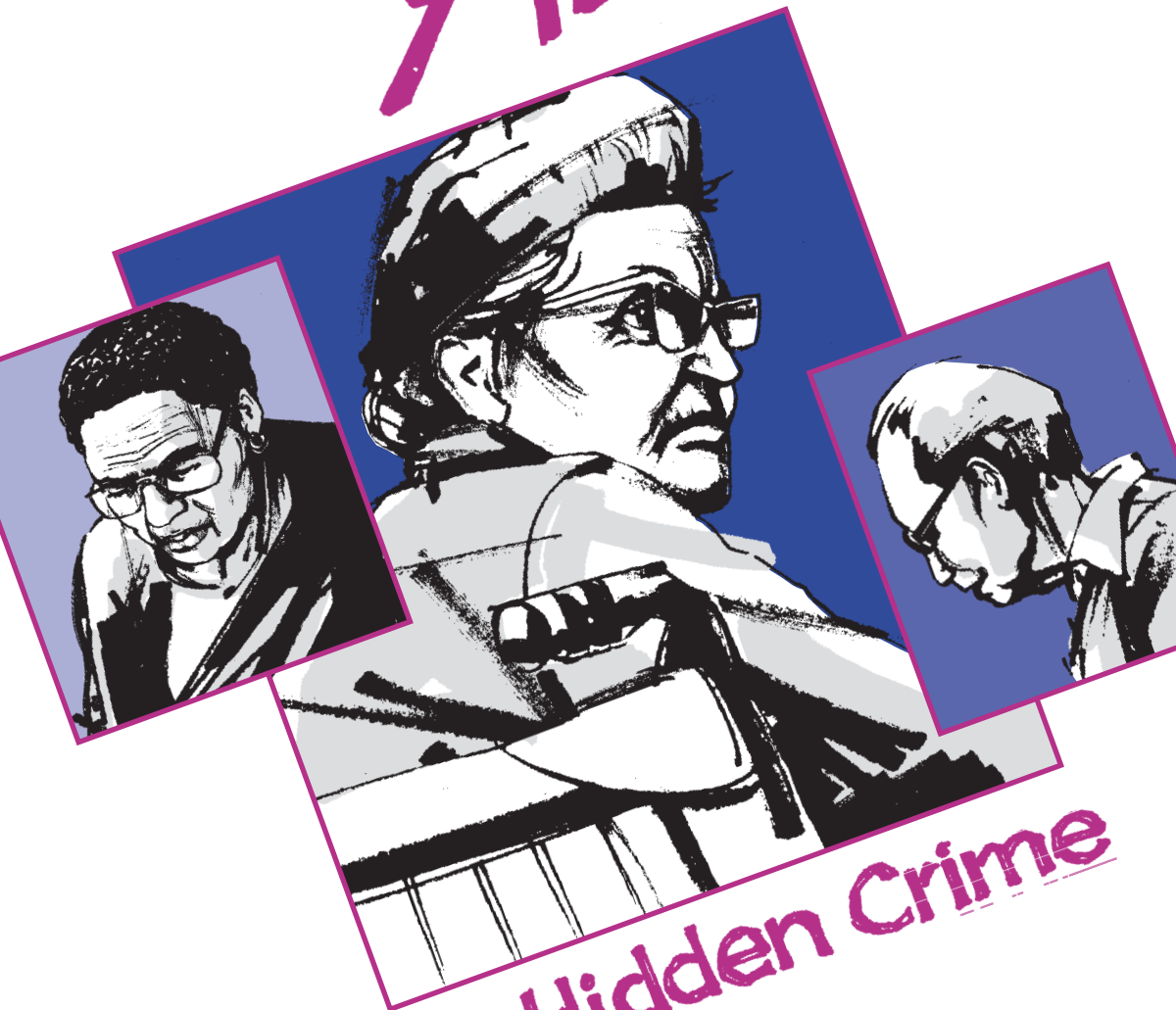


# Elder Abuse



The Hidden Crime

## **Elder Abuse the Hidden Crime**

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**CLEO** 

**July 2005**

# Table of Contents

What is elder abuse? .....	1
What types of elder abuse are there? .....	2
What are the signs and symptoms of elder abuse? .....	4
Why does elder abuse happen? .....	4
Who abuses older people? .....	6
Who are the victims of elder abuse? .....	7
Why is elder abuse seldom reported? .....	8
What do victims of elder abuse need? .....	10
What can the police do? .....	11
Where can older people get help? .....	12
What kind of action is needed? .....	24
What can you do? .....	25
What community resources are available for victims of elder abuse? .....	26
Who can I call for help and information? .....	27

## What is elder abuse?

Elder abuse is harm done to an older person that is violent or abusive. Elder abuse is often a crime. The abuse could be caused by:

- a family member,
- a friend,
- someone the older person relies on for basic needs, or
- staff in group residential settings, such as care homes (also known as retirement homes, retirement lodges, seniors' group residences, and supportive housing), and in long-term health care facilities, such as nursing homes, homes for the aged, and public and chronic care hospitals.

