report will be passed on to other service providers to help them understand fraud as it relates to immigrant seniors. Presentations will also be made at conferences and publications will be made in relevant journals and other publications to share the findings.

We hope that groups, such as yours, may use this information to develop programs and to lobby for funding for educational programs for further work in this area.

**Q: Why are you limiting the number of people who can participate in the focus groups?**

A: It is important for everyone in the group to have a chance to speak and have their voices heard. With a larger group, many people wouldn't be able to speak and the richness of the information shared would be lost. Also, in larger groups, some people may not feel as comfortable sharing their stories.

(OVER ➔)

**Q: Why are you separating the men from the women?**

A: For two reasons. First, some people may feel embarrassed or may not feel comfortable talking about these types of experiences in front of members of the opposite sex. We want to create as open and safe an environment as possible for all participants.

Secondly, we want to know if there are any differences between men and women in terms of the types of fraud they experience, the factors leading them to experience fraud and the possible solutions. This is much easier to do if you have separate groups.

**Q: How will confidentiality be protected in this study?**

A: Confidentiality is very important to us and, we are sure, to all of our participants. The names of the people who participate in the group will not be known by anyone but the focus group coordinators. These names will not be shared with anyone and any lists will be destroyed at the end of the project. Names will only be collected to enable the focus group coordinators to contact people and make arrangements for transportation to the focus groups. Any identifying information, such as individual's names, names of businesses or companies, dates and addresses will be removed from the transcripts to protect the participants. This will be explained to all participants throughout the project.

**Q: What if people change their minds about participating?**

A: People may withdraw from the project at any time, even during the focus group with no explanation needed. There are no repercussions for withdrawing from the project.

**Q: What if I want more information about the project?**

A: If you have any questions or concerns, please do not hesitate to contact Peter Donahue, the Research Coordinator. He may be reached at: (416) 785-2906.

## **Appendix 3**

### **Fraud Questionnaire**

Please take a few minutes to complete the following questions with all participants. Remind participants as they answer the questions that all the information that they give will be held strictly confidential. They do not have to answer any questions that they feel



uncomfortable answering. Their name does not appear anywhere on this document, therefore, their answers will never be able to be linked to them.

1. Please note the gender of respondent. (Circle correct answer)

- 1. Male
- 2. Female

2. What is your date of birth?

19 \_\_ (Enter year)

3. Where were you born? (Enter country)

\_\_\_\_\_

4. Did you immigrate to Canada? (Circle correct answer)

- 1. Yes
- 2. No

If YES, in what year did you immigrate to Canada?

19 \_\_ (enter year)

5. What is your marital status now? (Circle correct answer)

- 1. married & living with spouse
- 2. separated
- 3. divorced
- 4. widowed
- 5. single
- 6. other (please specify) \_\_\_\_\_

**(OVER ⇒)**

6. How would you describe your current living arrangements:  
(Circle correct answer)

- 1. live alone
- 2. live with a child

3. live with another family member
4. live with a friend
5. other (Please specify)\_\_\_\_\_

7. What is the status of your current place of residence?  
(Circle correct answer)

1. I rent my residence
2. I own my residence, but still have a mortgage
3. I own my own residence, mortgage free
4. Other (please specify)\_\_\_\_\_

8. What is the highest level of education you have completed?  
(Circle correct answer)

1. Some elementary or public school
2. Completed elementary or public school
3. Some high school
4. Completed high school
5. Some vocational or technical college
6. Completed vocational or technical college
7. Some training in a special diploma program (e.g. teaching, nursing)
8. Completed training in a special diploma program (e.g. teaching, nursing)
9. Some undergraduate university
10. Completed undergraduate university degree
11. Some post-graduate university
12. Completed post-graduate university

9. Which most closely describes your annual income?  
(Circle correct answer)

- |                              |                               |
|------------------------------|-------------------------------|
| 1. \$0.00 - \$4,999.99       | 7. \$30,000.00 - \$34,999.99  |
| 2. \$5,000.00 - \$9,999.99   | 8. \$35,000.00 - \$39,999.99  |
| 3. \$10,000.00 - \$14,999.99 | 9. \$40,000.00 - \$44,999.99  |
| 4. \$15,000.00 - \$19,999.99 | 10. \$45,000.00 - \$49,999.99 |
| 5. \$20,000.00 - \$24,999.99 | 11. \$50,000 or more          |
| 6. \$25,000.00 - \$29,999.99 |                               |

