

## **Building Bridges to Protect Seniors from Financial Abuse**

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**Final Report**

**By**

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## **Abstract**

The purpose of this study is to determine how well known the services of the Community Counselling and Resource Centre (CCRC) are to the people of the Peterborough community, along with organizations and professionals in the community who serve the aging/senior population. The CCRC is a non-profit organization that provides credit counselling services, among others, to the community. The Peterborough community has the largest senior population in Canada at 19.5%. Senior financial abuse is prevalent in society and is determined to be the 3<sup>rd</sup> most prevalent type of senior abuse. Non-profit organizations are competing in a growing commercial environment. Three stages of interviews were conducted with staff at the CCRC, other community non-profit credit counselling agencies, and community members who work directly with senior members of the community. These interviews examined the problems that the Peterborough community was facing, why these problems occurred, and what problems were occurring in other communities. Interviews determined there is little to no knowledge of the CCRC's credit counselling services in Peterborough. The CCRC has a lack of funds to complete accurate advertising in the community. These problems are not limited to Peterborough and also appeared in other communities. The findings demonstrate that there is a high need for more advertising in the community. To help combat these issues, the CCRC should hire volunteers for marketing, allocate more funds to advertising, prepare public education in the senior community, and establish community connections.

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Next, thank you to Raeann Rideout from Elder Abuse Ontario for helping me find community members who work directly with seniors for my data collection. Without your help, the research project would not have been able to be completed to the capacity that it was.

Finally, I would like to thank staff at the Family Counselling Centre of Brant, the Credit Counselling Society, and the Employment and Education Centre for your participation in this project. Also, thank you to all community members who participated in the project. You were the bulk of the data that was obtained, so without you all, this project would not have been able to occur.

## Key Terms and Abbreviations

**CCRC:** Community Counselling and Resource Centre, Peterborough

**CCS:** Credit Counselling Society, Toronto

**Credit Counselling:** Credit counselling agencies provide a range of services for people in financial difficulty. One of the most common services they offer is help with finding the best strategy to pay off your debt through a debt management program.

**Debt:** An amount of money that you owe to a person, bank, company, etc.

**EEC:** The Employment and Education Centre, Brockville

**FCCB:** Family Counselling Centre of Brant, Brantford

**Financial Abuse:** The misuse of a person's funds and assets; obtaining property and funds without his/her knowledge and full consent, or in the case of an elderly person who is not competent, not in his/her best interests.

Types of elder financial abuse:

- Taking money or property
- Forging signatures
- Getting an elder to sign something through deception, coercion or undue influence
- Fraudulent or deceptive acts, such as scams

Note: Although it may come as a surprise, much of the elder financial abuse is legal, but could be unethical or self-inflicted. For example:

- Charities contacting seniors for donations
- Payday loans
- Gambling issues

**FPC:** For-profit company

**NPO:** Non-profit organization

**Power of Attorney (POA):** a legal document that gives someone else the right to act on your behalf. An appointed person who makes legal decisions for you when you are no longer able to do so for yourself.

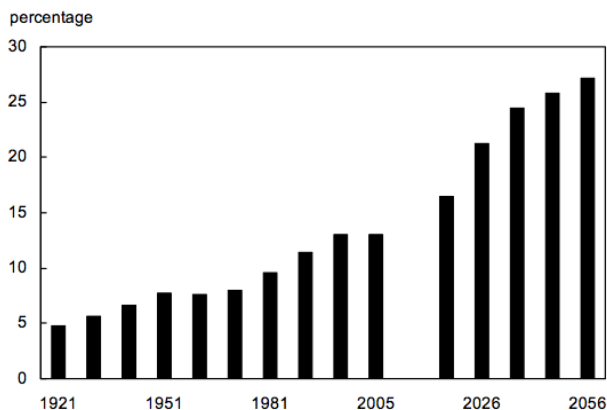
**Senior:** In Canada, it is legally defined as someone over the age of 65.

**Vulnerable person:** Vulnerable members of society are defined in the Criminal Records Act as a person who, because of age, disability or other circumstances, whether temporary or permanent are – in a position of dependence on others or are otherwise at greater risk than the general population of being harmed by a person in position of authority or trusted relative. This includes

children, senior citizens, people with physical, developmental, social, emotional or other disabilities, as well as people who were victims of crime or harm.

## Introduction

Throughout the twentieth century, the population of Canada was made up of a small proportion of seniors (1). In the 1930s, seniors represented only 5% of the population as a whole (1). The most recent report by Statistics Canada (2007) indicates the senior population of Canada is approximately 13%, which is a major growth from the 1930s (1). This number is expected to increase in an accelerating manner over the next three decades (1). The Baby Boom generation, born from 1946 to 1965, may be responsible for this acceleration as they begin turning 65. By 2036, the senior population is expected to almost double from 13% to 24% of the population. A steady increase at a more gradual pace is also expected until 2056. It is predicted that seniors will make up about 27% of the total population by this time (1). Figure 1 depicts these trends.



**Figure 1:** Percentage of the Canadian population comprised of persons over 65, 1920 to 2005 and projections to 2056 (A portrait of seniors in Canada. Statistics Canada Catalogue no. 89-519-XIE)

The financial situation for seniors in Canada is difficult to explain. In 2007, Statistics Canada presented that the average total annual income for seniors in Canada has increased since 1980 (1). The total income for senior couples increased from \$36,000 to \$42,000 annually (an increase of 18%) (1). The total income for an unattached senior male or female increased by



approximately 42.5%, to about \$19,000 annually (1). This information is based on seniors who are receiving benefits from a working pension. It is important to note that not all seniors are receiving this working pension. The number of seniors living with a low income who could not afford basic living expenses decreased from 34% to 15% (1). Though this is a large decline, 15% of seniors in the Canadian population are still living with a low income. A 2010 study found that a low income could not cover the basic needs of a senior, which includes food, shelter, medical care, transportation, miscellaneous expenses, and home-based long-term care (2).

The financial situation of Canadian seniors can be related to multiple forms of financial abuse. However, senior financial abuse can have an effect regardless of one's income. Types of senior financial abuse include taking money or property, forging signatures, getting a senior to sign something through coercion or undue influence, and fraudulent or deceptive acts, such as scams (3). It is also important to understand that much senior financial mistreatment is legal and is not necessarily under the heading of abuse however, these incidences could be considered unethical or self-inflicted, as they involve taking advantage of a vulnerable senior (4). Examples of these types of incidences include charities contacting seniors for a donation, payday loans, and gambling issues (4). A 2013 Canadian study determined that about 6% of seniors experience financial abuse (5). Though the percentage may seem low, when applied to the growing population of seniors in Canada, this percentage is expected to increase. Seniors must be educated on these issues and must find a way to receive any help that they may need.

In Canada, there are numerous non-profit organizations that offer credit counselling services in every province (6). Their main business goals include social welfare, civic improvement, pleasure or recreation, or any other purpose (7). However, there are many for-profit credit counselling companies that are taking over in the area of credit counselling; they charge high fees for the same services that are offered by non-profit organizations for free, or a

minimal fee (4,8). Non-profit organizations are struggling to compete in this prevailing commercial environment (8,9). There is a need for research on the differences between non-profit and for-profit credit counselling, and how non-profit organizations can survive in this new and challenging environment (8,9).

The Community Counselling and Resource Centre (CCRC) is a counselling organization based in Peterborough, Ontario (10). The CCRC helps customers in Peterborough and the surrounding area of Peterborough County (10). They are a charitable, non-profit, and community based agency (10). The organization is accredited by Family Services Ontario and Credit Counselling Canada, and it is also a Member Agency of the United Way of Peterborough and District (10). The CCRC offers services that include community counselling, community service orders, the Housing Resource Centre, the Employee Assistance Program, public education and advocacy, and credit counselling (10). The CCRC has been a part of the Peterborough Community for almost 60 years (10). Founding agencies of the CCRC include the Catholic Social Service Bureau and Volunteers and Information Peterborough (10). The agency was created because concerned groups of local citizens felt that there was a need to provide these services to the community (10). This is the same reason that the CCRC exists today: to provide free services to members of the Peterborough community (10).

The CCRC is known in the community for some of their resources, but few people are aware of their other services (4). They are very well known for their Housing Resource Centre, a place where community members can come for current housing listings or advice with how to find or keep housing (10,11). Community knowledge of the credit counselling services are limited, as explained by staff of the CCRC (10,11). The CCRC provides free or low-cost services to members of the community who are in need of financial counselling, debt help, bankruptcy counselling, and budgeting advice (10).

The limited knowledge of the CCRC's Credit Counselling services is especially true in regards to senior members of the population. According to credit counsellors at the CCRC, about 20-30% of clients of the CCRC's credit counselling services are senior members (4,11). This number is average when considering the demographics of Peterborough, but the CCRC would like to expand their services to more seniors in the population. In 2011, the population of the Peterborough census metropolitan area (CMA), as portrayed in Figure 2 below, was 118,975 people (12). Focusing on the senior population, the national percentage of this age group is



Figure 2: Map of the Peterborough CMA (<http://www12.statcan.gc.ca/census-recensement/2011/as-sa/fogs-spg/Facts-cma-eng.cfm?LANG=Eng&GK=CMA&GC=529>)

14.5%, while the Peterborough CMA has a percentage of 19.5% (12). Table 1 shows a comparison between the senior age group, and the other age groups (child and working). In contrast with the total population of the Peterborough CMA, the population of seniors is much higher than that of other age groups. From 2006 to 2011, there was a 9.4% change in the senior population (12). There was only a 1.9% change in the working age group and a -5.8% change in the child population (12). The Peterborough CMA has the largest national average of seniors in the population (12). Figure 3 illustrates that the Peterborough CMA has a greater median age than

that of both Ontario and Canada, indicating that the population in Peterborough is statistically older when compared with the rest of Canada.

Table 1: Peterborough- Total Population and Age Group Population

<b>Total Population</b>	118, 975		
<b>Age groups</b>	<b>Child (0-14) =</b> 17, 285 or 14.5%	<b>Working age (15-64) =</b> 78, 515 or 66%	<b>Seniors (65+) =</b> 23,175 or 19.5%
<b>National Percentage</b>	<b>Child (0-14) =</b> 16.7 %	<b>Working age (15-64) =</b> 68.5%	<b>Seniors (65+)=</b> 14.5%

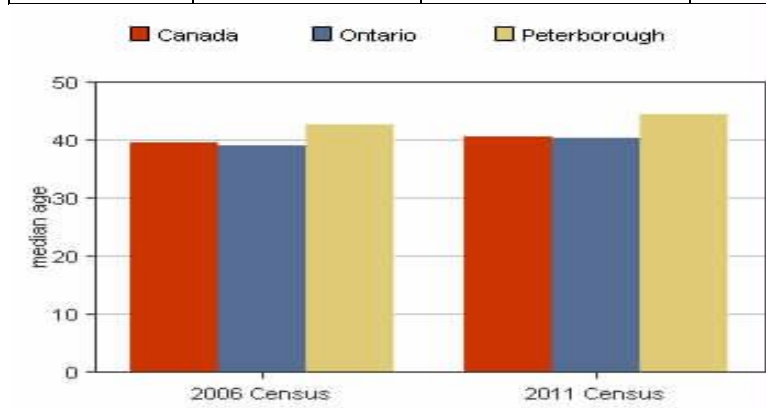


Figure 3: Canada, Ontario and Peterborough – Median age, 2006 and 2011 censuses (<http://www12.statcan.gc.ca/census-recensement/2011/as-sa/fogs-spg/Facts-cma-eng.cfm?LANG=Eng&GK=CMA&GC=529>)

Previous research in the area of senior financial issues and abuse, along with non-profit credit counselling information was limited, leading into the need for this research project. Through the help of the Trent Community Research Centre (TCRC), this research project was created with the CCRC. The purpose of this study is to determine how well known the services of the CCRC are to both the people of the Peterborough community, and organizations and professionals in the community who serve aging/senior population. The research will also assist with reaching out to the community in order to provide proactive education to this population and these organizations.

This education would potentially limit or reduce harm through promoting and partnering in public education activities and one-on-one counselling services.

The focus of this study aimed to answer three main research questions:

1. What are the main problems that the CCRC is facing in regards to reaching out to vulnerable senior members in the Peterborough community?
2. Why are seniors in the Peterborough community not coming to the CCRC for help with any of their financial needs?
3. What can the CCRC do to project their organization in an accurate way to get the seniors of Peterborough to come to them for financial counselling?

This project evaluated the promotional activities and financial services of the host organization, which was an accurate frame for answering the research questions. This project directly raised the profile of the CCRC within the community, and it also includes tangible recommendations on how they can continue to connect with those most in need of their services: the senior population.

## **Literature Review**

An extensive literature review was conducted in order to find and evaluate previous research and information in the areas of: non-profit versus for-profit credit counselling, debt counselling, senior financial abuse, and seniors and credit counselling. The purpose of this information was to serve as a background basis of what research is available and/or lacking in these specific areas. The information also served to explain problems that are currently occurring in these areas. Internet platforms, Google Scholar and Research Gate, were used to conduct searches for relevant literature. The articles obtained were organized based on the main idea of

the study, type of study, a summary of the findings, and conclusions of the findings. The organized tables can be found in Appendix A (P. 43).

### *Commercial Companies and Non-Profit Organizations*

The following articles were used in this review because they were essential in explaining the competition between the non-profit and for profit sector, and how non-profits can compete in this environment. Non-profit organizations (NPO) are in competition with commercial counselling companies (13). Dart (2004) explains that the main difference between business-like goals and non-profit goals are that business-like goals focus on profit (13). “Nonprofit is understood to be organized around an interconnected nest of prosocial and voluntaristic values and goals...” (13). Although this is the case, NPO’s still need to make revenue whether they want to or not. Dart determined through an exploratory case study of different nonprofit organizations that there are several ways for a NPO to be business-like (13). These include setting business-like goals, being business-like in terms of management, and being business-like in terms of service deliveries (13). An example of a positive outcome of these business-like changes was explained by a NPO that changed their client base (13). The agency began to only see clients who could be helped in a few sessions, while clients in tougher situations were referred to another agency (13). This allowed the agency to see more clients and to generate higher revenue, as they now had a more focused client-base (13).

Though not thought of as often as commercial companies, NPO’s are also in competition with bankruptcy trustees (14). Ben-Ishai et al. (2013) conducted a research study that explained bankruptcy trustees are operated by the government, while credit counselling is a part of the private sector (14). The study also described that credit counselling is an alternative to bankruptcy (14). However, bankruptcy trustees still operate for a profit and may not share their

knowledge of these alternative methods (14). Ben-Ishai (2013) determined there are several different ways that a consumer can get debt help, which include both filing for bankruptcy and credit counselling (14). A research study conducted by Wilshusen (2011) determined that consumers lack the knowledge about these different types of financial aid, and to appropriately decide what option is best for them (15). Consumers must realize that there are many options available to them other than or before filing for bankruptcy (15). Wilshusen (2011) explained that in order to accomplish this, a balance needs to be obtained between both the public and private sectors (15).

In comparison, Weerawardena et al. (2010) states that there is a need to develop new ways to run nonprofit agencies, however they should still remain in the nonprofit context (8). The qualitative case study determined that NPO's are growing but are operating in a very competitive environment (8). It was also found that there are very few studies completed that actually put a focus on how NPO's can become sustainable in this competitive environment, and there is a great need for future research in this area (8). According to Pope et al. (2009), there is little research on the marketing strategies of NPO's (16). Many can agree there is a lack of research in this area (13,14,15).

There is also a high need for NPO's to develop marketing strategies (16). In a qualitative research study, Pope et al. (2009) explains NPO's do not often put a high emphasis on marketing when it should be given a higher priority within the agency (16). Foley (2014), from a research study that included in-depth interviews, found that the majority of funding for an NPO comes from the government or independent funders, and therefore strategies should be targeted towards these people (9). However, NPO's also need to market to volunteers and clients (9). According to Pope et al. (2009), this lack of a target market contributes to the lack of marketing strategy (16). Foley (2014) also agrees with the lack of promotional efforts by NPO's (9). Again, the struggle to

compete in a commercial environment is an important factor for this issue (9). Foley (2014) reiterates that there is a need to promote to the government; however, there is also a need to promote to volunteers (9). Volunteers could help save extra money and provide the extra assistance that is vital to an NPO (9). The study by Foley (2014) concluded that any available funds for promotional activities should be used to their extent, as a higher emphasis needs to be placed on marketing and promotional activities in an NPO (9).

### *Credit Counselling Information*

The following articles helped to explain credit counselling, and explored how effective credit counselling is in society. Credit counselling uses debt management programs to help consumers solve their debt, to plan for the future, and/or to stay out of debt (17,18). Collins et al. (2010) completed a research study on the importance of debt counsellors (18). It was explained that credit counselling can be related to increased credit scores and reduced levels of debt (18). In this research study Collins et al. (2010) reviewed several studies conducted in the United States and the United Kingdom, which revealed very positive results for consumers in regards to credit counselling (18). These results are directly connected with minimizing debt (18). Collins et al. (2010) explained in the research that arguments could be put forth in regards to disbelief that these studies are accurate, because of a lack of statistical testing (18). However, it was still concluded that credit counselling is important to society. (18).

It has been determined that a lack of financial well-being can cause stress, which can then lead to health issues, however little is known about that relationship (17). A quantitative study by Kim et al. (2003) used statistical analyses to examine these affects in regards to credit counselling methods (17). It was determined that there was direct evidence on the impact of credit counselling on financial stress (17). Individuals who remained in debt management programs for



18 months saw significant improvement in the reduction of financial stress (17). Kim et al. (2003) concluded that it was undetermined whether or not credit counselling had direct effects on financial well-being or individual health (17). However, because credit counselling had reduced financial stress, it has indirect effects on these issues (17).

There are opposing views on the effectiveness of credit counselling in society. A study based in Canada by Ben-Ishai et al. (2011) found that the commercial credit counsellors have taken over the NPO's (19). This study also determined that many non-profit organizations believe credit counselling is secondary to their organization, and that their main motive is to sell debt management programs. (19). It can be difficult to acquire free or low cost credit counselling, so it was discovered that there is a need for that type of service in society (19). Research has faced many methodological issues in regards to the importance of credit counselling, and the opposing views show that there is a need for further examination in this area as seen in the studies conducted by Kim et al. (2003) and Ben-Ishai et al. (2011) (18,19).