Someone who commits elder abuse usually has control or influence over the older person. Victims of elder abuse often know and trust their abuser. Some victims of elder abuse depend on the people who hurt them, sometimes for food, shelter, personal care, companionship, or transportation.



## What types of elder abuse are there?

Here are some examples of elder abuse:

### **Physical abuse**

- physical assault, such as slapping, pushing, or beating an older person,
- forced confinement in a room, bed, or chair.

Anyone who physically assaults or forceably confines a person is committing a crime that is punishable by law.

## Sexual abuse

- any unwanted form of sexual activity,
- sexual assault.

These actions are crimes.

## Financial abuse

- forcing an older person to sell personal property,
- stealing an older person's money, pension cheques, or possessions,
- committing fraud, forgery, or extortion,
- misusing a Power of Attorney.

These actions are also crimes.

## Neglect

- abandoning an older person, or withholding food and health services,
- deliberately failing to give a dependent older person what they need.

This kind of neglect is a crime.

## Mental abuse

- humiliating, insulting, frightening, threatening, or ignoring an older person,
- treating an older person like a child.

Some of these actions may be crimes in certain circumstances. For example, it is a crime to threaten to physically harm a person or damage their property.

## What are the signs and symptoms of elder abuse?

Victims of elder abuse may show signs of any of the following symptoms:

- depression, fear, anxiety, or passivity,
- unexplained physical injuries,
- dehydration or lack of food,
- poor hygiene, rashes, or pressure sores,
- over-sedation.

There are other signs of elder abuse. For example, if money or personal items such as eyeglasses, jewellery, hearing aids, or dentures are missing without explanation, it may be because of elder abuse.

No one should jump to conclusions, but signs and symptoms should be taken seriously. What sometimes seems like self-neglect might turn out to be elder abuse.

## Why does elder abuse happen?

Elder abuse happens because of the abuser's power and control over an older person. In some cases, it may also be linked to an abuser's:

- drug or alcohol problem,
- history of anti-social behaviour, or
- mental health problems.

Abuse is more likely to happen when the family is going through a period of high stress, including the stress of looking after the older person.

Old age is a difficult time for many people, a time of failing health, reduced income, the loss of a meaningful role, or the death of loved ones. These problems can create great unhappiness for older people and can damage relationships with spouses and children. In extreme cases, this damage can lead to abuse.



The abuser may not allow people to visit or talk to the older person. The older person may be isolated from the community, social services, and even from other family members.

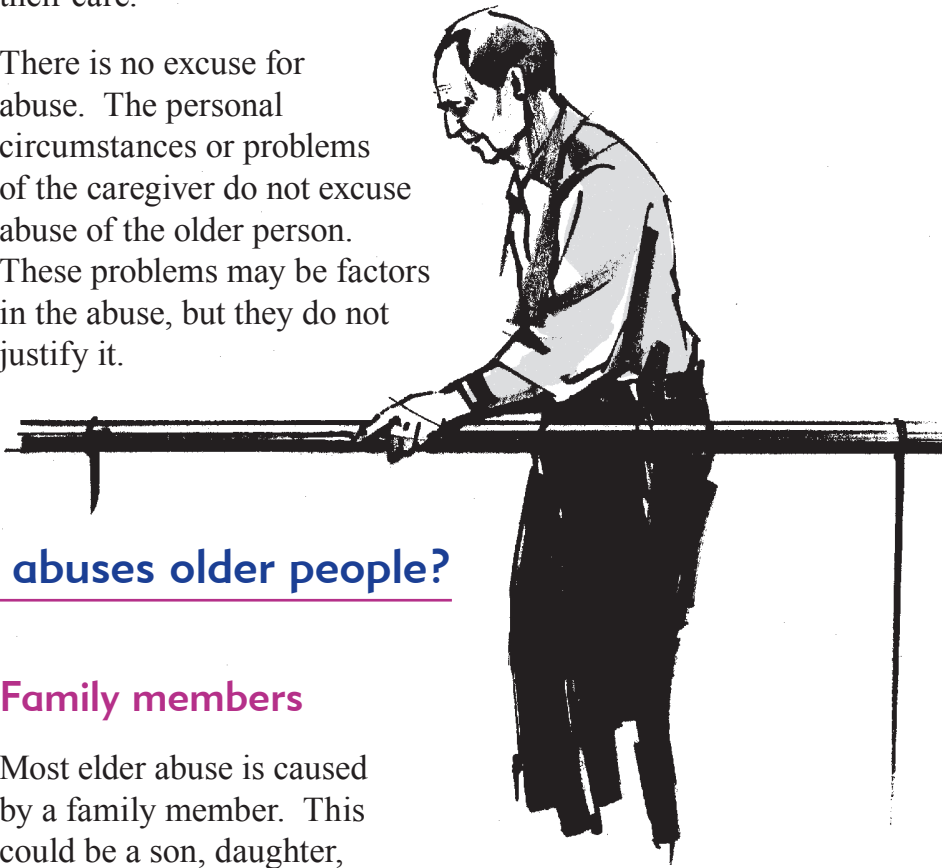
In some cases, the elder abuse may be part of a cycle of violence in the family. The person who abuses an elderly parent might have been abused by that parent. The elder abuse could be a form of getting even with the parent for past wrongs.