## **Appendix 4**

# **Ethnocultural Seniors and Fraud Focus Groups**

## **Guidelines and Information Resources**

**If you have any questions or concerns, please contact:  
Peter Donahue, Research Coordinator**

## What are Focus Groups?

Focus groups are group interviews that generally involve 8 – 10 individuals who discuss a topic under the direction of a facilitator. He or she promotes interaction and keeps the discussion focused on the topic. A research assistant is present and takes notes on group dynamics, discussion themes, etceteras.

The focus group technique was developed as a way of exploring opinions, ideas and comments. The open-ended interaction of focus groups leads to stimulation of thoughts and emotions, the revelation of material that is not ordinarily forthcoming in an individual interview, the examination of how people in various roles interact, and the observation of important behaviour.

We hope that the following information and guidelines will answer many of the questions you may have and alleviate any of your fears or concerns.

## Role of Facilitators

During a meeting the facilitator will need to promote debate. They may also need to challenge participants, especially to draw out people's differences, and tease out a diverse range of meaning on the topic under discussion. Sometimes facilitators will need to probe for details, or move things forward when the conversation is drifting or has reached a minor conclusion. Facilitators also have to keep the session focused and so sometimes they may deliberately have to steer the conversation back on course. Facilitators also have to ensure that everyone participates and gets a chance to speak. At the same time facilitators are encouraged not to show too much approval so as to avoid favouring particular participants. They must avoid giving personal opinions so as not to influence participants towards any particular position or opinion.

The role of facilitator is a demanding and challenging one, and facilitators will need to possess good interpersonal skills and personal qualities, be good listeners, non-judgmental and adaptable. These qualities will promote the participants' trust in the facilitator and increase the likelihood of open, interactive dialogue.

Conducting the focus group is a challenging task that reflects your knowledge, your talent and your style. As a facilitator, you take up the role of the faultless politician.

You are flexible, letting the discussion flow as naturally as possible as long as it remains on the topic of interest.

### Facilitator Do's:

- **Do** be spontaneous, creative and have a sense of humour. Keep the discussion on track and you can certainly manage the hostile, bitter, the timid and the on-going talker.

- **Do** encourage silent members to participate, as they may hold opposing views. Every single person in the group should be involved in the discussion.
- **Do** seat members in a way that they can easily see one another. This will enhance communication and promote harmony.
- **Do** be careful of the words you use. Words can be misleading and discourage participation, make people feel angry, embarrassed or anxious.
- **Do** avoid a rigid agenda. Obtaining multiple points of view and finding relevant responses are key elements in any focus group.
- **Do** watch out for the dominant and/or rational individual. Socially acceptable answers are not necessarily the right answers.
- **Do** be prepared to answer questions. However, don't fall into the trap of giving your opinions on the questions to be asked of the group or the group's discussions.

### Role of the Research Assistants

While the majority of the information has focused on the role of the facilitator, the research assistant also has important roles to play in the focus group process.

### Note Taking

It is important for the research assistant to capture the information from the focus group interviews as accurately as possible. The focus groups should be done in pairs with the facilitator asking questions and the research assistant focused on taking accurate notes to complement the transcript of the focus group. The following are some of the things that the research assistant should focus on in their note taking.

### Non-Verbal Behaviour

Non-verbal behaviour includes all of the gestures, postures, and physical cues that we use to get information. It is all behaviour that is not verbal. What is most important is not to take interpretations too literally. So the classic arms folded across the chest usually signifies rejection, but it might signify other things, like the room is too cold! The non-verbal cues will help the researchers to better understand how the participants responded to the questions, the group discussions and to the comments made by group members.

### Use of Voice and Language

Pay attention to how people use voice and language. This includes: choice of vocabulary, comfort with expressing themselves, sudden inarticulateness, speed of speaking, hesitations, fluency, emotional level, degree of energy, etc. People often say more in one inflection than in tons of words. This is important to note, as the transcript alone will not be able to convey this type of detail.