### *Senior's and Credit Counselling*

The following articles were important in reviewing information about credit counselling, and the effects it has on senior individuals. It can be seen that a lack of financial literacy has a negative effect on financial decision-making in seniors (20). Lusardi (2008) reviewed a survey created by Lusardi and Mitchell (2006), that included the creation of a set of questions that people should be able to answer about financial literacy (20). Participants over the age of 50 were asked to answer the survey questions, and the findings were disconcerting (20). Only 50% of participants were able to answer all questions correctly (20). These results show concern with the elderly because they may lack financial literacy (20). Lusardi (2008) also determined that

financial literacy matters in regards to planning for retirement and in financial decision making; higher financial literacy equals a lesser chance of falling into debt (20).

A study completed by Brennan et al. (2010) questioned seniors directly to determine what they expected from financial care providers (21). It was found that the elderly are finding it difficult to plan for retirement because they do not have enough funds; the expense of living is continuously rising but pensions remain the same (21). Brennan et al. (2010) concluded that because of the lack of personal services, seniors have little trust in their financial providers and believe that they are only looking to generate profit (21). Seniors are expected to have much knowledge and understanding in regards to their finances, yet they feel they are not in control themselves (21).

Seniors are limited by their loss of independence as they age and their limited knowledge of technology (21). Issues of financial planning were examined in Malaysia in a quantitative sampling study completed by Yoong (2012) (22). The results showed that a longer life expectancy was directly related with a lower income because of static pensions (22). Brennan et al. (2010) and Yoong (2012) agreed that seniors want to understand and to be in control of their finances (21,22). The study by Lusiardi (2008) explained that various studies showed contrasting results in regards to public education; some showed positive results and others noticed no change in participants (20). This can be related to the fact that financial literacy cannot be learned in just a few seminars, but rather over a longer period of time (20). NPO's were introduced to deal with these issues, though there is a need for specific programs and developmental approaches to financial planning and the aging society. Lusiardi (2008) and Yoong (2012) agree this is necessary in order for seniors to understand their financial needs as they age and how they can deal with the issues (20,22).

### *Senior Financial Abuse*

The following articles were reviewed in regards their importance in the explanation, prevalence, and causes of seniors financial abuse. Senior financial abuse is prevalent in today's society, and that is a common trend throughout the literature. Survey results were studied by Donovan et al. (2010), which determined that 1% of all seniors age 64 and older reported financial abuse (23). Financial abuse was the 3<sup>rd</sup> most prevalent type of elder abuse worldwide, behind psychological abuse and neglect, as explained in a study by Sooryanarayana et al. (2013) (24). Gibson et al. (2013) described that in the United States for every 1 case of financial abuse that is reported, 24 cases go unreported (25). This means there is a possibility that there are twenty-four times the victims of senior financial abuse than the world believes there are (25). Jackson et al. (2011) said the un-reporting could be explained because many caseworkers and police are unfamiliar with financial abuse as opposed to other abuse types (26).

There was very little literature on the prevalence of elder abuse in Canada. One study by McDonald (2011) explained that there had been some attempts of prevalence studies, but all results were inconclusive (27). Discrepancies of the prevalence of senior financial abuse and what it actually is can be directly related to the various definitions of the word. For example, the World Health Organization defines senior financial abuse as, "the illegal or improper use of funds or resources of an older person" (23), but the National Academy of Science defines it as, "Intentional actions that cause harm or create a serious risk of harm to a vulnerable elder by a caregiver or other person who stands in a trust relationship to the elder" (28). McDonald (2011) stated that the definition, or lack there of, is what is stopping research on senior financial abuse from moving forward (27). Nerenberg (2013) agreed that this conflict in literature leads to inconsistencies of how senior abuse is treated and dealt with (28).

Literature on the causes of senior financial abuse is very limited. Donovan et al. (2010)

described that a rapidly aging society created increased financial burden and high vulnerability for seniors (23). Senior financial abuse is on the rise simply because there are more seniors in society, as determined by Sooryanarayana et al. (2013) (24). This is the extent to which literature can explain senior financial abuse. Several studies by Sooryanarayana et al. (2013), Gibson et al. (2013), and Shelley et al. (2011) tried to determine a framework for the types of perpetrators, however there was too little knowledge on the subject that stopped research from moving forward (24,25,26). Nerenberg (2013) conducted a research study and explained that in the current world of technology, senior financial abuse studies place an emphasis on mass marketing fraud – fraud that occurs through telephone, Internet, or email scams (28). There is a need for more consistent and specific research in the area of senior financial abuse so that it can be both combated and prevented (26,27,28).

## **Methods**

The entirety of this project took place during the 2015/2016 academic term at Trent University (September 2015 – April 2016). A preliminary meeting was held between the researcher, the host organization, and the project supervisor on Friday, October 2, 2015 to secure details of the project prior to the commencement of the study. This research was organized into three main stages of data collection. This organization scheme served to create a layout that would best help answer the research questions.

### *Stage One*

To begin, two interviews were completed with credit counsellors who work at the CCRC. The interviews were comprised of a series of questions for the host agency in order to determine the following: what services the CCRC provides, what makes the CCRC different from for-profit

credit counselling companies, why seniors should choose this organization for their financial needs, and the main problems seniors are facing in the Peterborough community. The full questionnaire can be found in Appendix B (P.53). Each interview consisted of a one-on-one conversation between the researcher and the interviewee, of approximately 45 minutes in length. The interview process occurred on Thursday, November 26, 2015. Each interview was recorded, and then transcribed manually following the conversation. The transcription can be found in Appendix C (P.54).

### *Stage Two*

Next, research occurred on non-profit organizations within Ontario that offer services similar to those offered by the CCRC. This step involved using the Internet search engine Google to research other communities to find these similar organizations. The purpose of this stage was to determine if other organizations were facing problems related to issues similar to the CCRC. Three organizations were found through this research process:

- Family Counselling Centre of Brant; located in Brantford, Ontario
- Credit Counselling Society; located in Toronto, Ontario
- Employment and Education Centre; located in Brockville, Ontario

These organizations were chosen specifically because they are all non-profit organizations accredited by Credit Counselling Canada. Background research was conducted on each organization and set up into a small literature review.

Following the background research, each organization was contacted via both email and telephone to organize an interview. The purpose of this interview was to discuss the current marketing strategy of these similar organizations and to determine the problems they were facing in regards to senior members of the community and FPC's. The interviews comprised of several

questions about what these organizations are doing in order to market their services to their area and if there was an organization that was doing a particularly good job in marketing themselves against the commercial counselling businesses. The full questionnaire can be found in Appendix D (P.64). An online interview was sent back directly to the researcher via email from the Director of Education at the Credit Counselling Society on Friday, February 12, 2016. The interview can be found in Appendix E (P.66). One-on-one telephone interviews were conducted with credit counsellors from both the Family Counselling Centre of Brant and the Employment and Education Centre on Thursday, February 18, 2016 and Friday, February 19, 2016 respectively, and lasted 10-20 minutes. Interviews were recorded, and then transcribed manually following the conversation. The transcribed interviews can be found in Appendix E (P.66).

### *Stage Three*

Finally, face-to-face interviews were conducted with members of the Peterborough community. These community members were chosen based on recommendations from John Marris from the TCRC and Raeann Rideout from Elder Abuse Ontario. The purpose of this step was to contact people who work with the senior population to find out who knows about the CCRC and what their level of understanding is of debt counselling services in the area. Prior to the commencement of this stage, an ethics application was submitted to and approved by the Forensic Science Ethics Committee. The ethics approval can be found in Appendix F (P.74). Interview questions were drafted to initiate responses to the following: what do community members who work with seniors know about the CCRC, and if not using their services, where do these businesses send seniors who are in need of financial help? The full questionnaire can be found in Appendix G (P.77). Members from the community were chosen based on their professional work with the senior population. Multiple community members were contacted via

email to organize an interview. Members of the community who moved forth with interviews included employees of the following areas: retirement residence employees, non-profit organizations, volunteer workers, and medical staff. The interviews were conducted from Friday, February 5, 2016 – Friday, February 26, 2016, and lasted from 8 – 25 minutes each. Interviews were recorded, and then transcribed manually following the conversation. The transcribed interviews can be found in Appendix H (P.78).

## **Results**

### *Stage One – CCRC Interviews*

Interviews were conducted with two credit counsellors at the CCRC. The credit counsellors that were interviewed effectively explained the services that are offered by the CCRC and which of them are fairly unknown to the community (4,11). Nancy Jackson explained that the CCRC has a clinical counselling program, a housing resource centre, a community service order program, and a credit counselling program; under each program there is a multitude of services that the agency offers. In regards to credit counselling, the counsellors at the CCRC provide services including but not limited to budgeting assistance, client advocacy, and debt management programs (11). Both counsellors agree that the credit counselling services are the least known in the Peterborough Community (4,11). Nancy further explained that she believed these services are unknown because credit issues are generally a private matter. People seem to suffer in silence because they do not want to talk about their financial situation (4).

Approximately 20-35% of the people who utilize the services of the CCRC's credit counsellors are senior members of the community. The credit counsellors explained the problems that seniors in Peterborough are facing (4,11). Larry Keller explained that a lack of planning for

retirement is the major issue that seniors are facing in regards to their finances. Many people carry debt that they had while they were working into their retirement. The problem is that income decreases substantially, while the debt load remains the same (4). Nancy explained that vulnerability and abuse in combination is the major issue that seniors are dealing with in regards to their finances. Seniors may be lonely if they do not have any family around and people they may know or not know can take advantage of them: these people can range from charity groups, to family members (11). It was explained that seniors face disadvantages in regards to technology. If they do not understand technology, seniors may not have access to the same information people of a younger generation have in regards to where and how to get help (4,11).

The credit counsellors also explained what methods are currently employed to advertise their services. Both counsellors explained that there is a lack of advertising as a part of their agency. It was determined that this minimal advertising is mainly due to a lack of funding. Advertising is currently being done through radio ads, print – including different types of pamphlets, and a CCRC website. Promotion is also done through public education by Nancy. Staff of the CCRC often attends different community functions to help raise awareness and much promotion is done through partners in the community (4,11).

Although there are some advertising methods currently used by the CCRC, it was determined that it was not effective, especially to senior members in the community. The credit counsellors both agreed that the main reason seniors are not utilizing the services of the CCRC is because of a lack of awareness; the seniors do not know they exist. Many clients who have visited the CCRC were surprised that these services were offered, and wished they had known about them sooner (4,11). Another reason for the lack of senior clients at the CCRC is because of a certain social barrier that exists within that generation. Seniors are ashamed of debt or financial troubles, because they grew up in an era where having debt was almost illegal and it was looked



down upon (4). Finally, the credit counsellors discussed that financial illiteracy can play an important role in the lack of seniors utilizing the CCRC. Many seniors do not understand the financial jargon that exists in today's society, and this can hold them back from seeking the help they may need (11).

The interviews also effectively explained that NPO's are in competition with FPC's. A main problem with FPC's is that seniors, and all ages alike, reach out to them when they are most vulnerable and most in need (11). If these people do not know of any other options, they will use the services of the FPC's. The credit counsellors explained that FPC's charge high rates for their credit counselling services; services that the CCRC can offer for free or for a low cost. FPC's are not community based; their services are not linked to the community like services of NPO's are. The credit counsellors explained that the main difference between NPO's and FPC's are their business goals: NPO's are focused on providing a needed service to the community, while FPC's are focused on making a profit. NPO's are also more personal in that they provide face-to-face counselling, while FPC's provide most of their counselling via phone or email. Both counsellors emphasized the fact that they, as an NPO, care about their client's well being as opposed to their money (4,11). In reference to this emphasis, Nancy states, "That makes us hugely different than for profit companies. We have face-to-face contact; our clients can come in and talk to us. We will do our best, we'll jump hoops to try to help them with financial issues" (11).

The interviews conducted also explained that the CCRC as an NPO is in competition not only with FPC's, but also with bankruptcy trustees. Bankruptcy trustees operate under government rules and regulations, however they still work for a profit. Filing for bankruptcy is an option for someone who is in debt and has many financial issues. The main problem in regards to the competition of NPO's with bankruptcy trustee's is that the trustee will not explain other options to their clients, such as credit counselling. To accentuate, the trustee's want to make a

profit, therefore they do not want to lose their clients to credit counsellors even if that option should be available to them (4,11).

### *Stage Two – Interviews with other NPO's*

Three NPO's similar to the CCRC that were interviewed included the Family Counselling Centre of Brant (FCCB) located in Brantford, Ontario, the Credit Counselling Society (CCS) located in Toronto, Ontario, and the Employment and Education Centre (EEC) located in Brockville, Ontario. The three organizations were researched and their background information is explained below.

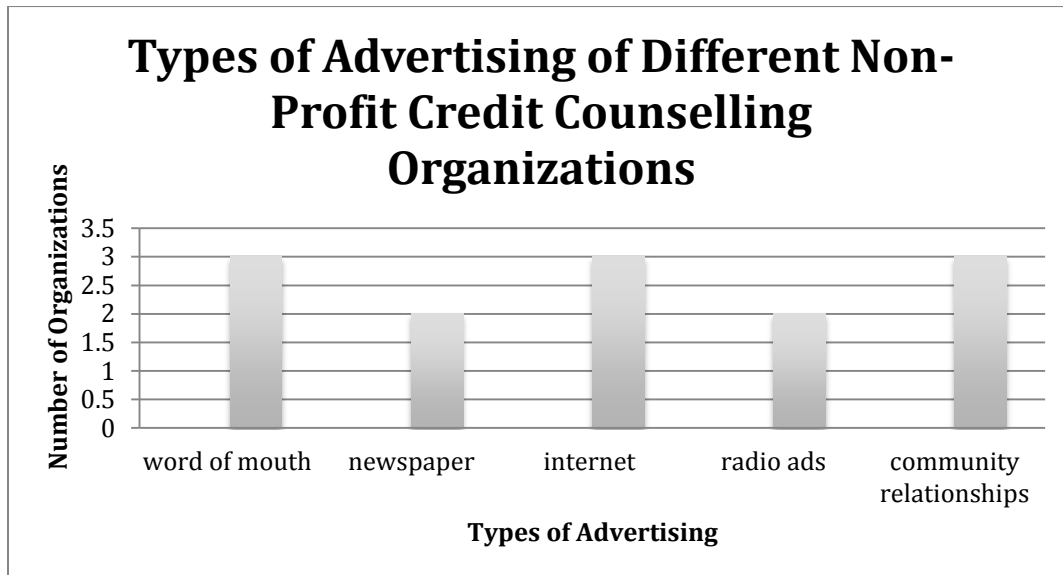
The FCCB in Brantford is a NPO that provides a variety of services, similar to that of the CCRC. The services offered include individual, group, family, and couples counselling, corporate services, developmental services, behaviour services, early learning and parenting services, and credit counselling. Like the CCRC, the FCCB has been in the Brantford community for many years, 90 to be exact. The FCCB is also a member of United Way, and is accredited by Credit Counselling Canada. United Way, local government contributions, and voluntary donations fund the organization in order to provide services to customers at little to no cost. Within the credit counselling services, FCCB offers creditor advocacy, consumer education services, debt management programs, and bankruptcy counselling (29). These services are also similar to those offered at the CCRC.

In comparison, the EEC in Belleville is also an NPO that offers a variety of services. These services include several employment search services, several youth programs, and credit counselling services. The EEC differs from the CCRC and the FCCB because they do not offer as many counselling services; the organization focuses more on employment assistance. The EEC is also accredited by Credit Counselling Canada, and is a locally operated agency. The agency has

not been in existence for as long as the EEC or CCRC; it opened its doors to the community in 1996. In regards to credit counselling, the EEC offers similar services to the CCRC and FCCB that include debt management programs, bankruptcy counselling, and money management. However, in contrast to the other agencies, the EEC offers several programs that clients can utilize to get help with financial needs regarding utilities such as heat and hydro (30).

Finally, the CCS in Toronto differs from the CCRC, the FCCB and the EEC because its main service is that of credit counselling. The organization is also newer to the community like the EEC, and also opened its doors in 1996. However, the CCS is similar to the three other agencies because it is a non-profit credit counselling agency accredited by Credit Counselling Canada. The CCS offers a multitude of credit counselling services that are again similar to the other organizations. These services include debt management and debt repayment plans, credit and money management, and credit and debt education. Because the agency is focused on credit counselling, their website provides much information on the subject (31).

The interviews conducted with the FCCB, the EEC, and the CCS provided insight as to their current marketing techniques in general and regards to seniors and the competition with FPC's.



**Figure 4:** Current Marketing Techniques of the FCCB, the EEC, and the CCS.

Figure 4 describes the marketing techniques that are currently being employed by the three non-profit organizations that were interviewed. Each agency described close to the same marketing techniques with the exception that the FCCB did not use newspaper-advertising methods (32,33,34). Both the FCCB and the EEC described that advertising and marketing is difficult (32,33). The FCCB explained clients in the Brantford community are knowledgeable of their services because they are aware of other types of community services in the area (32). However, people who have never used any type of community service before may not know of these credit counselling services. Seniors would be classified in this area, because many of them did not use community services in their lifetime (32). The EEC went on to explain that much of the advertising is ineffective and does not show promising results (33). All agencies described that the most effective advertising method was word of mouth (32,33,34).

### Percentage of Senior Clients Seen by Each Organization

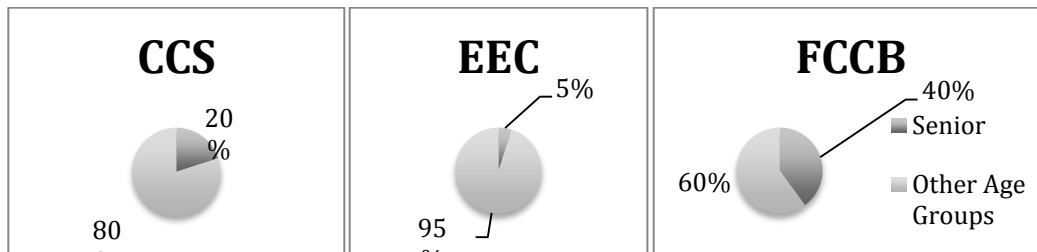


Figure 5: Chart showing the percentage of senior clients of the CCS, EEC and FCCB.