Staff in long-term care homes, such as homes for the aged and charitable institutions, might abuse residents physically or mentally. Abusers are likely to be frustrated staff members who are not able to do their jobs properly.



This can be because of poor training, low pay, over-work, or under-staffing. Staff could also have personal problems that affect the way they provide services to older people under their care.

There is no excuse for abuse. The personal circumstances or problems of the caregiver do not excuse abuse of the older person. These problems may be factors in the abuse, but they do not justify it.



## Who abuses older people?

### Family members

Most elder abuse is caused by a family member. This could be a son, daughter, spouse, grandchild, or other relative. This family member is often dependent on the older person for money or a place to live. The abuser might have difficulties, such as chronic unemployment, or psychological or personal problems.

### Professional Caregivers

Sometimes elderly people are abused by health care and social service providers, either in the community or in long-term care homes.

Theft and assault can happen in institutions, but most abuse there takes the form of neglect, poor care, and lack of respect for residents.

## Who are the victims of elder abuse?

Most victims of elder abuse are mentally competent and able to make decisions for themselves. Most are capable of taking care of their own health needs and do not need constant care. Do not assume that they are mentally incapable merely because they are older adults.

Although victims of elder abuse are generally dependent on their abuser in some way, their dependency is not necessarily because they are mentally incapable or physically frail. However, if they have a mental or physical disability, they are more vulnerable to abuse.

Sometimes the abuse of an older person by their spouse or intimate partner is domestic violence or partner assault. CLEO has another publication called, “Do you know a woman who is being abused? A legal rights handbook”. It includes help and referral information for women who are experiencing domestic violence. For information on how to order CLEO publications or view them online, please see the inside front cover of this booklet.

Abuse can happen to any older person, but the greatest physical harm is most often done to women.

Isolation and abuse go hand in hand. Many victims of abuse are isolated from their friends, neighbours, and other family members.

## Why is elder abuse seldom reported?

Some victims do not report elder abuse because:

- they are afraid of what the abuser will do to them if they report the abuse,
- they are completely under the control of the abuser and depend on the abuser for food, shelter, clothing, and health care,
- they are afraid they will be put in an institution,
- they are ashamed to tell anyone that a family member is assaulting them or stealing their money, or
- they think that the police and social agencies cannot really help them.

Sometimes family, friends, or health and social service providers do not report their suspicions of elder abuse because:

- they do not know who to speak to,
- they do not know what can be done,
- they do not want to get involved, or
- the older person asks them not to report it.

There are other reasons why service providers may not report elder abuse:

- they may not want to involve the police or give out information because they believe that they have a confidential relationship with their client and cannot tell anyone else about what happens in the client's home,
- they do not know that assault, theft, or serious neglect in the family or in a long-term care home, is a crime,

- they might be afraid of the abuser and of going into the home after the abuse is reported,
- they might believe that the police cannot help because the older person would not be physically able to testify in court, or
- they might think nothing can be done because the older person might deny the abuse is happening.

The law says that anyone who sees harm being done to an older person living in a nursing home in Ontario, must report the abuse to the local Regional Office of the Ministry of Health and Long-Term Care (see pages 28 - 31). This also applies to anyone who suspects that an older person is being harmed or might be harmed.

Any abuse that takes place in a municipal or charitable home for the aged should also be reported to the local Regional Office of the Ministry of Health and Long-Term Care. This office has the authority to investigate reports of abuse in these facilities as well. The law does not require people to report abuse in municipal or charitable homes for the aged, however, a change in the law is expected that will require it.