## **Pay Attention to What People Aren't Saying**

This is probably the hardest skill of a research assistant: spotting what people aren't saying, looking for omissions and what they would be saying if the situation was different. The only suggestion we can offer for this is to repeatedly ask yourself, during and after the group, "What aren't they saying?" For example, do participants seem to be talking around a particular issue instead of addressing it directly? Are they talking about financial fraud involving family members without directly naming it?

## **The Final Phase**

The research assistant should review their notes and write their comments immediately after the meeting. Relying on short-term memory could be problematic, as they may unintentionally lose good information in the process. They should write down their broad impressions, their feelings about how the group process worked and any limitations or procedural variations they were aware of.

## **Planning the Focus Group**

### **Finding Participants**

Convenience sampling is the most common method for selecting participants. Convenience sampling means that you basically accept anyone that fits your criteria. In fact, you may have no other choice in the matter. However, if you have the luxury of drawing from a large sample, choose participants carefully, because group composition has a direct impact on the outcome of the discussion. Do give particular care to this issue.

Recruitment of participants can be time consuming, especially if the topic under consideration has no immediate benefits or attractions to participants. It is likely that people with specific interests will have to be recruited by word of mouth, through the use of key informants, by advertising or poster campaigns or through existing social networks. A list of the particular criteria we are using to recruit focus group participants has been provided to you. The agencies sponsoring this project will be happy to assist you in this process through recommending potential contacts, promoting the project in the classes and groups or through their newsletters.

Recruit a group of 8 – 10 participants. You may also invite a few more than the desired number of participants to reduce the impact of last minute cancellations. Experience has taught us that there are normally 1 or 2 people who have to drop out for a variety of reasons. Make sure participants know what the focus group is about and what will take place beforehand. As a friendly reminder, contact participants a day or so before the meeting in order to confirm with them. When in doubt, ask them to call you if they cannot make it to the meeting.

## **Creating a Positive Environment**

There are a multitude of things that have a profound effect on the general conditions, mood and climate of groups, including the physical surroundings. Attention to them will reap great rewards in the quality of material elicited.

***Eliminate unnatural physical surroundings*** – try to keep the space you are working in as comfortable as possible (e.g. make sure that seating is comfortable, air ventilation is good and that the temperature is comfortable).

***Make it physically safe*** – be sure to remove or fix any safety hazards such as phone or extension cords along walkways, wet floors, etc.

***Make it psychologically safe*** – anything which effects psychological safety will dramatically effect the depth of the group. Psychological safety is a subtle thing. People must feel reassured and enhanced by their participation. People will take risks if they feel safe in doing so. Participation itself is risk, so people's feelings about themselves must be safeguarded.

## **Starting the Focus Groups**

The session should begin by discussion the purpose of the focus group, how the focus group will be conducted and how the information is intended to be used. Emphasize that this session is not to focus on ridiculing individuals within the group. Strive to achieve an open, trusting, participative climate. The focus group should be no more than 2 hours in length, with an hour for lunch, either at the beginning or the end of the focus group.

Participants need to feel comfortable with each other. Meeting with others whom they think of as possessing similar characteristics of levels of understanding about a given topic will be more appealing than meeting with those who are perceived to be different.

## **Use First Names**

Don't start by calling participants by their first names, as that is presumptuous. Simply state that we will be keeping things very informal and that you've found people are usually more comfortable and congenial if they go by first names. As they introduce themselves, tell them you'd like them to mention the first name they like to go by.

## **Encourage Divergent Thinking**

In your introduction, mention that you need as many diverse thoughts as possible. We usually say, "if you find yourself having a totally different set of experiences, or a different opinion than the rest of the group, we need to hear it, since you will likely be representing a sizeable portion of the people of the real world who just didn't happen to be in the group tonight to support your view".

Reward the first divergent opinion with a comment like, “I knew you all couldn’t be agreeing about this. Thanks for sharing. Let’s hear more.”

## **Make the Participants Feel Good About Themselves**

Why should they tell you things that are not socially acceptable and might make them look foolish or ignorant? They will do so if it is enough fun, if they feel secure enough or if it is serving a higher purpose.

## **Encourage Interaction**

It’s not really a group until the participants start talking to each other. Encourage interaction. This can be done at the beginning over a cup of coffee, and if you are doing a “go around” with the group.