Of the organizations interviewed, the EEC had the lowest percentage of senior clients at 5% and the FCCB had the largest number of senior clients at 40% (32,33), as seen depicted in figure 5. The agencies went on to explain that the amount of senior clients utilizing their services has been growing because of the increase of seniors in the Canadian population. All organizations are applying specific techniques to be more accessible to senior clients (32,33,34). The FCCB described that the agency is currently using information booths at many different senior related events to promote themselves to senior clients. An interesting method used by the FCCB explained that the agency is part of the Ontario Energy Board program that helps people with low income by providing them with a credit on their hydro bills. As part of this program, the FCCB helps clients fill out the application to receive this credit. This program has had a lot of success in attracting seniors to the agency; seniors come in to complete the application, but also learn about counselling services offered. Word-of-mouth advertising then works to provide information to other seniors in the community (32). The EEC explained that the agency is currently employing community outreach to seniors who are unable to travel to the agency. Staff at the EEC would travel to meet an individual at a location that is accessible to the client so that they can provide their counselling services (33). The CCS had explained that they utilize community financial education to different seniors' organizations to promote their services in the community (34).

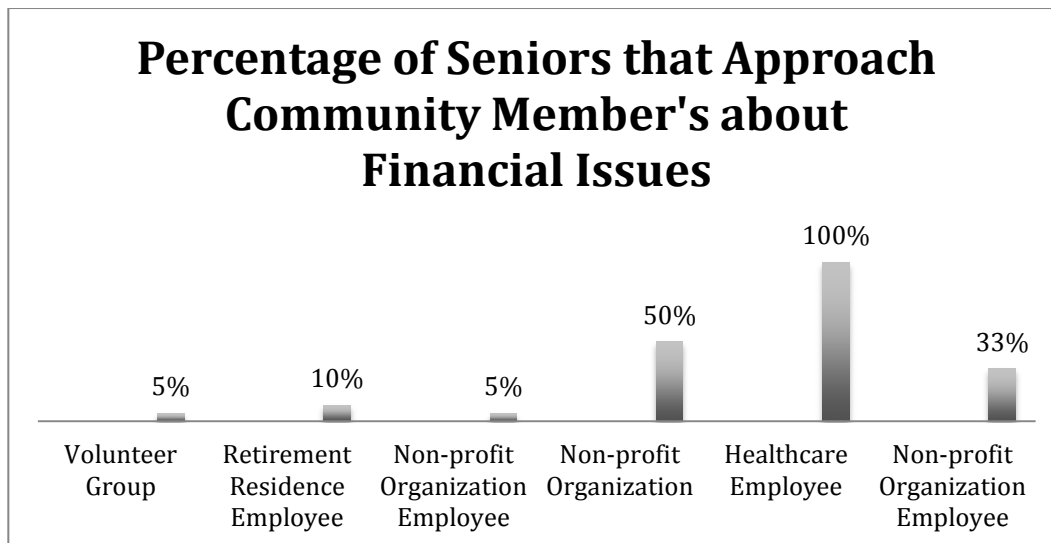
All organizations also explained that they were in competition with FPC's. Each agency agreed that they often need to explain the difference between themselves and FPC's in the area (32,33,34). Although the FCCB discussed that there is not a FPC in their area, they do still explain the difference to their clients (32). Similar trends were found in answers given by each agency in regards to how they compete against the FPC's. The organizations discussed that they work to explain the difference between themselves and the FPC's by providing facts and information about NPO's. This information includes that there is little to no fee for the services offered, accreditation of the agency and the counsellors, success rates of the programs, and they emphasize the fact that they will provide the services that are best for the client; each organization has no problem recommending a client to another service that would better serve them (32,33,34).

### *Stage Three - Interviews with Community Members*

The interviews conducted effectively explained how often seniors approached these community members for financial advice, the knowledge that the community members had of credit counselling and the CCRC, and the knowledge the community members had of NPO's and FPC's.

All interviewees explained that they had direct contact with seniors on a daily basis. Each interviewee was asked about their contact with seniors in regards to financial issues, and whether or not seniors approach them in need of advice on where to go for financial help. The community members discussed that seniors did come to them in regards to these concerns. The amount of seniors who approached these community members varied from 5 – 99.9% of the seniors that they dealt with on a daily basis (35-41). The estimated statistics can be seen in Figure 6. One community member expanded on the question to explain that the low percentage can be related to

the fact that this population of seniors is very reluctant to share information on their financial issues, because of a generational gap that exists in today's society (35). Another community member explained the large percentage of seniors who approach them with these issues as the fact that they work with seniors who have mental health problems, and therefore financial issues are a topic that would come up in conversations with all their clients (36).



**Figure 6:** Graph of the percentage of seniors who approached different community members in regards to advice on where to go for financial help.

The community members were then asked about their knowledge of credit counselling in general. It was a trend in all interviews that there was little to no knowledge of what credit counselling was or how it worked (35-41). One community member when asked this question said, “So credit counselling in general, I have little knowledge of where to go, who to go to, who they can help” (36). Another community member explained, “Well fortunately I can say I don’t know very much. But yeah, very little. I know that it’s available out there, I have not had a lot of personal experience with it” (37). There was one interviewee who tried to explain their minimal knowledge of credit counselling, “Not very much. I know it’s a good service for people... it’s been a good experience for them because its helped correct their financial situation” (38). Out of

the seven interviews conducted, no interviewee was confident in their knowledge of credit counselling.

The community members were also asked to elaborate on their knowledge of the CCRC and their services offered. Again, there was a trend that community members had little to no knowledge of the CCRC. Most interviewees expressed knowledge that the CCRC existed in Peterborough (35-41). Only two of the seven interviewees did not have previous awareness of the CCRC prior to the interviews, as expressed in Figure 7 (36,37).

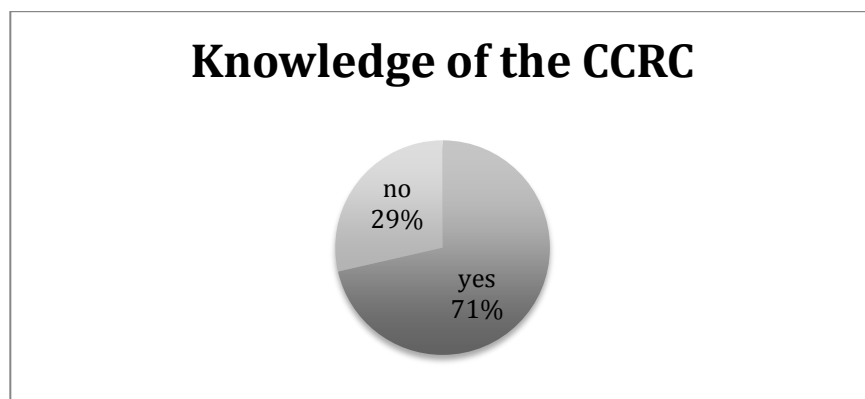


Figure 7: Previous knowledge of the CCRC as expressed in community interviews

However for many community members, this was the extent of their understanding; that the CCRC existed. One community member stated, “I presume they give them counselling and how to manage whatever their difficulty is at the time. But (my knowledge) would be very minimal” (39). Four of the seven interviewees from the community had enough knowledge of the CCRC that they would confidently recommend senior clients to their services. A community member explained, “We know about referring... Yeah that’s who I would send them to for (credit counselling)” (35). Although these interviewees would recommend the CCRC services to their senior clients, it is important to reiterate that there is minimal knowledge of the services by all community members interviewed.



Finally, the community members were asked about their understanding of the differences between nonprofit credit counselling agencies and for profit credit counselling companies. All interviewees expressed knowledge of the difference between these two services (35-41). Only one community member was unaware that for profit credit counselling companies existed, “I didn’t know there were for profit credit counselling companies... I’m going to be aware of that now, because we work with vulnerable seniors (38)”.

At the conclusion of the interviews, six of the seven community members agreed that they would recommend seniors in need to financial help to the CCRC’s credit counselling services (35, 37-41). However, one community member expressed concern with the services offered at the CCRC. The interviewee was concerned with the idea that that the CCRC would not be able to help clients who had mental issues, so they were hesitant in recommending their clients to the credit counselling services (36).

## **Discussion**

The three stages of research in this project and the literature review answered the three main research questions that were created at the beginning of the project. Each research question will be discussed with reference to the results of this project.

*Research Question 1: What are the main problems that the CCRC is facing in regards to reaching out to vulnerable senior members in the Peterborough community?*

Based on information from the literature review, non-profit organizations are currently competing in an increasingly commercial environment. This growing commercial environment creates a concern for those working in the non-profit sector. In interviews, staff at the CCRC stated that there is a for profit credit counselling company in Peterborough. The interview with both the CCRC staff and the staff at other agencies confirmed that there is competition between

NPO's and FPC's. This competition created a major problem for the non-profit sector in general and specifically for the CCRC, as this competition results in a lack of knowledge and misinformation about their services. The lack of funds for advertising creates an even larger gap in the ability to compete with the FPC's. FPC's have unlimited funds because of the high fees they charge and the large profits they make; this means that when someone is in critical need for help, FPC's will be easiest to find based on their expensive advertising techniques.

The CCRC staff explained that few senior clients come in for help with their financial issues. It is clear that the biggest reason for this is that seniors are unaware of the services. According to staff, many senior clients who do utilize the CCRC are often surprised that the services exist, and they express they wished they knew about the services earlier. This limited knowledge in the community can be directly related to the results obtained in the interviews with community members who serve seniors. Many of these individuals expressed a lack of knowledge of the CCRC, which suggests that seniors are also not being told about their services. This relationship also explains why seniors have a lack of knowledge of the CCRC.

*Research Question 2: Why are seniors in the Peterborough community not coming to the CCRC for help with any of their financial needs?*

The interviews with the CCRC and the three other NPO's revealed that the most significant reason seniors are not utilizing credit counselling services is because they lack awareness of the services. Further, the interviewees explained that there are a small number of seniors who are clients of the organizations. This small clientele of seniors is not the average based on an aging society like Peterborough. It is also not what is expected based on the low income and static pensions that many seniors experience. It is expected that many seniors are in need of credit counselling based on this information. However, their lack of awareness of the services offered by the CCRC could prevent seniors from utilizing them at all. Again, this lack of

awareness among seniors can be attributed to the lack of knowledge of those members in the community who serve seniors. If a client were to ask one of these community members for advice with where to go for financial aid and that community member was unaware of the CCRC, this would put a halt to the referral process of the services.

There was a common response among interviews conducted in all stages of the research, and that is seniors may be ashamed of their financial problems. Those who are over the age of 65 are part of a generational gap that is extremely reluctant to share their financial issues. Seniors in this age group grew up in a time where having any debt was frowned upon and was considered illegal in some areas. There is a barrier that exists that may stop seniors from seeking the help that they are in need of.

Financial literacy, or illiteracy in this case, is an important factor as to why seniors are not engaging with the CCRC's services. As discussed in the literature review and in the interviews with the CCRC, lack of financial literacy can have an impact on financial decision-making. Seniors may not understand today's financial jargon. If they possess little knowledge of the status of their finances, they may have difficulty with retirement planning and overall financial decision-making. The little knowledge of their financial situation can put a limit on the help that seniors believe they are in need of. Without an understanding of their financial situation, seniors may be unaware of the problems or issues they are facing. With a lack of understanding that there is even a problem in the first place, seniors will not even begin to seek out any help they require.

*Research Question 3: What can the CCRC do to project their organization in an accurate way to get the seniors of Peterborough to come to them for financial counselling?*

Based on the idea and the facts behind financial illiteracy of seniors or the embarrassment of seniors' financial problems, it was determined that there is a need for a higher emphasis on

public education. Public education could be done throughout the community, at senior-related or senior-focused events. This education would best be suited in a situation where there is other focuses as well, and not just credit counselling, as mentioned by a credit counsellor at the EEC. Seniors who are ashamed of their financial issues may not attend financially targeted events because they do not want others to know or even assume that are having any troubles. Public education of credit counselling could work in conjunction with other services at the CCRC that may be targeted to seniors, such as knowledge of other counselling services, and the Housing Resource Centre. Exploiting these services together can help provide a comfortable environment to educate seniors about these issues.

Interviews with community members who work with seniors revealed that there is a need for more connections within the community. This need is attributed to the idea that community members should have a higher understanding of the services offered at the CCRC. In the conclusion of the results it was explained that one community member was concerned with recommending their clients to the CCRC. This concern was over the idea that the agency was not equipped to help seniors who were had mental issues. The CCRC was contacted following the exposure of this concern and it was explained that third parties often contact credit counsellors over a concern for a senior with mental issues. The CCRC is able to help these clients, as long as the senior's Power of Attorney (POA) or trusted third party is meeting with them as well. The financial issues can then be explained and worked through with the POA or third party. If there is any concern over the help that is given by the CCRC or the information received by the client, the CCRC would make referrals to other services that may serve these clients better. This situation showed the importance of community members being knowledgeable about exactly what services are offered and how they are provided by the CCRC, so that this type of problem does not occur again.

The CCRC also needs to place a higher emphasis on advertising and marketing techniques. Based on a trend in literature, the FPC's are taking over the NPO's and creating a competitive environment in the community. The fact that the CCRC, along with the other credit counselling agencies, are directly experiencing this competition further explains the need for more effective advertising techniques. Word-of-mouth was the most effective advertising technique for these non-profit organizations, however that was because there was a lack of funding for any other successful advertising methods. To compete with the for-profit sector it is imperative that successful methods of advertising be employed by NPO's.

## **Future Recommendations**

Several recommendations can be provided to the CCRC based on the results obtained. Several recommendations can also be provided to overcome limitations that were faced in this specific project.

The first recommendation that can be made following the conclusion of this project is to allocate more funds to advertising. This can be done by focusing all current funds to their fullest potential on an advertising technique that would help compete with the for-profit sector. Another way this can be accomplished is to gather more funding from support systems, those who fund the organization, such as United Way and the Ontario Trillium Foundation. This project explains the need for funding in regards to advertising, so it is something that should be considered in the near future by both the agency and it's funding support systems.

It would also be beneficial to the CCRC to create a volunteer sector specifically related to marketing. Staff at the CCRC are inexperienced and have little time to deal with advertising and marketing if the agency. If a volunteer sector were developed in this area, people who are interested and knowledgeable on marketing tactics would be targeted. Peterborough also has a

large student population, with a college that has a specific program in marketing at Fleming College. This proves that there are many students in the community who would be highly educated in these areas, and therefore these students should be targeted in this regard. Creating a specific sector and hiring volunteers specifically for marketing of the CCRC to senior clients could help to provide a basis for the funds needed for marketing techniques. It could also work to help the continual rise of awareness of the CCRC and their services.

Public education at community events that are senior focused is also imperative for the CCRC to reach more senior clients in the community. These events could include but are not limited to different senior-based fairs that could occur in the community. The City of Peterborough's website offers a calendar of events specifically catered to senior members of the community. This website could be utilized to find events occurring each month, and these events could be attended by the Community Education Coordinator or credit counsellor staff of the CCRC (42). The CCRC could also benefit from organizing and hosting senior-based events themselves. Events could be organized every month, or in a specific time frame, and could be structured as an overall overview of all of the services at the CCRC that are specifically related to seniors. By doing this, seniors can seek knowledge of the CCRC and their vast variety of services, while also learning about credit counselling. Organizing events this way will be most effective in reaching all seniors, including those who may be ashamed of sharing their financial issues and situation.

Community relationships with other organizations that work with seniors could be improved. Based on the prevalence of this issue in this project, community relationship building is a very important future step that should be taken by the CCRC. Because there were so few community members who deal with seniors who had knowledge of the CCRC, it is imperative that more connections be made. Community members who did have a direct relationship with the

CCRC were knowledgeable and impressed with the services offered. Once community members understood the services the CCRC offered, they had no problem recommending the organization to their clients in need. This finding suggests that by developing more relationships with these specific community members, the CCRC's profile will be expanded within the senior population. During interviews, one community member explained that there is a new idea proposed in Peterborough called "Situation Tables". This table involves gathering organizations in the community that work with any people who are deemed to be living with an acutely elevated risk, and this includes seniors. The purpose of the "Situation Tables" is to bridge the gap between services offered to these members of the community. It would be essential that the CCRC is apart of the situation tables and participate in other community measures similar to this, so that there can be a relationship of referrals between different community organizations.

Several limitations were faced in the completion of this project. First, a lack of specific literature on studies completed of seniors and credit counselling proved to be a restriction. Literature information on successful competition and advertising techniques of the non-profit sector was also limited. This showed that there is a need for more relevant future studies in these areas. Second, time and resources were a limiting factor in this project. The study was completed in a 7-month time frame, which proved to be insufficient for the methods employed in regards to the amount of interviews that were completed. This study provided a brief sample of other non-profit credit counselling services with only three interviews conducted. Future studies could expand and focus on this area of research, to help determine the needs and issues of these organizations in Ontario, or Canada. This study also provided a brief sample of community members who work with seniors, and assumptions of the problems of seniors in the community. This information may not be indicative of the community as a whole. Finally, a future study could expand from this research project, as a community wide survey of community members

who work directly with seniors to obtain more accurate and statistically measured results. If applicable, there is also potential for a community wide survey of senior members of the community to obtain accurate results that are not based on assumption. In conclusion, there is much potential for the future of this project, and it is hopeful that the potential is utilized to the best of its ability.

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39. St. Johns Anglican Church. [Interview-In person]. Friday, February 5, 2016. 20 minutes. Appendix H.

40. Alzheimer's Society of Peterborough. [Interview-In person]. Monday, February 22, 2016. 8 minutes. Appendix H.

41. Community Care Peterborough. [Interview-In person]. Friday, February 26, 2016. 9 minutes. Appendix H.

42. [http://www.peterborough.ca/Living/Seniors/Peterborough\\_Seniors\\_\\_Month/Calendar\\_of\\_Events.htm](http://www.peterborough.ca/Living/Seniors/Peterborough_Seniors__Month/Calendar_of_Events.htm)

## **Appendix**

### **Appendix A – Literature Review Tables**

The following tables were the organization of literature used for the literature review.