If the victim of elder abuse lives in their own home or in any other residential setting, the law does not require anyone to report the abuse. But victims, or anyone else who suspects elder abuse, can report their concerns to the police, health or social services, or a legal service.

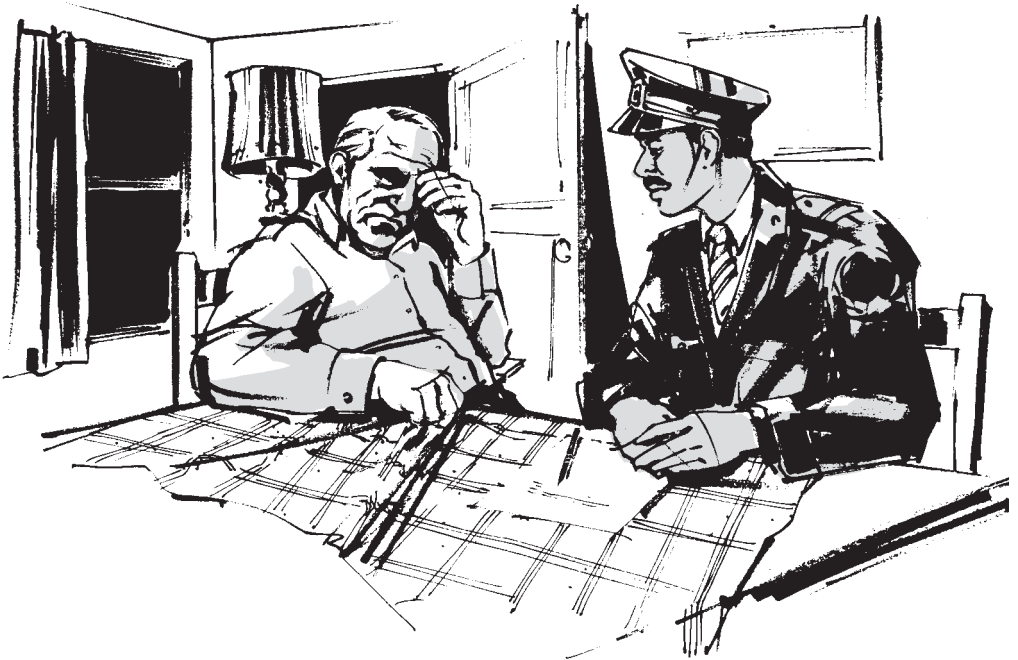
No matter where cases of abuse and serious neglect happen, they should be reported to the police.

## What do victims of elder abuse need?

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Elder abuse victims need:

- the abuser to stop the violence, exploitation, or neglect,
- safety, shelter, and access to financial resources,
- home support services so they are not dependent on the abuser, or housing options to meet their needs,
- emotional support, counselling, and greater links to the community, and
- information about the law and the criminal justice system, especially about what is likely to happen to their abuser if it is a family member.



## What can the police do?

If you have been abused, or if you think someone else is being abused, tell the police. Even if you think the incident is not very significant, or you believe you gave the abuser a reason to abuse you, calling the police is an important part of protecting yourself and being a good neighbour. Telling the police about crimes that have happened is one way to prevent future crimes.

When you call the police, the police operator will take as much information as is necessary to be able to send the police. If you tell the police that you want to remain anonymous, no one will be told that you called the police, including the victim or the person you suspect is abusive. The police might ask for your telephone number and name so that they can get more information from you in the future, or to check some facts.

The police can investigate the report. The investigation might include:

- a detailed signed statement from the victim,
- statements from neighbours, other family members, or service providers who might have evidence,
- photographs of any injuries,
- a medical report,
- statements from anyone who knows about previous abuse (for example, hospital staff), or
- any other relevant evidence.

If the police believe that a crime has been committed, they can lay charges. The police are encouraged to lay charges instead of advising victims to go through the steps on their own. Some victims of elder abuse may not be physically or mentally capable of taking the initiative to charge

their abuser. Some victims are more likely to support the prosecution of their abuser if they are not personally responsible for the arrest.

Victims who are concerned about what will happen to their abuser can ask the police for information on the law and the criminal justice system. This might help the victim to be more willing to co-operate with the police.

Victims of elder abuse who are asked to testify in court may be able to get help and support from a lawyer or from the Victim/Witness Assistance Programme run by the court. They can ask the police to help them get in touch with the Victim/Witness Assistance Programme if it is available in their area.