## **Ethical Issues**

When selecting and involving participants, facilitators must ensure that full information about the purpose and uses of the participants’ contributions is given. Being honest and keeping participants informed about the expectations of the group and topic and not pressuring participants to speak is good practice. A particular ethical issue to consider in the case of focus groups is the handling of sensitive material and confidentiality given that there will always be more than one participant in the group. At the outset the facilitator will need to clarify that each participant’s contributions will be shared with others in the group as well as the facilitator. Participants need to be encouraged to keep confidential what they hear during the meeting and researchers have the responsibility to anonymise data from the group. A statement has been prepared that you will be asked to read aloud to all participants before the group begins covering these issues.

## **During the Focus Group**

### **Interviewing Techniques**

Effective focus group interview techniques require skills in four key areas. They are listening, paraphrasing, probing and note taking. While you are being provided with a list of questions to ask the group participants, these skills will help you to facilitate the group discussion.

#### ***Listening:***

- Sit or stand still where you are
- Listen with your eyes as well as your ears – look at the speaker
- Listen for basic facts and main ideas
- Listen for attitudes, opinions or beliefs
- Do not interrupt the speaker
- Be aware of the speaker’s non-verbal communication



### **Paraphrasing:**

- Repeat your understanding of their comments in your own words
- Ask the speaker if that is correct and for any clarifications
- Make sure the key points by the speaker are captured
- Ask as a check to verify understanding

### **Probe Questions:**

In order to gain additional insight into the process, you may want to use some of the following types of probing questions:

**Open Probe:** Questions that begin with how, what, which, when and who. Effective to encourage responsiveness and reduce defensiveness

**Compare and Contrast:** Questions which ask the other person to look for and discuss similarities or differences. These types of questions help the responder to develop and express ideas while allowing the facilitator to steer the direction of the discussion

**Extension:** A question that builds on information already provided

**Clarification:** Questions designed to get further explanation about something already said

### **Asking the Right Question in the Right Way**

Questions are the key to the focus group. The most important thing to remember is that a question or a probe is nothing more than a stimulus to elicit further response from participants. When you ask a question, participants think not only of the answer, but of why you are asking the question and why in that particular way. They will also think of how you and the group will view their answer and modify it accordingly. Although we have provided you with a list of questions, please feel free to modify them so that they are culturally appropriate/sensitive to your group. You may also want to modify them to ensure that the group understands what you are asking them.

**The following are a list of non-directive probes to help you elicit further responses and stimulate discussion within your group if necessary:**

- *Tell me about...Tell me more about that....*
- *Give me an example.*
- *Explain to me....*
- *I'm wondering what would you do if...*
- *I don't think I'm getting it all. Here's what I've got so far, tell me what I am missing or not getting correctly...*
- *So, it sounds like you are saying...*
- *That's helpful. Now let's hear some different thoughts...*

- *So, the message you want me to get from that story is...*
- *Let's hear a different perspective on this.*
- *Keep talking.*
- *Don't stop.*
- *Before we move on, let's hear any burning thoughts you have to get out.*
- *(I see in your face...I hear in your voice) something important, but I don't know what it is...*
- *Who can build on this last idea?*
- *Think about a situation in which you..... Tell me about it.*

## **Avoid Closed-Ended Questions**

A closed-ended question can be asked with a “Yes” or a “No”. For instance, “Do you like this idea?” instead of “Tell me your reactions” or “What do you like about this idea, if anything?” Banish closed-ended questions from your repertoire, unless you intend to shut down the discussion.

## **Ordering of the Questions**

You can jump around or change the order of questions. However, we recommend that you move from general to specific questions. Using general questions puts group members at ease and permits them to adjust to the setting, to others and the discussion. We have tried to order the questions for the focus groups in this manner.

## **Use informality**

While there are always exceptions, we find that a style that is informal and relaxed coupled with a professional seriousness works best for most facilitators.

## **Ending the Focus Group**

Be sure to thank all of the participants for making time to be part of the group and for sharing their stories and ideas. Reassure participants that their participation and comments made in the group discussion will be kept confidential.

Stick around after the focus group so that participants who have any questions or concerns about what has taken place can address them with you in private. You may need to reassure them that the information they shared will be kept confidential and that their ideas and opinions were valid and important to the group discussion.

If the focus group is held in the evening, please offer to escort participants to their vehicles, public transportation, etceteras. Safety is an important concern for many older adults.