Commercial and non-profit

<b>Article</b>	<b>Main Point/Idea</b>	<b>Type of Study</b>	<b>Summary</b>	<b>Conclusions</b>
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<p>1. Raymond, 2004</p>	<p>The difference between being business-like and being nonprofit (and how nonprofits can be business-like)</p>	<p>- exploratory -case study</p>	<p>-the difference btw business like goals and nonprofit. Business like goals focus mainly on profit.</p> <p>- “nonprofit is understood to be organized around an interconnected nest of prosocial and voluntaristic values and goals with few references to the means and structures by which these values are enacted”.</p> <p>-nonprofits need to make some revenue, whether they like it or not. They need to have some business-like goals to get a profit.</p> <p>Some agencies, such as CS- saw more clients and generated more revenue by only seeing clients that can be helped in a few sessions – therefore this agency was no longer for everyone (ex. People in tough situations were referred to other agencies)</p> <p>-narrowing of services helped to become more business-like</p>	<p>-there are 4 ways nonprofits can be business like these are: business-like goals, business-like organization in terms of service delivery, business-like organization in terms of management, and business-like organizational rhetoric</p> <p>-they can occur together as a group, or separately... but apply to different areas of the organization</p> <p>-future studies need to be done so that the implications of these behaviours can be evaluated</p>
<p>2. Ben-Ishai, 2013</p>	<p>The difference btw non-profit and bankruptcy trustees</p>	<p>- research study</p>	<p>-bankruptcy trustees are regulated by the government</p> <p>-credit counselors (nonprofit or for-profit) are a private alternative</p> <p>-problem- many nonprofit agencies claim to be community-based, but they are not</p> <p>-this article seems biased to the idea that non-profit counselling agencies are not as helpful as they claim to be</p>	<p>-there is a need for balance btw the private and public sectors.</p>
<p>3. Wilshusen, 2011</p>	<p>- the options of going the non-profit route or going the for-profit route for debt help</p>	<p>-research study</p>	<p>3 different things consumers can do</p> <p>-bankruptcy</p> <p>-workout plans: plans on how to manage and repay their money</p> <p>-debt management plans by non-profit agencies</p> <p>-consumers do not know how to properly determine which option is best for them</p> <p>-non profit companies helped settle</p>	<p>-people need to realize there are other options rather than bankruptcy</p> <p>-but there needs to be a balance between creditors, counsellors and consumers in order for the other options to work out</p>

			<p>debt- but not everyone qualified</p> <p>-for profit companies came in to bridge this gap, for the consumers who could not qualify</p>	
4. Weerawardena et al. 2010	<p>-the survival of non-profits</p> <p>-the need to develop a sustainable organization that will deliver social value via a social mission (not losing sight of what matters to non-profits- the mission and not the profit)</p>	<p>qualitative case study (Australia)</p>	<p>-lack of literature in the area of sustainability of NPO's (non-profit organizations).</p> <p>-NPO's are growing, BUT are operating in a very competitive environment these days</p> <p><b>(look at article for extra info on studies of how non-profits can be sustainable)</b></p> <p>- some studies done to determine how NPO's can be sustainable... but there needs to be more research and discussion in this area</p>	<p>-need to develop new ways to run their agency while still remaining in the non-profit context</p>
5. Foley, 2014	<p>Study of the promotional efforts of a specific non-profit in Illinois USA</p> <p>-looking to identify what promotional activities are most beneficial to non-profits</p>	<p>-in depth interview study</p>	<p>-struggle to compete in commercial environment</p> <p>-most funding comes from government and the public</p> <p>-need to find promotional strategies so that can stand out among the commercial competitors</p> <p>-need of a target audience</p> <p>- need to convince donors and volunteers to support them because their advantages outweigh any expenses</p> <p>-utilize grassroots marketing (focus on the problem in the community rather than the solutions)</p> <p>-media presence helps, with a young target audience</p> <p>-word of mouth is huge- referrals help keep the company alive</p>	<p>-grassroots was the most effective marketing tool done by non-profits (personal and cost efficient)</p> <p>-funding needs to be used to its extend (use anything available)</p> <p>- need to promote to their target audience—but its also important to promote to gov and volunteers</p>

			<ul style="list-style-type: none"> <li>-brochures were most common traditional marketing</li> <li>-gov most popular source of funding</li> <li>-volunteers are vital, they help without costing too much money (these organizations need the extra hands)</li> </ul>	
6. Pope et al, 2009	-Develop a non-profit marketing strategy	-surveys and interview study	<ul style="list-style-type: none"> <li>-little research on marketing from the non-profits point of view</li> <li>-3 target audiences- clients, volunteers and funders (all quite different to appeal to)</li> <li>-for many, not hard getting clients in the door</li> <li>-volunteers important as a marketing tool. But they usually want something in return (like self-esteem or material goods)</li> <li>-prelim research didn't provide answers for marketing strategy so this study aimed to develop a new strategy for the non-profits.</li> <li>- this study was different than previous ones bc 1. the looked at the point of view of the NPO 2. Surveyed small NPOs</li> <li>- money, time and resources was always the limitation of marketing. Lack of skill also a problem</li> <li>-lack of a target market</li> <li>-NPOs lack money and expertise, so its difficult to create a marketing technique</li> <li>-need to learn how to market. Hire people that know how to do this, or even get volunteers</li> <li>-must invest their time and money bc its important</li> </ul>	<ul style="list-style-type: none"> <li>-marketing needs to be thought of with higher emphasis—it is important!</li> <li>-hire people with a marketing understanding</li> <li>- but no specific strategy is yet determined</li> </ul>

## Debt Counselling Info

Article	Main point	Type of Study	Summary	Conclusions
1. Collins, Orton, 2010	the importance of debt counselors	-research study	<p>- comparing the US to the UK</p> <p>-in the US. Most relevant study was in 2008- a telephone survey study. The results showed that counselling is associated with increased credit scores and reductions of debt levels</p> <p>- in the Uk, all studies completed (4) showed very positive results of debt counselling. But many argued that this is not a correct conclusion. This is because there was a lack of significant statistical testing and follow-up</p> <p>-shows that debt counselling is important, but better studies need to be conducted</p>	<p>- research has faced many methodological issues (in regards to the importance of debt counselors)</p> <p>- lessons learned need to be implemented in order to be correctly viewed/used</p>
2. Ben-Ishai, Schwartz, 2011	-info about non-profit credit counselling in Canada		<p>-many non profit agencies do not follow the rules</p> <p>- many lie about their not-for-profit status</p> <p>-credit counselling is a secondary service to most (mostly just want to sell debt management plans</p> <p>-they only provide limiting advice to clients, if its free</p> <p>-most advice is over the phone</p>	<p>-non-profit credit agencies used to be well known</p> <p>-today the for-profit businesses have taken over (millions of dollars in advertising in Canada)</p> <p>-fees charged should be regulated</p> <p>-article believes there is a need for free – low cost debt advice</p>
3. Kim et al, 2003	- Study the impacts of credit counselling and the debt management program; it is a significant	- survey's	<p>- financial stress is related to health; lack of financial well being causes stress, but little is known about this relationship</p> <p>- credit counselling debt managements programs work to help consumers solve debt and plan to stay rid of debt</p> <p>- intervene with creditors so they will cease contact with the client</p>	<p>- there were some evidence on effects of credit counselling on financial well-being and stress</p> <p>- results did not completely agree with past literature, but some results showed that clients in credit counselling for 18 months</p>

	factor in improving financial well-being and health		<p>- help to develop plans to pay back what they owe</p>	<p>had decreased stress; more stress was decreased when people went for help <i>before</i> they were in a terrible situation with debt</p> <p>- could take longer than 18 months to enhance financial-well being, but it was somewhat enhanced thru counselling</p> <p>-credit counselling had an indirect effect on health (less stress, better financial well-being = better health)</p> <p>- so – credit counselling directly reduces stress, and could therefore indirectly improve health and well-being</p>
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### Elderly Financial Abuse

Article	Main Point	Type of Study	Summary	conclusions
Donovan et al, 2010	<p>-presents the challenges of elder abuse cases</p> <p>-reviews obligations to make ethical decision making</p>	- research study	<p>-2002 survey, 1% of adults age 64+ reported financial abuse</p> <p>- rapidly aging society; increased financial burden, high vulnerability = dangerous for elders</p> <p>-Financial or material exploitation is the illegal or improper use of funds or resources of an older person (WHO)</p> <p>-Nevertheless, the very old, those with limited functional capacity, women, and the poor are particularly vulnerable to elder abuse (WHO) – why the elderly are most vulnerable</p> <p>-many cases are not reported, and those that are difficult to prove</p>	<p>“As practitioners working with elderly clients in abusive and neglectful circumstances, it is our challenge to balance our duty to protect the safety of the vulnerable elder with the client’s right to confidentiality and self-determination. Like many ethical dilemmas the goal will essentially be to respectfully come to a conclusion which is the least harmful to the vulnerable client”</p>



			<p>-there is a need for people to advocate for seniors (sometimes they are unaware of their rights)</p> <p>-social workers work under a code of ethics to ensure everything is done correctly</p>	
2. Sooryan arayana et al, 2013	- researching elder abuse study's	-research study	<p>-found financial abuse to be 3<sup>rd</sup> most prevalent type of elder abuse worldwide (out of 5, behind psychological and neglect)</p> <p>-there is a need for tools to screen for elder abuse</p> <p>-there are lack of standards and confirmatory tests to identify elder abuse</p> <p>-non-uniform definitions (all different)</p>	- aging populations, means elder abuse is on the rise (as seen in these prevalence studies)
3. Gibson et al, 2013	- how perpetrators of EFA can be properly prosecuted - looking into social framework to determine what experts agree on; but also if the layperson can understand	-research study	<p>-“The most recent data on the prevalence of financial abuse come from the National Elder Mistreatment Study (Acierno et al., 2010), a nationally representative sampling of 5,777 respondents who answered a telephone survey in 2008”</p> <p>-findings show that most common form of elder victimization is family member misconduct</p> <p>-likelihood of underreporting- for every 1 reported case, 24 go unreported (US stats), which means millions of victims each year</p> <p>-defined different ways by different people (gov, other countries etc.)</p> <p>-study done to see if there is a social framework that exists; study focuses on psychological</p>	<p>-laypersons are not knowledgeable on the subject of EFA when compared to experts</p> <p>-experts should explain more to jurors; methods used, techniques to manipulate elders etc. so that they can understand...</p> <p>-this could lead to better prosecutions</p>

			<p>evidence – and how/what experts agree on in regards to general knowledge of elderly financial abuse (EFA)</p> <p>- EFA is difficult to detect; perps are subtle, sometimes the victim doesn't know they are victimized</p> <p>-under reported- because there are no uniform definitions</p>	
4. McDonald, 2011	<p>- review developments in regards to elder abuse since 1991</p> <p>- little is known about prevalence in Canada</p>	-research study	<p>- not many research studies on what causes, and what can be done about abuse</p> <p>-there have been studies that tried to measure the prevalence of elder abuse such as College of Nurses of Ontario 1993 &amp; MacDonald et al. 2008. But still no complete knowledge</p> <p>-there are disagreements in the definitions of elder abuse</p> <p>-one study only that tried to define abuse--United Kingdom Study of Neglect and Abuse of Older People, researchers were able to expand the baseline definitions, the types of perpetrators, and reduced the number of times abuse or neglect occurred (Biggs et al., 2009)</p> <p>- the definitions is what's stopping research from moving forward</p> <p>-several frameworks are introduced, but problems in Canada to implement them such as limits of funding, knowledge, access to previous knowledge, evaluating knowledge</p>	<p>- We don't know the size and nature of the elder abuse problem, and we don't know what to do: lack knowledge to move forward with research, therefore there is an urgent need for prevalence studies</p> <p>- more defined definitions, but that can also be flexible with changing parameters</p> <p>-in Canada, face-to-face interviews is top choice (elder themselves have the most knowledge)</p> <p>-problems could be solved as an outcome of rigorous research (a prevalence study must be done)</p>

<p>5. Shelly et al, 2011</p>	<p>- financial abuse vs other types of abuse  (physical abuse, neglect and hybrid of both financial and physical/neglect)</p>	<p>- interviews, qualitative &amp; quantitative studies</p>	<p>- all elderly persons who participated in this study were financially exploited; 17 % from the misuse of a power of attorney</p> <p>-used chi-square analysis to statistically determine victim variables: victim variables that were significantly related to PFE included the victim's relatively younger age, an absence of communication problems, an absence of a dependence on others, an absence of confusion/dementia (ASAPS data), an absence of childhood family violence, living alone, having no children, and the perception of the elderly person that a good relationship existed with the perpetrator (interview data)</p> <p>-risk factors vary with different types of abuse</p> <p>-usually elderly people have some kind of relation to their perp, whether a blood relative or not</p> <p>-negative health consequences can come from financial abuse</p> <p>-hybrid financial abuse is most difficult to deal with</p> <p>-financial abuse is under reported → caseworkers are unfamiliar with financial cases (more familiar with other abuse types). They are harder to investigate and take longer → out of the whole study, only 18% of cases were persecuted. And it was determined that physical abuse was most likely to be persecuted.</p>	<p>- there is a need for more specific investigations and research regards to elders and abuse – in order to combat it</p> <p>- should separate the different types of abuse because they all have different variables, reasons for occurring, victims, etc.</p>
<p>6. Nerenberg, 2013</p>	<p>- Defining Abuse by family, or someone</p>	<p>- research study</p>	<p>- historically, most focus was on which persons would steal from, exploit, or neglect a senior</p>	<p>- literature on elder abuse is inconsistent in definitions</p> <p>- this conflict in literature</p>

	known directly by the victim		<p>- more recently, high emphasis of elder abuse has been placed on mass marketing fraud: telephone, internet, email etc., scams</p> <p>-victims of mass marketing fraud usually become victims more than once</p> <p>-elder abuse in general is fairly new; came into light in 1970s</p>	<p>leads to inconsistencies in how elder abuse is treated and dealt with</p> <p>- in the United States; looking to create a national structure for elder abuse prevention; preferred approach is to prevent abuse in the first place (obviously)</p>
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### Seniors and Counselling

Article	Main Point	Type of Study	Summary	Conclusions
1. Lusardi A, 2008	<p>-Lack of financial literacy affects final financial decisions negatively</p> <p>-several programs were looked at, helped people successfully with financial literacy to save and plan for the future</p>	-theoretical framework: basic consumption over ones lifetime. The minimal finances they need	<p>-three questions Lusardi and Mitchell (2006) devised for the HRS measure basic but fundamental concepts relating to financial literacy, such as the working of interest rates, the effects of inflation, and the concept of risk diversification.</p> <p>-survey was for people over 50, only 50% of people got all 3 questions right.</p> <p>- concern with the elderly because they are very financial illiterate, but they have to make financial decisions through their whole lives. <b>&amp; lots of scams are targeting towards them for this reason</b></p> <p>-financial literacy matters most: for planning for retirement, for financial decision-making (less likely to go into debt)</p> <p>-various studies showed contrasting results in regards to financial literacy: Some show retirement seminars worked, some show public</p>	<p>- financial literacy needs to be learned over a period of time, not just in a few seminars</p> <p>-tax payers don't want to pay for these, for peoples mistakes. So introduce non-profits for financial planning</p> <p>-there is a need for a specific program for this – for financial planning.</p>

			education had no effect	
2. Brennan et al, 2010	- explain what people over 50 expected from financial service providers	- questionnaire	- amount of people age 65+ has exceeded those under 16  - people are also expected to live longer  -more and more difficult to plan for retirement; many do not have enough funds. Living expenses increase, but pensions remain the same  - elders believe that their banks are only looking to generate profit	- main theme was loss of trust in financial providers and the loss of independence as one ages  - technology is also a limitation  -elders want to be involved in their financial decision making, they want to learn and understand
3. Yoong, 2012	- Malaysia as an aging society - examine financial issues, in regards to financial planning	- quantitative sampling	- regression analysis was used to test several hypotheses	- the analysis concluded the following:  - longer life expectancy = lower income  - older one gets, the more understanding they have of their finances; but this can only work if you are educated early, and start planning -need of a developmental approach to aging: so people understand their financial needs as they age

## Appendix B – Stage One Questionnaire

Interview Questions used in stage one of data collection.

1. What is your job title and can you briefly describe what your work at the CCRC involves?
2. What services does the CCRC offer?
3. Of the services provided, what services do you think are best known by the Peterborough community? Which are least known?
4. Do you have any statistics for the number of seniors that make use of the CCRC?

5. From this, what are the statistics of seniors that come to the CCRC for financial counselling?
6. Can you give some examples of the financial problems that seniors present with?
7. What do you see as some of the main problems for the senior community? How do seniors get themselves into financial troubles?
8. Where and how do you advertise your organization to the community?
9. Why do you think seniors are not using your services?
10. What makes this non-profit agency different than commercial debt counselling companies? In other words, what are the problems with the commercial debt counselling companies? How does commercial debt counselling work?

## **Appendix C – Stage One Interview Transcript**

*Legend: (...) irrelevant information not used in research*

### **Transcript #1: Larry- Credit Counsellor at the CCRC**

Leah: What is your job title and can you briefly describe what your work at the CCRC involves?

Larry: I am a credit counsellor, I've been working here for 19 and a half years. The really broad description would be that we advise and assist people who are having financial difficulty. That's done in a number of different ways; we provide budgeting assistance, make sure people know what their rights are as consumers if they're being contacted by collectors (...) We see a lot of people who are dealing with payday loans (...) and what really generates revenue for our service

is a program called the debt management program, where we assist people pay their debts to the best of their ability. We have our clients make payments to us, we contact their creditors, make a payments arrangement for them, so as we receive payments from our clients we administer their debts. We can get those creditors to take lowers payments, we can get them to stop interest, if someone's receiving collection calls we can get the calls stopped. So that's where the revenue comes from but there's a broad range of advice and assistance we give to people experiencing financial difficulty.