## Where can older people get help?

Even if seniors are being abused at home, many would prefer to stay in their own homes or to continue to live with relatives instead of moving into a care home (retirement home) or to a long-term care home. These seniors and their relatives need help to deal with the abuse in the home.

Although no community service deals specifically with elder abuse and neglect, there are many services that can help older people. All of these services can play a role in helping victims of abuse and their families. Staff and volunteers of agencies that provide professional services, community support services, homemaking, and personal support services should know how to recognize elder abuse. They should also know what options and resources are available in their community to help seniors deal with financial, physical, and mental abuse, including information on preventing abuse.

These services can:

- help seniors become more independent, particularly from their abusers,
- provide options to older people who are socially isolated,
- help to lessen the stress between the caregiver and the older person,
- make referrals to special services that help the abuser deal with aggression, anti-social behaviour, or drug and alcohol abuse, and
- support the senior who wants to maintain a relationship with their abuser.

If you are being abused, or if you think someone else is being abused, you can get advice or help from health and social service agencies and other professionals. The following are three good places to start:

## **Community Information Centres**

Community Information Centres can give you advice about the services available in your area. They can also put you in touch with the right agencies and professionals. Your community may have an Elder Abuse Committee that you can contact. You can find your local Community Information Centre listed in your telephone book.

In some northern communities, local offices of the Ministry of Northern Development and Mines might provide information about government programs and services. The Ministry of Northern Development and Mines can be reached at **(705) 945-5904** or toll-free from 705 or 807 area codes at **1-877-817-6636**.



## Community legal clinics

Community legal clinics can often give you free legal advice and help. The community legal clinic nearest you can usually be found under “Legal Aid” or “Lawyers” in your telephone book. You can also call Legal Aid Ontario at **1-800-668-8258**. In Toronto call **416-979-1446**. Or you can visit their web site at [www.legalaid.on.ca](http://www.legalaid.on.ca).

In Ontario, there is a legal clinic called the Advocacy Centre for the Elderly (ACE). ACE specializes in the legal problems and needs of older people (see page 27).

## Community Care Access Centres

Community Care Access Centres (CCACs) are non-profit corporations that have been set up in communities across Ontario to provide a single and simple access to many services. These services are all called long-term care services.

The 42 Community Care Access Centres are responsible for:

- service information and referral to all long-term care services, including volunteer-based community services,
- case management,
- determination of eligibility for services,
- co-ordinated service planning and monitoring, and
- placement co-ordination services for long-term care homes.

Long-term care services include a broad range of community, personal support, and health care services that the senior may need on an occasional or ongoing basis. Many of these services can help a victim of abuse live more independently.

These services could also help a senior get emotional support and necessary links to their community.

These services include:

- professional services, such as nursing, occupational therapy, physiotherapy, social work, dietetics, and speech-language pathology services,
- homemaking services, such as help from trained homemakers with house cleaning, laundry, ironing, shopping, banking, paying bills, planning menus, and preparing meals. This also includes assisting and training someone to carry out these tasks.
- personal support services that provide physical assistance with the activities of daily living for people who need help because of illness or permanent physical disabilities. This includes assistance with personal hygiene.

If you need or want any long-term care services, you should call the CCAC in your community. The CCAC will either help you directly or refer you to the appropriate service. To contact the CCAC in your area, look under “Community Care Access Centres” in your telephone book, or visit the CCAC web site at [www.oaccac.on.ca](http://www.oaccac.on.ca).

The CCAC case manager will complete an assessment to determine the services a senior needs and is eligible for. After discussing the services with the senior, the case manager will arrange for the type and amount of service to be provided. The CCAC will also provide information and referral to many other services such as:

- community support services, such as meal services, transportation, home help, friendly visiting, security checks, and social and recreational services,
- caregiver support services, and

- special services for people who have impaired vision or hearing.

The CCAC can arrange some of the following services or provide information about them.

## Community health services

Community health services are provided by professionals in an older person's house or apartment. These services are arranged through the CCAC.

These professional services include nursing, occupational therapy, physiotherapy, social work, speech-language pathology, and dietetics. Seniors may also be eligible for medical supplies, equipment, dressing supplies, and prescription drugs.

Professional services can be provided by both non-profit and commercial agencies in the community. The senior is not charged for professional services arranged through the CCAC.





## Community support services

Here are some types of community support services:

### Adult day programs

Adult day programs are offered outside the home, usually in senior citizen centres or homes for the aged. Day programs supplement the care given to older people by family, relatives, or friends. Adult day programs can reduce the social isolation of the older person by bringing them into a social and recreational setting. Older people can get personal care, meals, and sometimes transportation to and from the centres. Fees are usually based on ability to pay. The case manager from the CCAC completes an assessment to determine the older person's needs and eligibility for adult day programs.