## Special Considerations

While the aging process varies greatly for everyone, there are certain deteriorations and changes in both hearing and vision that are fairly common as one ages. These changes may have a significant impact upon your ability to communicate with some members of your focus group.

### Hearing

With age, many people experience a deterioration in their ability to hear. In an attempt to correct this problem, some older adults wear hearing aids, which require specific conditions to exist in order for them to be effective.

The following are some basic guidelines developed by the Canadian Hearing Society to assist your communication with hard of hearing people:

***Slower Please, Not Louder!*** - Shouting is embarrassing - and unnecessary. In fact, it can cause discomfort to a hearing aid wearer.

***The Nearer, The Clearer*** - Speak clearly and naturally, perhaps a little slower than usual. Come closer when you speak. Make sure to seat hard of hearing people as close to speakers as possible.

***No One Has Eyes in the Back of Their Head*** - Many hard of hearing people rely on lip-reading. Wait for them to look at you before you speak. Be careful not to cover your face as you talk to them. Make sure that people with hearing problems are facing speakers at meetings and events.

***The Same - Only Different*** - If you notice that he or she did not hear what was said, try re-phrasing rather than repeating. Hard of hearing people often hesitate to ask, so be alert to help them when they miss something.

***Quiet Please!*** - Distracting background noise can make it very difficult for hard of hearing people to participate in meeting and events. Make sure that people talk one at a time. Meetings should be held in rooms that are free from noise from nearby programs or activities, heating or air-conditioning equipment, etceteras.

### Vision

With age, many people experience a change or deterioration in their ability to see. The following are some basic guidelines to assist with your communication with people who have visual impairments:

***The Nearer, The Clearer*** - If you are having any sort of a visual presentation at a meeting or event (i.e. overheads, slides, film), make sure you seat the people with visual impairments close to where the visual presentation is being made.

**Keep It Light** - Make sure you hold your meetings or events in a room that is adequately lit. Remember, that too much light or glaring light may be just as problematic as too little light for someone with a visual impairment.

**Now...I See** - In developing written text or making visual presentations, there are a couple of points to keep in mind. First, make sure there is a strong contrast between what is being written on (i.e. blackboard, flip-cart, piece of paper) and what is being written with (i.e. chalk, marker, pen). The majority of our participants prefer black writing on a white background. Also make sure the text or image is fairly large. Although smaller text and images may save you money on paper and photocopying, they may cost you in terms of the lack of usage of the materials by people with visual impairments.

### **Focus Group Checklist**

#### **Before:**

- make sure that all necessary and required material and arrangements are confirmed well in advance of the workshop.
- Make sure the room is adequate size to comfortably accommodate all the participants.
- Verify that adequate seating is available.
- Prepare any appropriate handouts.
- Confirm with participants the day and time one week in advance.
- Confirm any travel arrangements or child care arrangements that may have been made for participants one day in advance.
- Be sure all participants know beginning and ending time; location and purpose.
- Select a room that is comfortable with few distractions. Set up the seating so participants have eye contact with each other and the focus group leader.
- Use name tags for participant names. First names only.

#### **During:**

- Greet each participant and start the session with introductions.
- Review the purpose of the focus group, the beginning and ending times, and the role of the focus group leader. Outlining rules of the session can help manage the session.
- Explain how the information will be collected.
- Explain what will be done with the information after it is collected.
- State a focus group is to collect information only. A focus group is not a “gripe session” or a problem-solving session.
- Ensure all members participate – encourage those who talk less to share their thoughts and do not allow 1 or 2 members to dominate the sessions.

**As the facilitator:**

- You encourage participation of all of the group
- You facilitate every member's contribution to the discussion
- You challenge and draw out responses with opposite views
- You do not take sides
- You do not provide the respondents with your opinion about the topic
- You ask for clarification and probe for more
- You keep the discussion on track

**After:**

- Thank all participants for their input, ideas and time
- Report participants' words, but do not identify them by name.
- Collect the recorded information and forward it to the designated person(s).

**If You Want to Learn More**

Farley, J. (1994). *The Focus Group: A Strategic Guide to Organizing, Conducting and Analyzing the Focus Group Interview (2<sup>nd</sup> ed.)*. Templeton: Probus Publishing.