Le: So you already answered this question about what services you offer but,

La: So ideally, we want to be able to sit down with someone and to put the information out on the desk and look at their income and expenses are, figure out what's affordable for them and how they can try to manage. We do a lot of phone advice. People will phone in with questions about their credit rating, about collection activity (...) so theres a lot of just answering questions on the phone. We assist people with obtaining their credit report. A lot of people are curious of what's on their credit report. So you can obtain it for free. Theres a form we help people fill out, we fax it off for them, they get their credit report mailed to them , they bring it in and we'll explain in to them. We will do some advocacy work where: so I have 2 files now where I have to do some work, people who have income tax problems and im going to write to the office and try to clarify some issues for them because they feel they cant get the answers themselves, and I understand the terminology better so I hope to get the information for them. So there are a variety of ways we can try to assist people.

Le: So of the services that you mentioned, what services do you think are best known by the Peterborough community?

La: I don't think any of them are necessarily well known. That there is a credit counselling service... I would think if you went out on the street, stood on the corner and asked 10 people what credit counselling means, you might get 1 person who has an idea. I think a lot of people calling us, they're being referred [by someone they know], and they've heard about our debt management program, where we assist people paying their debts. Theyre concerned about being in debt and looking for ways to get out of debt, so they've heard of the debt management program.

Le: So through other people, mostly?

La: Yes but in today's day and age we hear more and more (...) When we schedule an appointment for someone we always ask, how did you hear of our service, and more and more people say "we just googled it and you came up as a United Way agency or a not-for-profit". Unfortunately there are too many for-profit services out their that are far more interested in how they can help themselves than how they can help other people, whereas we, I'd like to think we're the good guys, we're actually here to help people rather than help ourselves.

Le: And that's going to come along after, I have a few questions that go along with that.

(~One minute of off topic conversation)

Le: Now I don't know if this is possible but do you have any statistics for the number of seniors that make use of the CCRC, or at least an estimate?

La: Our database would not give specific information; because we don't ask people how old they are or their date of birth. SO just off the top of my head, so you classify a senior as?

Le: 64+

La: 64+... So maybe 15-20%. Its difficult to say but I don't think that's an unreasonable number.

Le: And is that for the financial counselling specifically?

La: Yes.

Le: Okay, so can you give some examples of the financial problems that seniors present you with?

La: Its quite common to see someone who will come in and they have retired and in a lot of situations once someone has retired theres a significant drop in income. A lot of people go into retirement carrying the same debt load they had when they were working full time. So as they move into retirement, the income decreasing, the debt is the same, the monthly expenses mostly don't change and now it's a struggle to make ends meat. People will call and say "I have a budgeting problem", when the reality is, either they have a debt problem, where they have so much debt that they are not able to budget or they don't have enough income to buget with. Its often people don't have a plan for retirement, where they didn't realize how much their financial situation was going to change. I look at myself and I cant see how im going to be able to retire until I can pay off my mortgage. The change of my income is not going to give me the opportunity so I want to get my mortgage paid off and I would happily retire. But its not practical. Other situations we see are a number of elderly people who are retired, and they have a lot of free time on their hands and theyre spending too much time at the casinos. The money disappears and its easy to access credit, its easy to acess payday loans. Then the debt load grows, and as it grows the monthly payments grow but the incomes not changing. Its unfortunate, I walk to work through the downtown, and on the last day of the month when the seniors receive their pensions, I walk by the payday loan places and people are lined up out the door.

Le: A lot of seniors?

La: Pensions are in, its an unfortunate thing. That's our taxpayer dollars that the payday loans are just siphoning off someone's income. It's the taxpayer's dollars that help the payday loans make money. If someones working and say I make the mistake of going to a payday loan, its coming out of my pocket. And although its coming out of the seniors pockets as well, our taxes will accomplish a whole lot more than just helping payday loans to make money.

Le: Do you see a lot of financial abuse cases? I know the payday loans count as one...

La: Like in a family?



Le: Yes.

La: I've seen a couple, and I think most people are good at hiding it. For someone to come in here and trust me to the point that they say, there's someone taking financial advantage of them. We get people where you're looking at their debt load and it doesn't make sense. I never ask someone, how did you get so far in debt, just why are you here? Some people are very fourth coming, and others tend not to want to say much. Its not uncommon for someone to say, "Ive been helping my family". So they're helping their family when they cant afford to be taking care of themselves. Is there arm being twisted to help family? Ive seen some situations where its very clear that someone is taking advantage of an older person. Probably more often its under the surface or between the lines... is it to the point of abuse or not, it might be close.

Le: So more of the payday loans and casino type of abuse?

La: Is that a little more voluntary? Certainly gambling is an addiction, for someone to go to a casino. (...) True gambling is an addiction, its like smoking. The old expression, its easy to quit smoking, ive done it 20 times... you quit for a week. So its kind of self-inflicted abuse.

Le: I know what you mean, there's many types of abuse apparently, not just the illegal ones.

We already talked about these but what do you see as some of the main problems for the senior community and how do seniors get themselves into financial troubles?

La: A lot of it is lack of planning for retirement. As people move into retirement they haven't planned for the fact that their income is going to be reduced. So they rely on credit to replace income. Ill just borrow 500\$ from my credit card, well \$500 a year later you owe \$6000. SO its lack of planning, reduced income, too much time on their hands. I would like to have too much time on my hands, but some people don't manage having that extra time. Its demands of the family, unfortunately the community we live in... Our community has high levels of unemployment; high housing cost and the employment that's here is more minimum wage. There isn't a good industry. So if an elderly person has children working at minimum wage, struggling to make ends meat. If my boys come to me and say they need money, I'm going to make sure they get money. Does that mean that I have to go further into debt, or I wont retire when I want to retire? When they ask for money that will get money. I've told them many times, you don't do without. If I have to do without that's fine. So because of our economy here, that going to put strain on elderly people. Trying to take care of their family, trying to give family a better opportunity than they have had.

Le: so moving on now... Where and how do you advertise your organization to the community?

La: there is not a lot of advertising. Lack of money. We have tried to do radio advertising but its hard for us to identify what return there is for advertising dollars. We ask people where they've heard of us and they say, someone at work or a family member. Well did that family member here the advertisement? So we have invested money into our website, and if you've looked at that you probably wonder why. I think it could have been better done. But we do hear more people saying that they did an internet search and that's how they found us. But that's probably not reflective of the website, its more reflective of just technology. More people are computer literate

than there ever have been, and next year there will be more. There has been some print advertising, not excessive amounts recently. Again its hard to identify what the return is. We go to some expos and show, and purchase and booth and set up a display, so there's advertising in that regard, but there isn't a fixed marketing strategy. Were applying for a trillion grant that if its successful, a significant portion of that will go towards marketing, advertising and how do we do something that gets results. Maybe having someone with some experience and knowledge in the field.

Le: Why do you think seniors are not using your services?

La: Lack of knowledge. First off, best kept secret in town. And Ive had many situations over the years where people come in and sit down and we talk and explain to them what we can do, and they go "wow, if I would have known. I should've been here years ago". So theres lack of knowledge. Theres pride. Its difficult for people to admit theyre having financial difficulties. And even more so for elderly people. Its difficult to admit that they cant manage on their own, its difficult to ask for help. That's a challenge, so even if people are aware its hard to admit they have a problem. They can admit it to themselves but not to someone else. Other obstacles, I think sometimes there are accessibility issues. People in the outlying areas, there can be transportation issues. Our building itself is not overly accessible. When you come in the building did you see the little chair lift?

Le: yes, they showed me

La: would you really want to get in that chair? Not me. For someone with a disability, older with a cane, to try to get all the way up to our offices its difficult (...) Accessibility in the building is difficult. Coming into the building is not an issue, but to our services. Steve will go to Lindsey, he'll go to Haliburton, but still I'm sure there are people in the outlying areas that think "oh I just cant get to an appointment", or "I need an appointment on this day, when my doctors appointment is there because I cant afford to come to Peterborough twice". So I think that's going to be a bit of an obstacle (...)

Le: okay. and the last one, what makes this non-profit agency different than the commercial debt counselling agencies.

La: There are lots of for-profit places. Primarily, the for-profit organizations are more interested in how they can help themselves than how they can help someone else. Where we provide free counselling services, want to be able to sit down with someone and really look at their financial situation, what is realistic to them, what can they afford, how can they make the best of their financial situation. The for-profit places, they don't want to see someone face-to-face; this is what your debts are, this is what your payment is gonna be, this is how much it's going to cost you for me to do the work for you. There's not gonna be a concern of can you afford it, because understanding whether you can afford it or not doesn't make me money, and my purpose is to make money. I think we are more of a personal service. Were more interested in the overall benefit to someone. Yes we need to generate revenue, if we didn't we wouldn't be here. The revenue does come from the debt management programs, so the for profit places, that is there sole purpose. They want to get you in these programs, and if you can't afford it, well tough luck I can't help you. Whereas if it's someone here, well then what else can we do, how can we help

you. I need to find some way to make your life better for you. I can't let you walk out the door without knowing I did the absolute best that I can to make a difference for you. Whereas if its on the phone or an email, I don't care. But if I'm looking you in the eye, I care (...) I think mostly speaking older people prefer (personal). They didn't grow up texting people, they grew up where they sit down and talk to their bank manager. So I think they appreciate the more personal service (...) Unfortunately many people we talk to may benefit more from speaking to a bankruptcy trustee, they might not need to file for bankruptcy, but they need that information to understand their situation better. A for-profit place is not going refer someone to a bankruptcy trustee. Well I shouldn't say that, Nancy had a couple that. when someone files for bankruptcy, bankruptcy is federal law (...) one of the requirements is that they go to 2 counselling sessions. And Nancy and Steve are licensed to do bankruptcy counselling. I'm not (...). This couple came in, they had called a for profit place. They took all their information from them, basically said the only thing I can do for you, for \$1000 I can set you up with a bankruptcy trustee and you can file for bankruptcy, put this all behind you and move on (...) Anybody, any place, anywhere in Canada can walk into a bankruptcy place for free. This for profit place charged them \$1000 to say, here's how you can contact a bankruptcy trustee (...) They could have got the service for free. We would never do that (...) So there's a difference between caring about people, and caring about making money. I care about making money but I couldn't do it that way (...). Its difficult to say what the differences are, we here the stories in the newspapers, you can Google for-profits and read the forums and the information pretty sad, how they take advantage of people. So I cant really say what they do, and in all likelihood there are good people who work at those places. Not everybody is going to take advantage of people, but a lot of what we see and hear is that they are taking advantage. We don't (...) Were local, and there is a for profit place that operates in Peterborough. The bankruptcy trustees operate under federal law, there somewhat competition to what we do, and the for profits are wild cards. The bankruptcy trustees aren't necessarily taking advantage of people, they're not always informing people (...) bankruptcy act says this person cant file for bankruptcy, they can pay their debt (...) They know they can't help them, there's no harm in saying, why don't you go to the non profit counselling, they might be able to help you. But it doesn't happen. They don't want us here (...) If our revenue shrinks to cut our services. Every person that we can't help, becomes a possible client for them. And so they would rather were not here. And as a bankruptcy trustee they operate under federal law and they can basically say well, people have protection that law offers them. I don't think it makes it right (...) its an unfortunate thing. And a lot of that goes back to awareness, and lack of advertising, and were not able to reach people who could use our service. This particular trustee, we can turn on the radio and within 20 minutes were gonna hear their ad. I hear it 20 x a day (...). They have the resources to advertise and to attract people, but they're not telling people what their options are (...) I'm sure there are a lot of people who file for bankruptcy that if they knew what there options were, wouldn't. And again that's elderly people. Don't get me wrong, in some situations, elderly people were brought up different. There's more pride, they want to take responsibility, they want to pay their debts if they can. Whereas in other situations I think some younger people are like "that's the way it goes, I made a mistake, I got in debt, if I have to file for bankruptcy to get out of debt, so be it." It's more difficult for elderly people to accept that that's what theyre going to have to do. There's more awareness of the service. It some ways its self service, it gives them the responsibility to say, I paid my debts, I did the right thing (...) They bankruptcy trustee doesn't give them that chance (...). I do it (...) I tell lots of people (...) about a trustee with a ground floor office, so people with accessibility issues can go there (...). If you need to talk to someone, go there. The fact that they don't provide the same referral service, I wont let that interfere with, I

want the best for you. And if the best for you is talking to them, then that's okay with me (...) like I said, I can't let you walk out the door without saying I did the best I can. So (...) I lump together the for profit and trustees, because we are different, because we care (...).

Le: That's all my questions, thank you.

End.

## **Transcript #2: Nancy - Credit Counsellor at the CCRC**

Leah: What is your job title and can you briefly describe what your work at the CCRC involves.

Nancy: I am an accredited credit counsellor, I am an accredited bankruptcy and solvency counsellor, and I am the community education coordinator (...).

L: What services does the CCRC offer?

N: In general, the CCRC has a clinical counselling program, a housing resource centre, a community service order program, and a credit counselling program (...). Under each program there is a multitude of services that our agency offers (...).

L: Of those services, what are best known by the Peterborough community and what are least known?

N: (...) I think the Housing Resource Centre would be the best known resource.

L: why do you think that is?

N: I believe its because it's a program that would be used by low income people, and they maybe more connected to community partners, healthcare workers, social service agencies and those agencies know people need housing but they don't deliver the service. so its easy for them to pick up the phone and say, go call housing resource centre. It's the number 1 basic need of all people living in Canada; clean, safe housing. We are the agency that provides that service and I think that's why it's the best-known service.

L: and which are the least known?

N: I think that credit counselling is the least known for sure (...). Changing the name to Community Counselling (from Family counselling) dulled what people know about our services (...) what is community counselling? Im not sure that people understand the variety of counselling people can get (...). Credit counselling is the least known because credit problems in general are very private. People keep that problem or issue very close to them and private. I think if they're not sharing that with healthcare professionals or other people in their lives, they struggle for a long time without knowing there's help out there. When they finally become desperate for help, they often of to phone books and the internet, and to for profit companies that have the biggest advertising dollars. The easiest to find are companies that advertise heavily and make themselves easy to find.

L: (...) do you have any statistics for seniors that make use of the CCRC, or at least an estimate?

N: (...) I would say, 1/2 of our clients are seniors. I would bet half (...)

L: what are the statistics for seniors that make use of the CCRC for credit counselling?

N: 1/3 for credit counselling. I can give you the stats for our program.

L: can you give me some examples of the problems seniors present with?

N: I absolutely can. So many of them, where to start (...) Shopping and spending and going to slots is a common way... being in malls, being with other people is a way to escape loneliness and escape grief, even if its just for a few hours (...) So its an escape (...) Mistakes of borrowing from payday loans (...) its not uncommon for us to see. Often we see seniors whose spouses have passed away, so their income has dropped dramatically, without warning. The seniors are in a precarious place that their income can be cut in half, without any warning if there spouse dies suddenly. There's nothing leading up to that. Someone might anticipate unemployment (...) but sometimes there's no warning for seniors, their income has immediately dropped, and their bills don't immediately drop. They still have to pay their taxes and bills. So debt can quickly and easily accumulate if they don't know that there's somewhere they can turn for help with

rearranging their budget, and support in making choices around where their dollars are going. If we can see people soon enough, sometimes we will have children of seniors call out of concern for their parent. We can see them early and they don't need to use our debt repayment program. We can help them see the reality and help support them to make decisions they have to make, as difficult as they are, about whether or not to stay at home etc (...) making choices that can prevent serious debt or loss of their home (...) The other thing we see is financial abuse. Its not always financial abuse where there's fraud or someone's taken advantage of. I saw a lady who was largely isolated and at home, and was getting calls from a legitimate charities, and was giving to 17 charities on her credit card. Small amounts each, but they added up to more than she could afford. And the balance on her credit card was going up, so was the interest on the credit card, until eventually she couldn't pay her bill. So just being vulnerable and getting these calls, and one charity didn't know the other charity was calling and she just got her name on a donor list, and was getting more calls and was just challenged to say no (...)

L: So there's all these different kinds of abuse that we don't see or don't think of?

N: Yeah. Vulnerabilities and abuse, it's combined.

L: (...) What do you see as some of the main problems for the senior community?

N: So seniors are vulnerable, they're often isolated, they often don't have family members close by to help them. Their family members may be in other communities, or they're busy and they don't want to bother their son or daughter. So they may not have frequent visits from people who are caring in their lives. On the other end of the spectrum, they may have frequent visits from people who are taking advantage of them. And they have a difficult time saying no because they're their loved ones. Relationships are important to seniors. So if they have someone who's coming to cut their grass or help them with this or that, then they turn around and say "can you lend me money?" they're probably gonna lend them money. So they're vulnerable to that. They're also unique in that, from a social perspective, they were raised in an era where they didn't question authority and would never say no to a bank (...) "Some seniors are only making minimum monthly payments on their credit cards each month, they don't understand that they can pay more, they think they have to pay what they tell them too" (...) A lot of seniors we see have difficulty questioning authority (...) They would never question their doctor either, right?

L: Yeah it makes sense.

N: Same with their bank and financial advisors. Also I think they're disadvantaged in terms of technology, that's another unique thing about seniors. Whereas other demographics may be comfortable googling and looking up if anyone's had a complaint with a company (...) They wouldn't have access to the same, online information that might help them make different consumer choices. In general I think that for some seniors, for many seniors, overall, they're facing more than one hurdle. So they may have grief, loss, loneliness, physical ailments, too many medications to take, too many appointments to make. They might be overwhelmed in general, forgetting to pay things, not keeping track of who they said yes or no to. We see hydro getting cut off, because they got overwhelmed and though they paid it (...) Life becomes overwhelming. They really need to know where they can turn, who they can trust, and who can help them sort it out (...)

L: Well that's brings us into the next question: where and how do you advertise your organization to the community?

N: So we do our best, from my perspective, I do lots of public education. But were not always reaching seniors. We promote our public education through our community partners and healthcare professionals. And so some of our community network partners we have, people post it in the media kind of thing. Last week we spent all day Saturday at the slots, giving out pencils, so many of the people were seniors. We were invited by the Responsible Gamblers of Ontario to come out and participate in their Take a Break event. So it reminds people to take a break from the slot machines (...) Think about how much money you lost in the last hour. They value what we do, that we have an impact (...) I think there's other areas (too). We do write articles for papers, and sometimes they're published. We do have a blog on our website, the articles are always posted on our website, but we only do it once a month, we should do it more often. I would like us to do more promotion in some of the senior places (...) We do participate in the Health Fair at Activity Haven senior centre, but we could do more at the legion and different places like that. And I think there are some radio adds too running. They're not always the stations seniors listen to though (...)