## **Dining clubs**

These programs bring older people together in a formal setting for meals and social activities. Most programs are held in community centres or churches on a regular basis. Transportation to the club may also be available.

## **Escort services**

Escort services help those who are not able to leave their homes on their own because of physical, psychological, or social difficulties. A worker or volunteer goes with the older person on errands or to appointments, and makes sure the older person gets home safely afterwards. Transportation might also be included as part of the service.

## **Friendly visiting and security checks**

Friendly visiting provides social contact and support to isolated or housebound people. These programs usually try to provide an older person with a visitor who is willing to visit or telephone on a regular basis. This person should also be able to tell the senior where to call for other services.

Security checks to make sure a senior is safe can be arranged. These checks are done by volunteers, the senior's postal worker, or by an automated telephone call. The senior identifies a person to be contacted if the senior does not respond to the check. This is usually a free service.

## **Home help**

Home help includes light housekeeping, seasonal cleaning, laundry, meal preparation, minor repairs, grass cutting, and snow removal. These services may be provided on a regular basis, from time to time, or in emergencies. Personal or physical care is not included

in home help services. There is usually a fee for these services. However, the fee is often based on the ability to pay.

## **Homemaking**

Homemaking services provide instruction and help in managing a household and personal care. The difference between home help and homemaking is that home help provides care and maintenance for an individual's living space, while homemaking provides home and personal care services. Homemaking services are arranged through the local CCAC.

## **Meals on Wheels**

Seniors who are having difficulty preparing meals can have nutritious meals delivered to their homes on a regular basis. Frozen meals may be available for weekends. There is usually a fee for this service.

## **Caregiver support**

Caregiver support services provide counselling, training, and information to the family, relatives, or friends responsible for the care of an older person. These services may be provided in the home. The amount of assistance varies from program to program.

## **Respite care and vacation care**

Volunteers may be available for a few hours each week to provide a break from caregiving to families looking after seniors on a regular basis. This is called respite care or caregiver relief.

Respite care for longer periods such as overnight, over a weekend, or for one or two weeks (vacation care) may be available in the senior's home or at a local long-term care home. Fees are charged for these services.

For some services, seniors may need to be assessed by a professional such as a doctor, visiting nurse, social worker, or case manager. This can be arranged through the CCAC. Other services might accept self-referrals. Whether an older person qualifies for a particular service depends on his or her medical and social needs. There are no fees for the professional health services, but most other community services charge a fee for their services. The fee may depend on what the person can afford. Subsidies might also be available to those who qualify.



## Emergency shelter and housing

Some communities have shelters or hostels for people who need emergency housing. There are also transition houses that provide temporary shelter for abused women.

Older people who need emergency housing may also need help with such things as dressing, eating, bathing, or toileting. They might not be able to get the help they need at a transition house or shelter. However, they may be able to get emergency housing or a crisis admission to a local

long-term care home. Access to this housing is through the placement service within the local CCAC. To contact the CCAC placement service in your area, look under “Community Care Access Centres” in your telephone book.

Some organizations help arrange alternative housing. In Toronto, for example, Senior Support Services and Housing Connections help find housing for older people. Senior Support Services is run by the Family Service Association. Housing Connections is a city-run office that makes it easier for people to access social housing in Toronto. Ask the Community Information Centre or the Community Care Access Centre in your area whether there are local services to help you find housing.

## Finances

Victims of elder abuse whose finances have been managed by family members may need help to regain control of their assets and finances. They might also need financial support if their income is not enough to meet their expenses. An older person may be able to get help with financial issues from a lawyer or community legal clinic.

## Old Age Security and Guaranteed Income Supplement

Old Age Security Pensions are available to Canadian citizens and landed immigrants 65 years of age or older who meet Canadian residency requirements. Currently, Old Age Security is \$476.97 per month. It is the same amount for anyone who qualifies. It does not depend on the person’s assets or income.

To get this pension, a senior must apply to the regional office of Social Development Canada (SDC). For information about applying, call the Income Security Programs branch of SDC at **1-800-277-9914**.



Seniors who have little or no income besides the Old Age Security, might be eligible for the Guaranteed Income Supplement (GIS). It depends on how much income they receive from other sources. Capital assets, such as bank accounts and property, do not affect the amount of the GIS payment, but interest earned on capital assets can.