Krueger, R.A. (1988). *Focus Groups: A Practical Guide for Applied Research*. Newbury Park, CA: Sage Publications, Inc.

Morgan, D.L. (1993). *Successful Focus Groups: Advancing the State of the Art*. Newbury park, CA: Sage Publications.

Morgan, D.L. (1997). *Focus Groups as Qualitative Research. (2<sup>nd</sup> ed.)*. London: Sage.

Stewart, D.W., & Shamdasani, P.N. (1992). *Focus Groups: Theory and Practice*. Newbury Park, CA: Sage Publications.

## **Appendix 5**

### **Fraud Focus Groups Information & Instructions**

**If you have any questions or concerns, please contact:**

**Peter Donahue, Research Coordinator**

## Fraud Focus Groups Information & Instructions

### Job Descriptions, Contracts, Payments

Everyone hired to work on this project will be provided with a contract. This contract will detail job descriptions, hours of work, rate of pay and the duration of the contract. Everyone hired to work on of the project will be required to sign and return the contract in order to receive payments. A resume must be submitted with the contract. As a subcontractor, the project will not be paying for: Employment Insurance (EI), Canada Pension Plan (CPP), health benefits, of vacation pay.

Payments will be made at the end of each month. Therefore, ***all invoices, time sheets and receipts must be received by the beginning of the last week of each month.*** All of this information should be sent directly to the Project Coordinator. Incomplete requisitions will be returned. Requisitions received after the deadline will not be processed until the following month. A memo will be sent out to everyone regarding the correct procedures.

### Training

Originally we had planned to hold a training session for all of the Focus Group Facilitators and Research Assistants. In speaking with the various members of the research team, however, we found that it would be extremely difficult to find a day, time and location that would be agreeable and suitable to all participants.

As a result, we have put together an educational package on running focus groups for all of the research team members. This includes a 10 page document entitled, *"Guidelines and Information Resources for Running Focus Groups"*, excerpts from relevant research books, as well as specific instructions and a checklist for running the focus groups (this includes such things as the criteria for selecting participants, a mini-questionnaire, focus group questions, roles and responsibilities, etceteras).

Given the skills and experience brought to the project by the members of the research team, we feel that this educational package will be sufficient for most of you. If, however, after reading through the educational package you do not feel you have the tools and/or confidence required to carry out the focus groups, the Research Coordinator Peter Donahue will be happy to meet with your team to work with you further.

## The Focus Groups

There will be 3 focus groups run for each language group:

- 1 group of 8 – 10 older men
- 1 group of 8 – 10 older women
- 1 group of 8 – 10 service providers\*

**\*Service providers may include people from: the police force, banks, social service agencies, volunteer groups, religious organizations, etceteras.**

***NOTE: The focus groups for the older adults should be language specific (i.e. run in Spanish, Portuguese, Cantonese or Mandarin, Punjabi). The service provider focus groups should be run in English.***

## Participant Recruitment

An important part of the facilitator's and the research assistant's job is to recruit people to participate in the focus groups.

- As fraud is a sensitive topic, you may find it difficult to recruit people to participate in the study. If possible, however, we would like to make each group as diverse as possible. By diversity, we mean that we would like to see variety among the participants in terms of:
  - age;
  - education;
  - income;
  - language and literacy skills;
  - marital status; and
  - the types of fraud they have experienced.

We would especially like to have people that have experienced a number of different types of fraud (e.g. we don't want the entire group to have only experienced mail fraud).

## Participant Selection Criteria

In order for an older man or woman to be a participant in the study, they must be:

- a member of the target community (i.e. Spanish, Chinese, Portuguese, South Asian communities)
- able to fluently speak the identified language of the community (i.e. Spanish, Cantonese or Mandarin, Portuguese, Punjabi)



- 55 years of age or older
- have experienced some type of fraud or has been closely involved with someone who has experienced fraud and intimately knows the details of the fraud incident\*

\*Fraud is to be defined by the participants. However, the following **are** typical types of fraud:

- mail fraud (e.g. lotteries, sweepstakes)
- telephone fraud (e.g. telephone sales)
- charitable fraud (e.g. asked to donate money to a charity that does not exist)
- household repair schemes
- door to door sales
- investment schemes (e.g. investing in worthless companies or inventions)
- immigration fraud (e.g. offering to help people file for landed immigrant status)

The following is **not** fraud:

- Physical abuse (e.g. being hit or beaten by someone)
- Emotional abuse (being yelled at, made to feel bad or anxious)
- Sexual abuse (inappropriate or unwanted touching)
- financial fraud by family (there is some debate whether this is fraud or financial abuse – the experts in the field say that it is financial abuse if it is committed by family members and fraud if it is committed by strangers)

If you are uncertain whether someone meets the criteria to be included in the study, please contact the Peter Donahue, the Research Coordinator.