L: So why do you think seniors are not using your services?

N: Predominately I think they don't know were here. Secondly, there's a social barrier in talking about debt. Many seniors remember stories of debtor's jail that they had in England, if you had debt you went to jail, and you stayed there until your family paid off the debt. That's how it was in England until the 2<sup>nd</sup> World War I believe. It was almost illegal to have debt (...) Many seniors think of debt as a bad thing and they have shame around that. I think they just are used to being independent and not asking for help and they think of asking for help as charity. I think we have some of those social barriers that stop people, even if they know of us, that stop us from reaching out. And I really think (...) financial literacy is a problem. I don't really believe that seniors understand all of the financial jargon there is today. And I think that they're hesitant to discuss their finances because, we don't really want to talk about something we don't feel qualified to talk about. I think that's true for a lot of demographics, but I think its particularly true for a lot of seniors because interest rates, all of that jargon, is intimidating for them. So they let it go for a long time until theyre in so much trouble, because they just didn't know how to find us, if it was okay to talk to us, get passed the shame of having debt, and trust us to help them through the financial jargon and help them see a solution (...) Many seniors in Peterborough are struggling with debt (...) (For example) For some seniors, it's the first time in their life they've had credit cards. Its new to them, they have credit, theyre bored, lonely, they have grandchildren, they can shop for them, help them, buy them nice gifts (...) Credits are new to them and it can sneak up quite quick

L: I read a lot of articles that said that the income that they have is not enough

N: And at the end of it all, our fixed income is not enough to support seniors living alone anymore. The fixed income most seniors are living on is not enough to pay basic needs, and they're almost forced to incur debt to survive. And cost of housing is so expensive, cost of maintaining. SO its combination, so the income isn't high enough plus the cost of owning a home

or maintaining an apartment continue to go up (...) Everything is going up and their fixed pensions are just not accelerating at the same rate (...)

L: what makes this non- profit agency different than the commercial counselling companies?

N: (...) Well they charge taxes, higher fees, less accountability to the client, no guarantees that they're not gonna go bankrupt. Steve will tell you hes seen many over the years, clients will pay them and then went there and the sign on the door says their no longer in business. So there's no guarantee that a company a seniors dealing with will still be there for the length of time it will take to pay their debt in full. There's some serious instability there. For profit companies are not linked to the community; so when I'm with a client I can reefer them to our clinical counselling program, for care giver counselling (...), to our housing resource centre for help with their hydro bills, we can do budgeting with them over, as much as they want. Unlimited budgeting counselling. We can connect them or support them in calling their family doctor, and saying you know you told me you weren't sleeping, maybe this is a good time to go back and see your family doctor, maybe there's something he can suggest to help you through that. So we can make referrals that are meaningful (...) It happens, seniors commit suicide (...) They get scared, there family aren't around, they're scared to worry their family. So we often make referrals (...) That makes us hugely different than for profit companies. We have face to face contact, our clients can come in and talk to us (...) We will do our best, we'll jump hoops to try to help them (...) with short term financial issues. Whereas the for profit who they just met, probably isn't gonna care.

L: What do you think that problems are with the commercial companies?

N: Their fees are high, they're not local, no person to person contact, no caring. They're not stable. There's very little oversight, from a legislative perspective. Its hard for people to advocate for themselves if they're not happy with a service (...) If you're only emailing someone or calling and they're not answering, its very hard to advocate for yourself with these companies because there's nowhere you can go to make a face to face complaint. That's really a problem. The other thing is that people reach out to them and find them when they're most vulnerable and desperate. There's very high pressure for them to sign and agree to the terms. And if they're alone and isolated and this persons throwing them a lifeline and they think this is the only option for them. And they say, ok ill give you all the information (...) some of them are a legitimate company, but (the fee) is an unnecessary step (...) they're easy to find, when they're pulling in (money) to look at someone's budget, you can afford to advertise.

L: (Larry and I) were also talking about bankruptcy trustees and how you guys were competing with them in a way?

N: We are in some ways. We will not hesitate to refer someone to a trustee, and we give every client that information. That as a consumer in Canada you have a right to know about what the bankrupt act does to protect you as a consumer. Everyone has the right to know that. I wouldn't hesitate to tell all my clients, you could use this option or this option (...) Its not up to us to decide, but its up to us to give all the information (...) and consumer proposal or bankruptcy always has to be one of their options. And we will tell people about those options, but the reverse is not true. The trustees will not say " you can go to a credit counselling with debt repayment services" (...) Their fees are higher. There's a fee for filing bankruptcy around \$1800 (...)



There's lots of variations on that. But on top of all of that, they make fees. Its very costly compared to our program.

L: so why do you think they don't refer people to you?

N: because they're for profit. They refer to us the people who are the most marginalized, the low income, who can't afford to file for bankruptcy, who need advocacy for them. Who need help with hydro bill, facing eviction (...) A bankruptcy trustee, and certainly not a for profit will (help clients through). But they will refer people to us that need advocacy, because there's no charge (...)

N: (...) the one thing I would love to add, I think there's a huge opportunity for public education for seniors. In the past I've done lunch and learns for a seniors association but its been several years since I've doe that. I believe there are lot of opportunity to do public education, where I can go out and speak, even if it a half hour and delivered new and interesting things to them. We could partner with different organizations, and do presentations around the community. We could go to the legion (...) I think there's a lot of room to do financial literacy (...) We could partner with different organizations and do presentations around the community (...) I think there's a lot of room to do financial literacy and that's something I'm really hoping that we can expand on. Reach more people, give them more information, and put them less at risk. Being very proactive before they get into trouble.

L: that's good for this

N: (...) Needs of seniors – frequently seeing people who exhibit signs of dementia, to see if we can help with this. No we don't do that level of service, don't act as 3<sup>rd</sup> party. Don't take over money, but can help with families. Help through the whole process. Help the POA or family. If client isn't making consented decisions, we document that, we are aware of that. We help to the best of our ability.

End.

## **Appendix D – Stage Two Questionnaire**

Interview questions used in stage two of data collection.

1. What is your name and position at the \_\_\_\_\_?
2. How does your agency promote its credit counselling services?
3. Have you found it difficult to compete with the for profit credit counselling companies? If so, why?
4. Do you find yourself having to explain the difference between credit counselling organizations and for profit credit counselling companies?

5. Do you have a large clientele of seniors? (age 65+)
6. Is there anything specific that you are doing to make yourself more accessible to the senior clients?
7. Is there anything specific that you are doing to make yourself more accessible to the senior clients, in regards to competing with the for-profit credit counselling companies?
8. Do you have any specific strategies for explaining the difference between yourselves and for profit credit counselling companies. Would it be possible to get copies of this material?
9. Would it be useful for you to see a copy of the final report from this project?

## **Appendix E – Stage Two Interview Transcripts**

*Legend: (...) irrelevant information not used in research*

### **1. Sue Davey – FCCB**

Leah: So I'll start my questions. The first question is, what is your position at your agency?

Sue: I'm a credit counsellor

L: How does your agency promote its credit counselling services?

S: We have marketing tools that we use, flyers and brochures. But a lot of it becomes word of mouth. We do do education out there in the community, so its often word of mouth. You begin to go to the same groups over and over again because they're familiar with you. For example I go to the Mental Health Outpatients Clinic at the hospital probably every 6 weeks because that's their turn around, so I present to a new group. And I work with St. Leonard's Society here in Brantford and its an addiction clinic. They have a closed group for about 6 to 8 weeks so they will call and rebook me. So its more word of mouth in some of those situations. We work with Habitat for Humanity and the university here. I've often worked in the school system and we were talking about that, you know you have connections and if they're no longer working there you lose those connections, but somewhere down the road it fires back up again. So that's a lot of what we do, word of mouth. Our organization, probably like the one in Peterborough, the FCCB has been around for 100 years.

L: Oh wow.

S: Yeah so credit counselling has been a big part of that, not for 100 years but I'd say at least 40 years (...)

L: And do you find that people know about you in the community?

S: A lot of people know about us in the community, especially if they use services at all they're connected with it. When you're savvy with social services you know them all. There's other times when they're not familiar with it whatsoever. They're aware we have a counselling service, that we have a United Way agency, but they're not too sure what is provided within. So those are the people, I think seniors are people who all their lives have never used services because they've never needed them, so I think they're at a disadvantage because they're not savvy within their own community because they've never used the services. That becomes a bit of an issue.

L: Have you found it difficult to compete with the for profit debt management companies and if so why?

S: Well they're taking some of our business, so yeah they're one of our competitors for sure. One of the problems with some of the for profit organizations is that they have the funds to do more marketing than we do. So theyre the ones that you see on facebook when you log in, theyre the ones on the computer, theyre the ones putting the fancy commercials and things like that. That's what were up against, were a not for profit so we don't have those marketing dollars. Were limited to brochures and word of mouth, but they have other resources at their disposal. So their marketing strategies are a lot better than ours are. And they sound pretty good. And I always say to people, if it sounds too good to be true it probably is. But that's why its hard to compete with them. And theyre also not regulated. Therefore theyre strategies are not yet regulated, whereas were a not for profit and we have procedures we have to follow. And we also, my job is to help people in times of need, and if my service is not the best one and I need to recommend someone file bankruptcy for example that's what im going to do. Whereas if I was in a profit organization and my job was to bring people in no matter what, their strategies are different. Theyre going to be providing services to people even if its not in their best interest. So were up against that moral issue (...)

L: Yeah I understand, the CCRC said the same thing. Now, do you find yourself having to explain the difference between non profit credit counselling and for profit debt counsellors? To your clients?

S: Well, sometimes. There are people who come in and want to be very savvy and want to know how we work (...) those are few and far between though. To tell you the truth, people come in the door and they want help. And if you can give them the help and its affordable, theyre happy. Often they would like to be able to come through the door and get a solution before they leave. There are other people who are hunting around and theyre looking, so its my job to explain them the difference. I don't find myself spending a lot of time, I think if people are savvy they already have a good idea. If they don't, then yeah. We are slightly protected because of our size here in Brantford, we do not have another credit counselling agency in the city of Brantford that were competing with. Yes theyre in Hamilton and Toronto and close by, but not in the city. So were not at odds (...). If someone were having trouble and they were at the bank, the bank would probably recommend they come to us, because they know were legit.

L: Do you have a large clientele of seniors, anyone over age 64.

S: We are getting more seniors than we ever used to. I think our average is 44 so clearly were getting seniors. And I'm finding that more and more seniors are bringing debt into the retirement, that never used to be. The plan used to be once you reach 65 you were guaranteed to be retired number 1, and number 2 you want to make sure that you own your home, you own your car, you don't want any debt going into retirement so that you can afford to live. And now, without a mandatory retirement people are working longer, and because debt loads are higher and stronger and they're taking debt into their senior years, that were seeing more people struggling at that time frame.

L: Yeah, is there anything your doing to make yourselves more accessible to the senior clients?

S: Well we do have the CARP fair, the Canadian Association for Retired Persons. You join it, theres a membership, and then they host events. In the city of Brantford theres something called the CARP fair. They invite vendors to set up tables, and information booths and theres busloads of people coming to these things to get information. We have been participating in that because theres probably thousands of people who come through in a day. SO it's a good place for us to be to let people know what services are available to them in regards to financial issues. So that's a really, that's a big audience for us. Then you also learn about other services that seniors are accessing, so you can have conversations with other vendors (...) That's been a really good place for us to market the work that we do. We also have a senior centre here (...) There's a credit counselling month that's normally in November, and we have in the past set up a booth there, just information for anybody to come and visit us. So that's been our specific strategy, to go out and do a little bit of marketing in that regards (...). I think one of the things were doing now is the OESB applications which is for the Ontario Energy Board program. It's a credit for people with low incomes can get on their bill. If you qualify you have to be low income, it doesn't matter what age. We've been doing a lot of those applications, we have a lot of seniors come through the door. It's interesting for me to see people who were not really familiar with the services, maybe not in a lot of financial struggle, but they know that their heating and hydro is increasing. So for them to connect with us, to know what services we are, its been a good opportunity to us to make

ourselves available to seniors. And through word of mouth, one person in a condo will come and get the credit and then send her 10 friends. So that word of mouth has been working as far as seniors go. They begin to understand what were doing. That session is not just to get the credit, its to let them know were here, were available, and they ask what other services we offer. So it's a good way to get the word out.

L: Yeah that is good.

S: Especially for that target audience

L: Do you have any specific strategies in explaining the difference between yourselves and commercial debt management companies? I know you said you didn't have to do it a lot but...

S: I do have to do it. The bottom line, I often say to them we are a non profit organization, we've been accredited, we have to follow certain standards, certain rules. And we're also respected by the community because weve been in existence and were affiliated with an organization that has been around for 100 years. I think our reputation supersedes anything else. And I say, if I believe its in your best interest to do a program here then ill encourage you to do that. But I'll also encourage you to do another program if it was in fact in your best interest. A for profit wants your business (...) theyre not interested in you finding what's in your best interest (...). I also do talk to them about some of the problems that ive seen which is when you have to pay upfront fees (...). These fees are a problem because (...) its usually about 18% of whatever their debt is, and creditors are not being contacted. So the difference between us too is that creditors are contacted immediately. No money goes out until we get acceptance from them, but on the other hand the for profits accept your money up front. And then I tell them about some people that we see (...). I usually say to people, do your homework, ask around, and go online (...). So that's sort of what my strategy is.

L: And that is everything, of my questions. Well one last question, would it be useful for you to see a final copy of my report?

S: Yeah I'd like that (...)

End.

## **2. Martin Carette – EEC**

Leah: Alright so my first question is, what is your position at the 1000 Islands Credit Counselling Services?

Martin: I am the credit counsellor here.

L: And how does your agency promote it's credit counselling services to the public?

M: We do use some of the local newspapers, we find that those do have a good reach to the community. We've done some radio ads, but it's a little too broad (...). I think the newspapers is the primary. And we also have good relationships with a lot of the local community agencies that cover our territory so we do get a lot of refferals through there. And a lot of our clients come

from mouth to mouth referrals. I mean we tried a lot of various types of advertising and it didn't really drive a lot of people. So mouth to mouth drives a lot of it. And the internet is popular to people that are looking. But the advertising is often difficult, probably the biggest impact is the local news paper. Finance is always a touchy subject for people period.

L: Yeah that's right. Have you found it difficult to compete with the for profit debt management companies, and if so why?

M: In this area, I would not say its been a huge problem for us because theres not really that many. Our biggest competition would actually be trustee's. I think theres more completion with trustee's on consumer proposals.

L: So the bankruptcy trustees?

M: Yeah, I mean we do have good relationships with some of them in the area, where if they think a debt management plan would be a better option for someone they send them our way, but those are just the ones we have relationships with.

L: Yeah I understand. Do you find yourself having to explain the difference between the non-profit organizations, and the for profit debt management companies? Or I guess in your case, between you and the bankruptcy trustees?

M: Either or, again for the for profit in this area, they don't have a big prescence, so we rarely have to. I mean we explain it upfront and part of what we do, how theres no fee for our services and all that so I don't think its because I have to explain it, I think its just because we automatically explain it to the clients.

L: I guess in Peterborough there is competition with the for profits...

M: Ive rarely run into clients that had those experiences with the for profits. In my two years here I think I do recall one or two, and I think the big thing with them is cuz they take all there fees upfront so that does create some challenges. Typically DMP is gonna fail within the first 6 months, and that first 6 months when they fail, the company got its fees and no one got a dime yet.

L: Okay. Do you have a large clientele of seniors and if you could give me an estimate of how many you think there are?

M: If I look at our current clients, off hand I don't really have the data here.

L: Just an estimate.

M: I wouldn't say its that high, maybe 5%.

L: And have you seen that increasing?

M: I'd say its on the incline, in the last 6 months. There seems to be an increase in seniors, yes.

L: And is there anything your doing to make your agency more accessible to the senior clients?

M: Well one of the things weve been doing for the past year now, because of our location we have a lot of people living in remote areas so now weve extended our services to help people in remote areas. Which often is either the senior can have travel issues, so we try to go to them in central loctaions were they can come and meet us. So we can travel and try to make that easier on them.

L: Okay. That's good.

M: We cover a (large demographic area) (...). We do offer telephone services as well for people who can't travel, so we can do a lot of telephone interviews and stuff like that. but I also find that you don't get as much out of the client over the phone.

L: Yeah I understand. And I don't know if this question applies to you but ill ask it anyways. Is there anything specific you are doing to make yourself more accessible to seniors in regards to competing against the for profit credit counsellors?

M: I think for them and for anyone is trying to get our names out there in the community through either posters or pamphlets describing our services. And again making connection with, especially looking at community centres and seniors centres where the people go. We have a good relationship with a community health agency, where they get a lot of seniors based on their business and then we get a lot of referrals through them (...) so we try to hit all those community service that the elder will use to let them know that we are here.

L: Yeah. So do you find that a lot of people in your community know about you, or do you find you are fairly unknown?

M: I think it's, in our direct community, in Brockville I think were fairly well known. Our territory expands a lot larger, so getting ourselves known on the outskirts of Brockville were trying to work on. So in the immediate area, the organization has a certain reputation so we get a lot of those clients but on the outskirts is where we need that help. That's why doing the outreach and going to those communities is starting to help.

L: so that's your strategy right now, doing the outreach?

M: That and the local papers. Thinking of the older generation they love their local newspaper.

L: Well that's all my questions for now, besides the final question. Would it be useful for you to see a final copy of the project when its finished.

M: I'd love that. I'm sure I can learn something from there.

M: (...) When it comes to seniors it's so difficult. People don't like talking about their finances in general. When you get into the older generation its even worse (...) they get very stressed and you try to put them at ease. Which is fairly typical of the older generation. Its difficult and there's

always been the stigma behind credit counselling and not necessarily understanding what it is. So if you do large group presentations, just to show and give financial information and so on, a lot of times people are afraid to be seen. “oh people are gonna think I have financial problems” even if they do, they don’t want people to know. I think its worse on the senior side (...) Most presentations we do, every time we have them people come up to me and say “oh I wish I learned this a long time ago” and “ I saw you did this presentation before and I didn’t come, and I really should’ve”. And because again, they’re afraid. And because we’ve incorporated (our financial presentations) into a bigger thing, they come because people wont know what they’re here for.