Currently, the maximum GIS payable is \$566.87 for single people, and \$369.24 for people with spouses (married or common law). A senior who has been separated from their spouse for at least six months can apply to SDC Income Security Programs to have their GIS based on single status. Forms are available from SDC offices for this purpose. They must complete the form and send it back. They must tell the office when they separated from their spouse, the reasons for the separation, and where their spouse is living, if they know. Couples who live apart because one (or both) of them is in a long-term care setting, such as a nursing home or chronic care hospital, do not have wait six months. They can apply for GIS based on single status immediately.

## GAINS

Seniors in Ontario who are 65 years of age or older and receive the Old Age Security Pension and the Guaranteed Income Supplement may also be eligible to receive a small pension from the Ontario Ministry of Finance. This pension is called the Ontario Guaranteed Annual Income System (GAINS).

If a senior receives the Guaranteed Income Supplement, SDC automatically sends an application for GAINS on behalf of the senior to the Ministry of Finance. The amount of the benefit depends on the senior's income from other sources.

Currently, the maximum benefit available is \$83. For more information about this benefit, call the Ministry of Finance at **1-800-263-7965**. The TTY number is **1-800-263-7776**.

## Support

The law says that if a senior does not get enough money for their own support, and does not have support from a spouse, they can apply for parental support from an adult child. An adult child has an obligation to support their parents as much as they are capable, according to their parents' needs, if their parents cared for or supported them in the past. A lawyer or community legal clinic can help older people make this application.

## Office of the Public Guardian and Trustee

In cases of very serious financial or personal abuse, the Office of the Public Guardian and Trustee (OPGT) must investigate a report that someone is mentally incapable, is suffering harm, and needs essential help they are not getting.

If necessary, the Public Guardian and Trustee can apply to the court to become the abused person's Temporary Guardian in order to get them the required help. The court will order temporary guardianship only if it finds the person to be mentally incapable. Even if temporary guardianship is not necessary, the Public Guardian and Trustee can still help the person get access to other services.

To report incidents of serious abuse, contact the OPGT's Guardianship Investigation Unit at **416-327-6348** or toll-free from outside Toronto at **1-800-366-0335**.

For more information about the OPGT's services, contact the closest office. The OPGT's main office is in Toronto. They can be reached at **416-314-2800** or **1-800-366-0335**. There are also regional offices in Hamilton, London, Ottawa, and Sudbury. To contact the office in your area, look under "Guardianship — Public Guardian and Trustee" in the government blue pages of your phone book, or visit the OPGT web site at [www.attorneygeneral.jus.gov.on.ca/english/family/pgt](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt).

## What kind of action is needed?

Elder abuse is a complex problem that requires many responses, depending on the type of abuse. Here are two responses:

1. There is a need for service providers to look at how individual agencies and programs may be adapted to respond effectively to the needs of older people. Although a particular program may not have a special mandate to deal with elder abuse, it may be exactly what the victim needs to help address the abuse.

The Long-Term Care Act requires CCACs to have a plan to deal with abuse. Community agencies that provide services through CCACs are also required to have a plan. The plan will involve preventing, recognizing, and addressing physical, mental, and financial abuse of the people who receive these services. The plan must also include the training and education of both staff and volunteers.

2. Some people feel that a special provincial law should be made to require reporting elder abuse. However, a special law may be more harmful than helpful. Special

laws can give the impression that resources and services exist to help victims. In fact, services may not exist or there may not be enough to meet a victim's needs.

Special laws do little to prevent abuse. It is better to promote a clearer understanding of existing laws and services, and how to use them effectively.

Victims need help now. The police, health and social services, families, and friends can use the present laws to help them.

## What can you do?

Many communities across Ontario have created Elder Abuse Networks to look at how people and services can deal with this problem. Staff in hospitals, long-term care homes, and in health and social service agencies are developing guidelines to identify elder abuse and help victims get access to resources. Police officers are being trained to respond to elder abuse victims more effectively and are investigating complaints in nursing homes and other health facilities.

If you would like help to deal with elder abuse, look for the organizations in your community that might have experience in this area. The resources generally available are listed on page 26.

The problem of elder abuse will not be resolved unless steps are taken to confront each case of abuse. Ask yourself what you can do to help.

## What community resources are available for victims of elder abuse?

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Resources vary from community to community. They include:

- the police,
- Victim/Witness Assistance Programmes,
- women’s shelters and transition houses,
- emergency beds in long-term care homes,
- Community Care Access Centres,
- public health nurses,
- visiting nurses,
- family doctors,
- hospital geriatric outreach teams,
- home support services,
- respite care,
- Social Development Canada – Income Security Programs,
- local Social Services (Ontario Works) or Ontario Disability Support Program Offices,
- Community Information Centres,
- counselling services,
- seniors centres,
- the Office of the Public Guardian and Trustee,
- community legal clinics,
- lawyers, and
- the Advocacy Centre for the Elderly (ACE).