Service providers to be included in the service provider focus group should be individuals who have contact with older adults from your particular language group and that would have some insights to share regarding fraud against older adults in your community.

### **Information for Participants**

When recruiting people to participate in the study, please be sure to explain to them fully the purpose of the study and what they will be required to do. Please reassure them about any confidentiality issues that they may have.

The program is providing \$600.00 per language group to cover such things as food, transportation, and child care (this is to be determined at the discretion of the focus group leaders and research assistants). Therefore, as you are recruiting people to participate, please find out what their transportation needs are and child care needs, if any. You should also find out what days they would be available as well as preferred times of the day to meet.

## **Confirming Participation**

Once you have made the basic arrangements for the focus groups (i.e. date, time, location), please contact the participants as soon as possible to confirm their participation.

Call the participants a few days in advance of the focus group to give them a friendly reminder and to confirm that they are still able to participate.

## **Making Arrangements for the Focus Groups**

### **Room**

We have asked that each of the participating agencies and groups to make space available to run the focus groups out of. As space is at a premium in many of these organizations, please try to make arrangements as soon as possible. When choosing a room, please refer to the suggestions made in Guidelines and Information Resources package.

As mistakes sometimes happen, please reconfirm your room bookings one week prior to holding the focus group.

### **Supplies**

Each facilitator will receive a supply kit to assist in running the focus groups. The kit contains the following:

- |                         |                                      |
|-------------------------|--------------------------------------|
| (1) tape recorder       | (50) name tags                       |
| (7) audio cassettes     | (4) blank 1.44MB IBM formatted disks |
| (2) markers (black/red) | (2) disk cases                       |
| (3) pens                | (2) note pads                        |
| (4) pencils             |                                      |

If you feel that you need a flip chart/flip chart paper, we would ask that you arrange for them from the agency hosting the focus group. The purchase of any other will come out of the \$600.00 budget being provided to each language group. Please be sure to keep all receipts for reimbursement.

### **Food**

The focus group facilitators and research assistants are responsible for organizing food for the focus group participants. We suggest that you organize a lunch or dinner (depending on the time of day). Please arrange to serve the food either before or after each focus group (it is difficult for people to participate while they are eating). Also

arrange for enough beverages for participants during the focus groups. The money for the refreshments will come out of the \$600.00 allotted to each language group. Please be sure to get receipts for any food ordered, as you will need them in order to be reimbursed.

### **Transportation**

The travel arrangement for participants will be left up to the discretion of the facilitators and research assistants. Generally, we encourage participants to use public transport (i.e., the TTC). Those that attend the focus group are given 2 TTC tickets or tokens. Depending on travel distance and mobility of participants, you may also want to consider the use of taxis or other means of transport. Again, whatever is decided, the money for transportation is to come out of the \$600.00 budget provided to each language group and receipts will be required for reimbursement.

**Special Note:** *The \$600.00 is the **maximum** amount of money being given to each language group. It must be used to cover food, transportation, child care and additional supplies. Each language group consists of three focus groups, therefore, an average of \$200.00 should be spent per focus group. There will be no reimbursements above \$600.00*

### **Questionnaire**

It is important for us to have a description of the types of people who participated in the focus groups. The focus group facilitators and research assistants must complete the brief questionnaire we have developed with all participants. This could be done just before the focus group begins or just at the end. You may want to complete it at the beginning, or else you may lose people by the end of the session. The name of the participants does not appear anywhere on the form and the information collected will only be presented at a group level (e.g., 56% of the participants were married, 15% had some post-secondary education, 56% lived with a family members, etc.)

### **Running the Focus Group**

Detailed guidelines for actually running the focus groups are provided in the Guidelines and Information package provided to you. Please note the few reminders that follow:

### **Confidentiality**

At the beginning of the focus group, please reassure participants regarding project confidentiality. Also ask that those in attendance not repeat anything that is heard in the focus groups.