L: I just wanted to thank you for your time.

M: You’re more than welcome.

End.

### **Stacy Oleksy -SCC**

(Questions answered via online interview)

1. What is your name and position?

Stacy Yanchuk Oleksy, Director of Education and Community Awareness

2. How does your agency promote its credit counselling services?

We promote our services through word of mouth from current and former clients, awareness and education in the communities we serve, traditional media (tv, radio, print), public relations (media interviews, guest speakers, keynote speakers) online advertising, search engine optimization and social media.



3. Have you found it difficult to compete with commercial debt management companies? If so, why?

Yes for a few different reasons including but not limited to: misleading advertising like “Reduce your debt by 80% ads(e.g. only pay 20% of your debt); advertising is tempting especially when a consumer is in a financial crisis; advertising gives the consumer the impression that some of these “solutions” are government programs; the impact on credit is somewhat similar for a consumer who pays their entire principal off through a debt restructuring program versus someone who pays a portion of their debt back through the legal process of a Consumer Proposal.

4. Do you find yourself having to explain the difference between credit counselling organizations and commercial debt management companies?

Yes.

5. Do you have a large clientele of seniors? (age 64+)

consumers aged 55+ make up about 20% of our clientele. This has increased from 5 – 20% over the past 15 years. Part of the reason is that Canada’s population is getting older.

6. Is there anything specific that you are doing to make yourself more accessible to the senior clients?

We strive to make our services accessible to all populations including seniors by offering service from 5:30am-8pm PST Monday thru Thursday, 5:30am-7:30pm on Fridays; and 7:30-4:00pm PST on Saturdays. Almost all of our offices are easily accessible for people with mobility issues. We also offer services in person, by telephone, video and we offer services in various languages. We also offer 2 specific senior-related workshops/webinars: Retiring Without Debt and Living on a Fixed Retirement Income.

7. Is there anything specific that you are doing to make yourself more accessible to senior clients, in specific regards to competing with the commercial debt management companies?

We have Financial Educators (7) in various provinces that provide financial education and build community awareness to organizations including seniors’ organizations. It’s important to note that commercial debt management companies are not targeting seniors specifically which is why our advertising initiatives aim to target the general population.

8. Do you have any specific strategies for explaining the difference between yourselves and a commercial debt management company?

Yes. We discuss the following points:

- CCS is non-profit charity

- CCS is an accredited charity with the Better Business Bureau
- CCS has served consumers since 1996
- CCS is accredited through Credit Counselling Canada
- Our Credit Counsellors are Accredited Financial Counsellors (or in the process of getting their accreditation)
- Our Financial Educators are Certified Educators in Personal Finance (or in the process of getting their certification)
- CCS has won numerous Consumer Choice Awards in various provinces
- CCS offers free, confidential credit counselling
- CCS has a low cost Debt Management Program with a success rate of almost 90%
- Any fees that CCS charges a consumer for establishing a Debt Management Program can be reduced or waived, depending on the needs of the consumer
- CCS offers free workshops and webinars in the community
- CCS shares all curriculum to consumers and organizations that request it

Would it be possible to get copies of this material?

Yes. We can send you some resources but they cannot be copied, reproduced or used without our written consent.

9. Would it be useful for you to see a copy of the final report from this project?

Yes please.

## Appendix F- Ethics Approval Forms

This section includes the ethics approval, along with the participant consent form and participant feedback sheet given to interviewees.

=====

**For Department of Forensic Science Research Ethics Committee members:**

**Committee Member:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Are the procedures judged to be within the range of minimal risk for the participants?**

YES\_\_\_\_ NO\_\_\_\_

**If NO**, explain why the procedures are judged likely to expose participants to greater than minimal risk:

**Is the proposal approved?**

YES\_\_\_\_.

**NO** \_\_\_\_, complete re-submission is required for the following reasons:

**CONDITIONALLY**\_\_\_\_, with submission of the following additional information:  
(relatively minor points of information requiring clarification)

### Participant Consent Form

**Project: Building Bridges to Protect Seniors from Financial Abuse**

Student Researcher:

- Leah Cino (Trent University)  
Contact Information E-Mail: leahcino@trentu.ca

Research Advisors:

- Sharon Beaucage-Johnson (Trent University)  
Contact Information E-Mail: sharonbeaucage@trentu.ca

- John Marris (The Trent Centre for Community-Based Education)  
Contact Information E-Mail: johnmarris@trentcentre.ca
- Steve Wesley (The Community Counselling and Resource Centre)  
Contact Information E-Mail: sweseley@ccrc-ptbo.com

The purpose of this study is to help the Community Counselling and Resource Centre (CCRC) of Peterborough reach more senior clients (age 65+) in the community and surrounding area. The CCRC is a non-profit organization that provides free credit counselling that is extended to the whole community, however they are fairly unknown. The purpose of this research is to provide recommendations to the Community Counselling and Resource Centre as to where they can focus their attention and any available funds in order to reach senior members of the community.

At this stage of the research, interviews will be conducted in order to find information concerning how much is known about the CCRC. These interviews will consist of 1 session of about 20 minutes each. The participant will be asked to answer a series of questions about the community and the CCRC. There is no foreseen physical and/or emotional harm. Participants will only be asked to answer questions within their professional capacity.

The main incentive for participating in this research project is to help protect the Peterborough community from financial abuse, in particular the senior citizens. Participating in the research will provide the researcher the ability to help the CCRC, and provide the participant with important information about the CCRC that they may not have previously known.

All information received in these interviews will be stored safely and securely. The only information that will be used in the research project will be the information received during the interview process. Participant names and/or name of their associated workplace will not be used in the final product, and will only be known by the researcher. Any information provided by participants will be anonymous, therefore any comments given cannot be attached to names.

I, the undersigned participant, have been informed of the nature of this study as described above and **freely give my informed consent** to participate. I understand that I am **free to leave** at any time before or during the study. I understand that **privacy/confidentiality** of my participation and performance in this study will be maintained in the following manner: my name will be known only by the researcher and will not be part of any public statements or documents. I understand that I will be given an account of the nature, purpose and findings of this study immediately after participating at which time this information will be sent to me by email, at [leahcino@trentu.ca](mailto:leahcino@trentu.ca). I permit data and records from this research to be used in research publications or for teaching so long as my privacy and confidentiality are protected. I understand that this research project has been reviewed and received ethical approval by the Research Ethics Committee of the Department of Forensic Science, Trent University.

Signature of Participant: \_\_\_\_\_ Date: \_\_\_\_\_

Participant Feedback Sheet

**Project: Building Bridges to Protect Seniors from Financial Abuse**

Student Researcher:

- Leah Cino (Trent University)  
Contact Information E-Mail: leahcino@trentu.ca

Research Advisor's:

- Sharon Beaucage-Johnson (Trent University)  
Contact Information E-Mail: sharonbeaucage@trentu.ca

- John Marris (The Trent Centre for Community-Based Education)  
Contact Information E-Mail: johnmarris@trentcentre.ca
- Steve Wesley (The Community Counselling and Resource Centre)  
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The purpose of this study is to help the Community Counselling and Resource Centre (CCRC) of Peterborough reach more senior clients (age 65+) in the community and surrounding area. The Community Counselling and Resource Centre is a non-profit organization that provides free credit counselling that is extended to the whole community, however they are fairly unknown. The purpose of this research is to provide recommendations to the Community Counselling and Resource Centre as to where they can focus their attention and any available funds in order to reach senior members of the community.

At this stage of the research, interviews will be conducted in order to find information concerning how much is known about the CCRC by professionals who work with seniors. These interviews will consist of 1 session of about 20 minutes each. The participant will be asked to answer a series of questions about the community and the CCRC.

The main incentive for participating in this research project is to help protect the Peterborough community from financial abuse, in particular the senior citizens. Participating in the research will provide the researcher the ability to help the CCRC, and provide the participant with important information about the CCRC that they may not have previously known.

All information received in these interviews will be stored safely and securely. The only information that will be used in the research project will be the information received during the interview process. Participant names and/or name of associated workplace will not be used in the final product and will only be known by the researcher. Any comments provided by the participant cannot be attached to any names.

The information gathered from these interview sessions will be used in the research project to gather a sample as to how many professionals in the community are familiar with credit counselling services at the CCRC. This will help the researcher to provide recommendations to the CCRC as to how they can better reach these individuals and the community as a whole.

## **Appendix G – Stage Three Questionnaire**

Interview Questions asked in stage three of data collection.

1. How does your position specifically relate to seniors (age 65 +) in the Peterborough community? What do you do in regards to working with seniors?
2. Within your professional capacity, do many seniors come to you for advice with where to go for help with financial issues?

If yes, what percentage of the seniors that you deal with would you estimate that is?

3. What do you know about credit counselling in general?

4. What do you know about credit counselling services in the Peterborough community?

5. If a senior citizen came to you for advice on where they should go for financial/debt help, where would you recommend they go?

6. Have you heard of the Community Counselling and Resource Centre of Peterborough?

If yes, what have you heard about them/do you know what services they offer?

If no, what services do you think they offer?

7. Do you know the difference between a non-profit credit counselling agency and a for-profit credit counselling company? (If they do not know, I will explain the difference)

8. Now knowing the difference, where would you rather recommend to a senior citizen in need of financial counselling?

## **Appendix H – Stage Three Interview Transcripts**

### **Interview 1 – church volunteer**

Leah: How does your position specifically relate to seniors in the Peterborough community, and what do you do in regards to working with seniors?

Interviewee: I'm a senior myself of course, im 76. Most of my work with seniors is related through my church.

L: And what church is that?

I: St. Johns Anglican. Im on a number of organizations. I'm the chair person for the St. Margrets Guild, which is the Anglican church women guild. And I'm also the president of the Deanery and the rep for the Deity in Toronto. So that involves me beyond my church but its still church related. My background is nursing. So I belong to a group at my church who visit the shut-ins, the people who are unable to come out to church. SO I have about 12 I'm currently visiting. Some are in there own homes, some are in nursing homes. And I'm also a member of a group who visit Anglican patients who are hospitalized, many of whom are waiting for beds elsewhere in long term care. And they regularly are worried about how finances are going to be. Some of them are still competent but many of them can't make good choices, it would be family that would have to. I belong on the outreach committee at the church, so that goes beyond just seniors. And just (seniors) I generally know through church.

L: You are very involved.

I: I don't have too much down time.

L: So within your professional capacity, do you many seniors come to you for help with where to go for their financial issues?

I: Not that they would specifically say. But I regularly meet with people who have difficulty meeting their needs for their medication. Recently there's been a lot more concern with people in relation to the value of the dollar. They were struggling to feed themselves prior to the increase (...) A lot of people haven't prepared for their later years when they're retired and don't have funds to meet what they would like to have, so they settle for less.

L: So you said yes you hear about (financial issues), but what percentage would you estimate that to be?

I: Probably 5%. I don't hear a lot (...)

L: What do you know about credit counselling in general?

I: Just what I've heard on commercials, I know you can find the place in the book to call and that's it.

L: Okay so just from advertising?

I: Yeah that's right (...)

L: What do you know about the credit counselling services in Peterborough specifically?

I: Very little.

L: Do you know any places?

I: I don't know anyone that's been. I certainly haven't recommended anyone too it. I would know enough to know where to look for it. I think people would trust me enough to talk to me if they had any worries.

L: (...) So that brings us to the next question. If a senior were to come to you for advise on where to go for financial or debt help where would you recommend they go?

I: (...) I would probably talk to (people at the church) (...).

L: So you don't know exactly where?

I: No, but I would find out from people.

L: Have you ever heard of the Community Counselling and Resource Centre?

I: Yes I have, the meaning is not unfamiliar to me.

L: Do you know what services they offer?

I: I presume they give them counselling and how to manage whatever their difficulty is at the time. But (my knowledge) would be very minimal.

L: I can tell you about a few services. They offer any kind of counselling, and obviously I'm focusing on their credit counselling services, but they also have housing services, community education, probabation.

I: Housing must be a big one.

L: Yes, it's the most well known (service). And they are a non-profit organization.

I: Yes I do know that, I know the difference between nonprofit and for profit.

L: Well that's my question, so you can explain it to me (the difference between nonprofit and for profit)

I: We have at the church, every two years, a particular area of interest that we direct our funding towards. So we've done youth emergency shelters for that (...) This year and next year, the funding supposedly was for poverty and funding for senior women. But most of the things I'm finding are joint, there isn't anything specific for women (...)

L: So you did say you know the difference between nonprofit and for profit, but do you know the difference between a nonprofit credit counselling agency and a for-profit credit counselling company?

I: I assume the for profit is one that you're going to have to pay for. And the person who couldn't (pay) and needs the help would have the services they need provided.



L: That's right. So the ones you hear on advertisements are (most likely) the for profits. And that's what's causing problems in the Peterborough community. I don't know them specifically but I know there taking the business away from the CCRC.

I: Hopefully if I needed to I will go to the right place.

L: Well now you know (...)

I: Another place I've heard of, we have a couple of women show up in a study group I take part in who are people who are very active in the community, and are not very wealthy themselves, but they have all the organizations they can that are going to look at their situations. And I know a few people who don't have very much income and they happen to reside at St. Johns centre and I know they're subsidized there if they cant pay what the going rate is to live there. And we have a few in this building too. So there are some buildings that take in people who don't have a lot of resources but there aren't a lot.

L: (...) SO my final question, now knowing everything you know, where would you recommend a senior go for financial counselling?

I: I would recommend they go to the one you said (CCRC), the nonprofit one. I would've anyway in the beginning. I would've looked for it.

L: Well you never know, and some people don't even know they exist.

I: (...) People worry about how long they will live, and whether their money is going to last (...) I myself have had phone calls where youre offered all sorts of things over the years. And you have to give out all sorts of information. My minds bright enough, I don't fall for it.

L: But a lot of people do.

I: One lady I visited, I worried about her. She was always on the phone when I was there visiting, and it was obviously someone trying to sell her something (...) So she really hesitated, and I shook my head, and she did say goodbye. And I said, don't listen to anyone on the phone (...) I'm not sure if she wouldn't have another time. People are always selling vacuums or something, and it's a time-limited thing, it's only this week. Well you know right away that that's a problem. We have a women's meeting next week and we have an OPP officer coming to talk to us about scams and protection for senior people.

L: Yeah it's a kind of financial abuse that you don't think about, but it is.

I: Yeah exactly. I'm not aware personally of anyone whose family members have (financially abused them) but I do know it happens.

L: Apparently it's a lot less common than the scams, but its also a lot more hidden.

I: I certainly know people who do not have a lot of money (...) they end up in a nursing home, in a 4-bedroom. Which I'm sure isn't what their preference would have been. So there are a lot of

things like that. I hope something comes in for health and dental for everything (...) hearing aids, braces, etc. (Because some seniors don't have full coverage of the extra things)

I: I think getting someone from (the CCRC) to talk to our women's group would be good.

L: They do do community education, so you could set something up easily with them.

I: (...) Well thank you very much

L: No, thank you!

End.

## **Interview 2 - Retirement residence employee**

Leah: How does your position relate to seniors in the Peterborough community, and how does your position specifically relate to seniors?

Interviewee: (...) we're a full service retirement residence that services the Greater Peterborough area. And my role encompasses all care and services, all of the administrative end, the business and all those things as well; dealing with families, dealing with residents, dealing with doctors, community people...

L: And within your professional capacity, do many seniors go to you for advice on where to go for help with their financial needs?

I: Absolutely, there are a lot of residents either coming into the home or at a time later, having concerns about their finances and how long they will be able to maintain in a retirement home because it is a private pay situation in a retirement home; there are no government subsidies available. So absolutely there are lots of times when they have concerns about either their ability to pay or their ability to continue to pay.

L: What percentage of seniors that you deal with would you estimate that is? That have the financial needs or issues?

I: It's probably not a huge number. Many would go to their family and their family would deal with that for them, but not everyone has support systems that are local. So its probably a fairly small percentage, however there's probably people that don't live here that are looking at the option and have concerns about that. I would say maybe 10%.

L: Ok that makes sense. So, what do you know about credit counselling in general?

I: Well fortunately I can say I don't know very much. But yeah, very little. I know that its available out there, I have not had a lot of personal experience with it.

L: (...) Now what do you know about credit counselling services in the Peterborough community specifically?

I: Well, I don't know anything. I am now aware that the services are offered through the CCRC.

L: And do you know about any other services?

I: No, I don't.

L: If a senior did come to you for financial or debt help, where would you recommend they go?

I: In the past I certainly would have recommended they speak with their powers of attorney, their families, those connected with them most personally. I certainly wasn't aware of resources in the community in regards to that so I wouldn't have offered credit counselling previously, but its good to know it is an option. I certainly wouldn't hesitate to offer that.

L: Prior to this, have you heard of the CCRC and what have you heard about them specifically?

I: Yes I have heard of them. I basically just knew that the service existed, I did know that people could go there for counselling at no cost so that's a huge availability to the community. But that's all I was aware of.

L: Do you know the difference between a nonprofit credit counselling agency and a forprofit credit counselling company?

I: No, I don't. I can only assume that their objectives would be different in the sense that if your profiting from your advice, it might be different than someone who is not profiting from the advice their giving.

L: Yeah so, the main difference is the objective. So the people at the for profit companies obviously charge a fee to do the same services that the nonprofits do. They are not personalized, they're not community based.

I: and their advice may be skewed.

L: Possibly (...) I don't know if you've ever heard or seen commercials? That's usually from the for profits.

I: Yeah of course, because the nonprofits don't have the resources.

L: Yeah, exactly. SO now that you know the difference (between nonprofit and forprofit) where would you recommend a senior go for help with financial needs?

I: Non profit for sure.

L: (...) That's all the questions I have.

I: Okay (...) theres an organization through the CCAC (Community Care Access Centre) that offers, or that organizes regular meeting through all of the Long Term Care and Retirement Homes in peterbrough and they offer the opportunity for guest speakers to educate the group. That may be a great way to start to get the word out.

