



*Senator the Honourable Donna Cox*  
**Minister of Social Development and Family Services**

## **Keynote Address**

*at*

**WORLD ELDER ABUSE AWARENESS DAY  
(WEAAD)**

**Webinar**

Wednesday June 15, 2022

## Salutations

- Permanent Secretaries at the MSDFS – Ms. Jacqueline Johnson and Ms Sheila Seecharan;
- Deputy Permanent Secretaries, Ms. Wendy Guy-Hernandez and Ms. Jasmine Pascal;
- Chief Technical Officer, Mr. Michael Reid;
- Director, Division of Ageing, Dr. Hyacinth Blake;
- Other Heads of Divisions and Staff at the MSDFS;
- Webinar Speakers, Moderators;
- Sign Language Interpreters;
- Members of the Media;
- Ladies and Gentlemen

Good Morning.

I am pleased to welcome you today to the Ministry's Division of Ageing Webinar Series on Elder Abuse, which focuses on the theme, **"Estate Planning & Financial Literacy"**. **This webinar is held to commemorate World Elder Abuse Awareness Day (WEAAD), which was launched on June 15, 2006 by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations. On this day, we join people all over the world to voice our opposition to any form of abuse to the older citizens in our population.**

As someone who has the daily and absolute privilege of sharing my living space with my own mother, I have come to the realization that old age is a precious treasure that takes shape in the journey of every man and woman's life, irrespective of their origins, their background, or socio-economic conditions. I believe that life, with all its complexities, is a gift from God, and especially when it is long it is a privilege, both for oneself and for others. When I think about her love and the sacrifices she made for me, I am extremely grateful. At this stage of her life, all I want to do is ensure she is cared for and protected.

It is difficult for me to imagine that any son, daughter or other relative will want to harm their elderly mother or father but unfortunately, elder abuse is a widespread problem. There are instances of elder abuse where persons exploit their elderly loved ones financially by taking away their senior citizens' pension, property and other valuables. You've probably heard of scams targeting seniors. In other cases, it's simple negligence: Caregivers don't provide the basic necessities, like nutritious food, appropriate medication, assistance with hygiene or a safe environment for them to live in.

The COVID-19 pandemic also saw an upsurge in challenges for older persons, not just in terms of their vulnerability to illness and complications which caused a higher number of persons to succumb to the virus, but also the impact on their financial resources.

Data from the Division of Ageing, a Division of the Ministry of Social Development and Family Services (MSDFS) and the Ministry of National Security (MNS) indicate that financial abuse is one of the more predominant types of elder abuse reported locally.

In Fiscal Year 2022, the Ministry's Division of Ageing (DOA) recorded a total of seventy – seven (77) cases of abuse reported for the first quarter, of which sixteen (16) were cases of financial abuse i.e. twenty-one percent (21%) of all cases reported. In Fiscal Year 2021, 27% of elder abuse cases reported were related to claims of financial abuse, while in Fiscal Year 2020, about 18% of reported cases also involved alleged incidents of financial abuse. It is clear that financial abuse is a prevailing problem and the Ministry remains committed to highlight and work towards the prevention of elder abuse in all its forms.

Further to this, it must be noted that the number of elder abuse cases reported to the Division of Ageing are relatively fewer when compared to that reported to the Trinidad and Tobago Police Service (TTPS).

Information received from the Crime and Problem Analysis (CAPA) Unit of the TTPS revealed that between 2014 and 2020 the annual number of crimes against older persons each year ranged between two thousand one hundred and twenty-two (2,122) to two thousand nine hundred and thirty-four (2,934).

Additionally, during this period, the highest number of cases occurred in 2019, which is the same year that the Government of Trinidad and Tobago increased the value of the senior citizens' pension. Furthermore, of the eighteen thousand and thirty-six (18,036) criminal offences committed against older persons between January 1<sup>st</sup>, 2014 and May 31<sup>st</sup>, 2021, Theft and Property Loss (44.49%) was the most prevalent, followed by Physical abuse (36.03%) and Financial Abuse (11.78%).

Olivia Mitchell and Annamarie Lusardi in their article 'Financial Literacy and Financial Behaviour at Older Ages' advised that, due to the low levels of financial literacy among older persons, it is critical that financial guidance be put in place in order for older persons to protect their assets as well as to provide protection against scams and fraud. Additionally, their study concluded that "better" financial behaviours are strongly associated with greater financial literacy in later life."

It is with this understanding today's webinar is being held to provide you with information that will empower you to make prudent financial, as well as estate planning decisions. This webinar includes discussion on several topics which are critical to deepening your financial literacy.

Some of the topics to be covered are: Financial Abuse of Older Persons in Trinidad & Tobago; Will Preparation and Benefits of Estate Planning for Older Persons; What happens if you die without a Will; and the Role of the nominee/family in securing Senior Citizens' Pension.

I appeal to all the participants in this Webinar, and the national community, to continue to partner with us in the battle against elder abuse in Trinidad and Tobago. In this regard, I encourage individuals, families and all citizens, *if you see an older person being abused, say something*. Don't hesitate to report the warning signs of elder abuse in your homes and within your communities.

The Division of Ageing's 800-OPIC toll free hotline is available for persons to report incidents of elder abuse, mistreatment and neglect. Anonymous reports can be made to the Division of Ageing's hotline as well as via email at [opic@social.gov.tt](mailto:opic@social.gov.tt). The Older Persons Information Centre (OPIC) is one of the most important and singularly impactful initiatives of the Division, as it has provided both voice and visibility for the elderly.

Through this medium, the Division has been able to make countless interventions on behalf of the elderly, offering them a measure of protection that was previously impossible.

I wish to commend the Division of Ageing, for leading this initiative and offer them my continued support. I thank you for the courtesy of your attention, and may God continue to bless us all.