Please be sure to read the information and consent form that has been provided to you at the beginning of each focus group. As we are not asking participants to complete consent forms, please be sure to tape record this.

Also make sure that participants know that there are no right or wrong answers to the questions and that everyone's opinions and ideas should be respected.

### **Length of Focus Group**

The focus group should run for no more than 3 hours – no more than 2 hours for the actual focus group, with approximately 1 hour for lunch.

### **After the Focus Group**

#### **Transcription/Translation**

The audio tape(s) from the focus groups should be delivered to whoever has been contracted to translate and transcribe the focus group interviews. Do not send the tapes through the mail for reasons of confidentiality and due to the possibility of loss or damage.

We have provided (2) - 1.44MB IBM formatted disks for use by the transcriber. As we will be using a computer software package to assist us in analyzing the transcripts, we need an electronic version of the transcripts that are IBM compatible, preferably a version of Microsoft Word for Windows 95. If this poses a problem for anyone, please contact the Research Coordinator, Peter Donahue as soon as possible. We do have a transcription machine available to assist those who need it. If you would like to make use of this equipment, please contact the Project Coordinator, Leanne McCormack for further details. As well as an electronic version of the transcripts, the transcriber must include a hard copy (paper) of the transcripts.

In developing the transcripts, responses from focus group participants must be recorded verbatim (i.e., record exactly what they have said). As the participants' responses are being translated into English by the transcriber, we ask that they translate as closely as possible what was actually said. Please do not make corrections to grammar, choice of language, deletion of expletives, etc.

We ask that the transcribers start a new paragraph in the transcript every time a new person speaks. We ask that the group facilitator be identified by using (F:) and that participants be identified using (P:). For example:

*F: What types of fraud do you think older adults are exposed to?*

*P: Well, seniors are often defrauded through the mail.*

*F: Could you give an example of what you are talking about?*

*P: Sure. Those letters that come in the mail telling you that you have won a prize.*

*P: Yeah, I get those things all the time...at least 3 or 4 a month! I don't know why I keep getting them, because I never respond to them. I must be on some sort of mailing list.*

Once the transcripts/translations are complete, please contact either the Research Coordinator, Peter Donahue or the Project Coordinator Leanne McCormack to make arrangements for delivery.

### **Research Assistants' Notes**

We have also provided (2) - 1.44MB IBM formatted disks for use by the research assistants. As a computer software package will be used to assist us in analyzing the notes, an electronic version of the notes that are IBM compatible, preferably a version of Microsoft Word for Windows 95 is required. If this poses a problem for anyone, please contact the Research Coordinator, Peter Donahue as soon as possible.

We ask that the notes submitted be as accurate and detailed as possible, including any thoughts, observations or reflections on the part of the research assistant. We ask that these notes not be submitted through the mail, again due to confidentiality issues and possible loss or damage. As well as an electronic version of the notes, the research assistants are to include a hard copy (paper) of their notes. Please contact either the Research Coordinator, Peter Donahue or the Project Coordinator Leanne McCormack to make arrangements for delivery.

## **Appendix 6**

### **Ethnocultural Seniors and Fraud Focus Group Questions**

- (1) What types of fraud do you think older adults experience? (this should be information of a more general nature, e.g. home repair schemes, mail frauds, telephone fraud, etc.)
- (2) Do you think that older adults that have come to Canada from other countries experience different types of fraud than older adults who were born in Canada?
- (3) If yes, how is it different?
- (4) Can you give specific examples of fraud older adults that have come to Canada from other countries experience?
- (5) Why do you think older adults who come to Canada from other countries experience these types of fraud?
- (6) What do you think could be done to prevent these types of fraud from happening in the future?

**NOTE:** We have tried to keep the wording of these questions simple and as non-threatening as possible for the participants. However, we ask that you use your discretion as a focus group facilitator to make minor modifications to the questions, if necessary, in order to make them understandable and/or culturally sensitive for your group. We do require all of the information asked in the above questions, so any modifications must ensure that this information is collected. If you have any questions or concerns, please contact Peter Donahue, the Research Coordinator.

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**SEDAP RESEARCH PAPERS**


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