L: Yeah I will let them know about that. They do do public education so they would have people who are willing to do that.

End.

### **Interview 3 – Non-profit workers**

Leah: Okay so the first question is, how does your work specifically relate to seniors and what do you do in regards to working with seniors?

Interviewee 1: So ill speak for myself, as far as victim services we respond to calls initiated by front line police officers that involve any vulnerable seniors. So it can be as far reaching as financial abuse, failure to provide necessities, inadequate care and neglect. We do a lot of follow up calls on Alzheimer's, dementia, where caregivers are failing to cope. So we provide resources and support. We do a number of referrals to community counselling through our Victim Quick

Response Program, which is funded through the Attorney General. We have preapproved counsellors throughout the area (...)

Interviewee 2: So specific to seniors. I do abuse issues and financial help. So mostly in my role its dealing with domestics. With seniors sometimes they weren't violent throughout the marriage, sometimes they were. But with Alzheimer's sometimes they can end up being violent, males and females, so just getting the resources for them. It's a lot different than putting a young person in a shelter, so I try to set them up with victim services. (I deal with) any mental health related calls, missing person calls, I'll be following up with Victim Services.

I#1: We use Kawartha Sexual Assault Centre too. I think the thing that us people forget when serving seniors is that a lot of seniors are sexually assaulted, and sexually abused. And another key thing that a lot of service providers forget is if your husband or spouse is abusive with you in your 30s, and your still with them in your 80s the abuse is usually escalated. Its something we call domestic run-old, and it just becomes much more complex.

I#2: Yeah and especially in senior citizens in long term care homes or retirement facilities, usually it doesn't stop. They may be more vulnerable there (...). So those calls ill follow up with. Sometimes with the Offender's Act (...). Some offenders have no recollection of the (violence) because of dementia. So that's mainly my position on seniors.

L: Within your professional capacity do many seniors come to you for advice for where they can go for financial help?

I#1: No. This population of seniors that were working with currently (...) are very reluctant and very proud, to reach out for help. It's a generational issue.

I#2: Family members come, most of my senior awareness comes from a daughter or son, and there's often a family dispute, especially over this power of attorney business, and if they're competent or incompetent. I'm finding I have a lot of seniors who absolutely do not want to be put in a long term care facility. So it's causing a lot of family issues for children who want them to be deemed incompetent, or put them in a home, and fighting over funds.

I#1: A lot of times when were focusing on that financial abuse piece is that, the seniors aren't requesting help, so it's the support system around the seniors requesting help and 9 times out of 10, one of those family members hold power of attorney. A lot of times were seeing the POA misused and it's hard to, I've contacted the PGT's office, the office of the Public Guardian Trustee numerous times, I don't know what their criteria is however I've worked on 40+ cases that don't meet their criteria to revoke that POA. So it's that POA, they misunderstand their roles as POA and they think its fair game to access all of mom and dads money. It's hard to stop that, even with police involvement.

I#2: And people throw around competent, incompetent and POA, and it's a struggle (...).

I#1: To add to that, we see cases where someone hold POA and they are financially mismanaging that money, and somebody else in the family takes the senior to another lawyer and they're obviously incompetent but not deemed incompetent, and the lawyer will then sign a new POA.

Some of these wouldn't hold up in court, but I mean you see a lot of family members, some trying to do good but some doing bad.

I#2: It's either that or some don't have any family (...). So it either goes one way or another.

I#1: Predators sniff that from a mile away. So they start to befriend these seniors (...) Everyone around them is benefiting from this. So they're not going to reach out for help. So back to your question, these seniors are definitely not gonna reach out for help with their finances. They're depending sometimes on undependable people. People that they shouldn't be depending on, but they put a big focus on them (...)

L: So you say there are no seniors that come to you? So would you say that's 0% or ?

I#1: Yeah I'd say were in between a 4-6%.

I#2: And sometimes if they are coming they've had someone encourage them for a long time. For years. People have been talking to them and finally their friend or neighbor they entrusted, drives physically here and they're like, she needs to talk to someone.

L: Okay, moving on. What do you know about credit counselling in general?

I#1: Nothing at all, we're too front line for that. We know lots of the gritty stuff though, not about credit counselling.

L: What do you know about credit counselling services in the Peterborough community?

I#2: CCRC.

I#1: Yes.

L: So you know about them?

I#1: We know about referring.

I#2: Yeah that's who I would send them to for that (...)

L: So most of the other questions are about the CCRC... If a senior came to you for advice, where would you recommend they go?

I#1: CCRC!

L: (...) So you've obviously heard of the CCRC, do you know what services they offer?

I#2: Hold on I have a brochure for that (...)

I#1: They care for the caregiver. They do couples counselling, family counselling (...)

I#2: I have all kinds of brochures for them here.

I#1: And I do know if I don't go through my Attorney for the Governor General program the waitlist is currently about 200 days. However for seniors there is not counselling waitlist. I do know that. So that's a huge a gap in services (...)

L: Do you know the difference between a non-profit credit counselling agency and a for profit credit counselling company?

I#1: Absolutely. A non-profit makes no money, and as a charity is sort of like what we do, I'm not profit. And for profit is obviously big business, they make money.

L: Do you know about any of the credit counselling companies in Peterborough? That are for profit.

I#1: No. I only refer to non-profit services, I would never refer to for profit services. Because 80% of my clients are low income, including seniors, seniors are usually the most low income (...).

L: So the last question you already said but, knowing the difference between a non-profit and for profit where would you recommend a senior? (...) But its good that you guys know about the CCRC (...)

I#2: Well I can tell you about something we're doing now. In Peterborough were trying to get these situation tables started here. So organizations come together and there's one person representing each organization. If they can't be at the table, they're a phone call away. SO when we have an acutely elevated risk, we can bring the situation to the table (...) So we have all of the people at the table (to help with the issues). So if the CCRC attends this can get them better known to all of our organizations. Every organization that's going to be dealing with seniors needs to be sitting at the table.

I#1: (...) We are just starting this June 1<sup>st</sup>. We're finding that one of the main reasons we work with police is that 80% are social calls. They're good at the police stuff but a lot of it is so complicated that they need community organizations (...). That's the only way people are going to be aware of you (...) Visibility is key; you need to be part of the community (...).

I#1: Thank you.

L: Thank you. End.

#### **Interview 4 – Non-profit worker**

Leah: How does your position relate to seniors in the Peterborough community and what do you do regards to working with seniors?

Interviewee: I work with the Alzheimer Society. I do client support, so that means I work directly with people who have some type of dementia in their family or friend . So since aging is the biggest risk factor of dementia a vast majority of the clients we serve are seniors.

(...)

L: Do you know what services the CCRC offers?

I: Well I know a lot about the counselling services because I just did a lot of work there (...) They do individual and couple counselling, that's over at their Reid St. Location (...) And I know about the housing centre because I met with someone there. I know about the support they give to people around a whole range of housing security. And I know about the community service orders program because I met with someone there too. And I didn't get to meet anybody from the credit counselling program, so I don't know as much about how the logistics of that program works.

L: Okay, do you know the difference between a non-profit credit counselling agency and a for profit credit counselling company?

I: Only that I know that the CCRC is non-profit and that there are for profit ones out there, other than that I don't really know anything about it.

L: So the difference is that the for profits charge you for the same service that the non-profits can do for free. And theres apparently one in Peterborough so it's a big competition for (the CCRC).

I: And if people don't know about them, they figure "I don't have a choice I have to pay someone to help me with this"

L: Yeah, and they obviously do a lot of advertising (...) Now that you know the difference between non profit and for profit, where would you recommend a senior go in need of debt counselling?

I: I would always recommend the CCRC because I respect the work they do there. And they have a good reputation in the community.

L: That's all my questions.

I: (...) I would say that other staff within my agency probably wouldn't know about the credit counselling program so much right? because its not on their radar. They know the counselling service exists but they don't know that the credit counselling exists.

L: So that's everything now. Thank you for your time.

I: No problem.

End.



### **Interview 5 – Healthcare Worker**

Leah: So the first question is how does your position specifically relate to seniors in the Peterborough community and what do you do in regards to working with seniors?

Interviewee: So all I see are seniors who are generally having difficulties with their health or cognition. I would see between 10-30 seniors a week, or discuss 10-30 a week. Im connected to a whole set of programs that are across the lin, and I run a weekly OTN video conferencing session about seniors across the lin. I got to GT's offices across this lin. So I go to Halliburton, I go to Lindsey. Just yesterday I was in Cobourg. So I'm living, eating and drinking frail senior care.

L: Within your professional capacity, do many seniors come to you with advice on where to go for help with financial issues?

I: Yes. So 99.9% of all seniors who I would see, who aren't the healthy seniors in the community, they're the frail seniors with these difficulties, are at the point in their lives when they need to make strategic lifestyle decisions about where they will live and how they will live. Which all, at the root of it, has issues with income and their financial security. Many of these people also have family members assisting them, but in I would say a third to a half, the family members are unhelpful or directly problematic.

L: So you'd say that the seniors you see that come to you for these issues is half, or all of them?

I: Its all of them. Everybody I see we have to go through financial management to see how they're capably managing their finances, whose helping them. And for everybody we see without exception we have to plan for the future. So by definition, 100 % of people I see at some point in my involvement in discussing with them their financial health and management and support systems. So it's a topic, and its often the pivotal topic that makes or breaks success in the community. So people can be quadriplegic and do fine in the community if they're wealthy enough. A person who is just a little bit memory impaired and is also poor, and has people plotting against them, cant survive. And why is this? Partly the finances and partly the people who help. So it's the single most important issue in their care. Once you established what their care needs are.

L: So what do you know about credit counselling in general?

I: (...) So credit counselling in general, I have little knowledge of where to go, who to go to, who they can help. I would say credit counselling is not something I entertain any involvement with. I think the name is... anyway.

L: And what do you know about the credit counselling services in the Peterborough community?

I: I know that there must be some. I don't know who they are, they don't have a public face. I don't know what website to go to. And I cant be bothered to find out in the heat of the moment when I've got a problem in front of me.

L: So if a senior did come to you for where to go for financial help, where would you recommend them?

I: I have no idea. It's a, I don't see seniors who are asking for that kind of help. And that's the problem with credit counselling, that it assumes a capable person managing their own money, and all of my people are incapable and someone else is helping them manage their money. The existing services have to be resourceful and appropriate to that paradigm. And most credit counselling services function on the basis that the person in front of them is capable and in my patient population, good luck with that. because they don't have a clue about their money (...). So the whole credit counselling service has not adapted to the issues of dementia and age.

L: I didn't know about this. I will have to look into it more.

I: I get into fights regularly with banks. If you want to know how we handle these things, we take on illogical rules that prevent the powers of attorney from functioning on behalf of someone who is incapable. And the banks are a major source of this grief. But if someone is in financial distress (...) (Credit counselling) is not set up to deal with these cases, as far as I would assume. And I sort of think of credit counsellors out in the community like the H&R block. They probably do an okay job of dealing with regular issues like "ive got too many bills and I don't have enough income, or I lost my job" that kind of thing. But as soon as it gets complicated, I don't, in the same way that I with all my complicated finances would not go to H&R Block, these people with all their financial distress, I wouldn't send them to a credit counsellor who does the run of the mill everyday credit counselling.

L: Have you heard of the CCRC before?

I: Yes.

L: What have you heard about them and do you know what services they offer?

I: I have very little knowledge of what they do, I have very little knowledge of what they offer. I have no sense of who at that organization is a mover and shaker in the community. When I think of the YMCA I think of Lynn Zimmer, so I have people to whom I can go directly to which I understand the work of the organization through the high profile nature of the leadership. I have no idea about the leadership about this organization (...). I also feel they don't have a significant location, I only know it because I know someone who helped them get into the church.

L: Do you know the difference between a non profit credit counselling agency and a for profit credit counselling company?

I: I know the difference between non profit and for profit. So the nonprofit I'm sure will do things at a lower cost, and will do things for the disadvantaged and that's great. I'm just saying in my area of work it is reasonably irrelevant. I just don't know if theres an alternative to the credit counselling that offered through their resource centre. People have told me in the past, I've had a few young dementia's who have lost their jobs because of their dementia, and I've been told the government has some sort of counselling available. But its just not the bread and butter of my practice. The bread and butter of what I see and do are situations that I think haven't even got on the radar for this organization. And which often are so complex, even though they are low income, that I am unsure of what they would offer this family, if anything. I don't know, I'm betting not much. I wouldn't call, I don't have their number on speed dial (...). We get consents that we can share client information with the Alzheimer's Society and with their lawyer, well I have never had a consent to send information to credit counselling. They're just not a player.

L: Do you think a lot of seniors in Peterborough have issues that you deal with?

I: Well its not just in Peterborough, in general the percentage of seniors who develop dementia increases with every decade of life until it hits nearly 40% of the 80 year old. So consequently,

these type of disorders, dementia or cognitive disorders, create disabilities and the problem, the reason why its so fascinating is because its an unseen disability.

(...) Something that we call the task force on powers of attorney. And the way they are heading I think they want to develop a seniors advocacy centre. And you know, that is where this credit counselling should be participating in. I'm not sure with these nonprofit agencies and how collaborative they are. Or at times when your money's tight, people tend to hunker down and not share their money or their expertise when its just the time that you should be collaborating and making the little bit you have and the little bit they have develop into a much bigger thing. So I would think rather than this agency doing it solo, they would well advised to be participatory in a broader community effort to look at the specifics of seniors, and finances and powers of attorneys. Now they may be at the table (...) It's a new group, its only met twice (...). So I don't think theyre there.

L: So this is a new group that meets in Peterborough?

I: Yeah (...) They should be there. There you go. Does that help?

L: Yeah its great.

End.

## **Interview 6 – Healthcare Worker**

Leah: The first question is how does your position specifically relate to seniors in the Peterborough community, and what do you do in regards to working with seniors?

Interviewee: I do cognitive testing on seniors who are coming in with complaints of memory problems. Where assessing them for a diagnosis for dementia. I think that's basically what I do. That's my main interaction with seniors (...).

L: So within your professional capacity do many seniors come to you for advice on where to go for help with their financial issues?

I: They don't particularly ask. Sometimes some of the family members ask because of the nature of the dementia, or the memory problems they've been having. Often times what people are aware of is that they've started missing payments, or they're having difficulty handling cash, that sort of thing. So the family members don't really know, or maybe they thought they accumulated some debt because of their difficulty managing their finances. And then occasionally it might be the client themselves, but most often it's the family member because the client doesn't realize there's a problem.

L: What do you know about credit counselling in general?

I: Not very much. I know it's a good service for people who find themselves in that difficulty. We have had several clients here that have gone and had credit counselling, and it's been a good experience for them because it's helped correct their financial situation.

L: What do you know about credit counselling services in Peterborough?

I: Well I know about the CCRC, I used to work at the CCAC and we often used to recommend that service to our clients.

L: If a senior did come to you for advice on where to go where would you recommend them?

I: I would recommend them to the CCRC.

L: What have you heard about the CCRC?

I: Just that the service is available, and that you know as I say. I know people who have used the service and they've always found it a very positive experience, it's helped them out of a jam.

L: Do you know the difference between a non profit credit counselling agency and a for profit credit counselling company?

I: I didn't know there were for profit credit counselling companies. Tell me about that.

L: They do the same thing as the non-profits, but they charge people. And there is one in Peterborough (...)

I: Well I'm going to be aware of that now, because we work with vulnerable seniors. I'm surprised to hear that.

L: So that's the big problem, that the CCRC is competing against these companies that everyone's heard of. Or a lot of people hear of more than the CCRC.  
That was all the questions.

End.

### **Interview 7 – Non-profit worker**

Leah: The first question is how does your position specifically related to seniors in the Peterborough community and what do you do in regards to working with seniors?

Interviewee: Our agency, our mission is Empowering Seniors to Live at Home. So that strictly is our mission, we assist seniors and adults with physical challenges to live at home. We provide services throughout the city and county of Peterborough and that makes us unique, we have 8 offices throughout the city and county.

L: Within your professional capacity, do many seniors come to you for advice with where to go for help with financial issues?

I: I don't know specific to financial issues, but I could say that within our 8 offices, they don't go to me directly but they do go to their coordinator who works with them. Were almost close to 10,000 information and referrals we have received since April 1, 2015.

L: Oh wow.

I: That's information and referral of many things. I can't say directly related to financial issues, but some of them are definitely related to that.

L: If you had to estimate that, what percentage would you say that is?

I: I would say 1/3 of it would be that.

L: What do you know about credit counselling in general?

I: They assist seniors, I'm not sure if its only seniors, but they assist seniors that may have some problems with being able to pay their bills. Or they don't have enough money so they go for counselling. It's not well advertised, so I don't really know much about it.

L: And that's the CCRC that you're talking about?

I: Yeah.

L: Okay, and do you know of any other credit counselling services in the Peterborough community?

I: Not that I'm aware of.

L: Okay. So if a senior did come to you for advice on where to go for financial help, where would you recommend they go?

I: Well, we know that we would send them to the CCRC, and all of our staff are aware of that as well. I think we had them come last year to a staff meeting, to talk about their service.

L: Okay. So can you tell me what you've heard about the CCRC and what you know about them in general?

I: Theyre out there in the community, I know them because theyre a United Way agency like us. They do a lot of fundraising like we do. I know they have their big jukebox fundraiser coming along. Its hard, they have so many different departments of what they do. We know they do counselling, and they do all that. We at community care have a program through them (...) So I know a little bit but that's basically it.

L: Do you know the difference between a nonprofit credit counselling agency and a for profit credit counselling company?

I: I would imagine the for profit would charge larger fees. And I guess the nonprofits if they make any profit, it goes back into the services. Its not profitable, it doesn't go back to the members. That's probably the difference with the two.

L: And there is a for profit company in Peterborough, so that's why their struggling now, because theyre competing with the for profits that have all the money for advertising.

I: And this is not just for CCRC, the for profit services are coming in. Even for our services. They're trying to compete with our services as well. They have much higher fees, but they're out there.

L: And more people know about them.

I: Yeah.

L: Its good that you know about them.

I: Yeah, we definitely work closely with them.

End.