There may be other services available in your community.

# Who can I call for help and information?

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## For legal services

### Advocacy Centre for the Elderly

2 Carlton Street, Suite 701

Toronto, Ontario M5B 1J3

**Phone:** 416-598-2656

**Fax:** 416-598-7924

**Web site:** <[www.advocacycentreelderly.org](http://www.advocacycentreelderly.org)>

or

The community legal clinic nearest you can usually be found under “Legal Aid” or “Lawyers” in your telephone book.

## For information on services and government programs

Contact your Community Information Centre or, if you live in a northern community, the local office of the Ministry of Northern Development and Mines.

Look in your telephone book for the number of your local Community Information Centre. For information on government services in Northern Ontario, call Northern Development and Mines at **(705) 945-5904** or toll-free from 705 and 807 area codes at **1-877-817-6636**.

## For the Community Care Access Centre in your area

Look under “Community Care Access Centres” in your telephone book, or visit the CCAC web site at <[www.oaccac.on.ca](http://www.oaccac.on.ca)>.

## To report abuse in nursing homes and homes for the aged

Contact the Ministry of Health and Long-Term Care to make a complaint or express a concern.

### Long-Term Care ACTION Line

**Toll-free: 1-866-434-0144**

There are seven regional offices of the Ministry of Health and Long-Term Care in Ontario. Some regional offices have satellite offices. You can also contact the regional or satellite office closest to you.

### Central East (Newmarket) Region

465 Davis Drive, 3<sup>rd</sup> Floor  
Newmarket, Ontario L3Y 8T2

**Phone: 905-954-4700**  
**Toll-free: 1-800-486-4935**  
**Fax: 905-954-4701**  
**905-954-4702**

- **Barrie Satellite Office**

34 Simcoe Street, Suite 102A  
Barrie, Ontario L4N 6T4

**Toll-free: 1-800-486-4935**  
**Fax: (705) 739-6473**

- **Peterborough Satellite Office**

300 Water Street, 2<sup>nd</sup> Floor, South Tower  
Peterborough, Ontario K9J 8M5

**Toll-free: 1-800-486-4935**  
**Fax: (705) 755-4514**

## Central South (Hamilton) Region

119 King Street West, 11<sup>th</sup> Floor  
Hamilton, Ontario L8P 4Y7

**Phone:** 905-546-8294  
**Toll-free:** 1-800-461-7137  
**Fax:** 905-546-8255

## Central West (Mississauga) Region

201 City Centre Drive, 3<sup>rd</sup> Floor, Suite 301  
Mississauga, Ontario L5B 2T4

**Phone:** 905-897-4610  
**Toll-free:** 1-866-716-4446  
**Fax:** 905-275-2740

## East Region

10 Rideau Street, 8<sup>th</sup> Floor  
Ottawa, Ontario K1N 9J1

**Phone:** (613) 569-5602  
**Toll-free:** 1-877-779-5559  
**Fax:** (613) 569-9670

- **Kingston Satellite Office**  
23 Beechgrove Lane, 1<sup>st</sup> Floor  
Kingston, Ontario K7M 9A6

**Phone:** (613) 536-7230  
**Toll-free:** 1-800-667-1062  
**Fax:** (613) 536-7231



- **Ottawa Satellite Office**  
47 Clarence Street, Suite 301  
Ottawa, Ontario K1N 9K1

**Phone:** (613) 241-4263  
**Toll-free:** 1-800-267-8588  
**Fax:** (613) 241-9312

## **North Region**

159 Cedar Street, 4<sup>th</sup> Floor, Suite 406  
Sudbury, Ontario P3E 6A5

**Phone:** (705) 564-3130  
**Toll-free:** 1-800-663-6965  
**Fax:** (705) 564-3133

- **North West - Thunder Bay Satellite Office**  
189 Red River Road, Suite 403  
Thunder Bay, Ontario P7B 1A2

**Phone:** (807) 343-7631  
**Toll-free:** 1-800-663-6965  
**Fax:** (807) 343-7567

## **Southwest Region**

231 Dundas Street, Suite 201  
London, Ontario N6A 1H1

**Phone:** (519) 675-7680  
**Toll-free:** 1-800-663-3775  
**Fax:** (519)-675-7685

- **Windsor Essex - Kent Satellite Office**

215 Eugenie Street West, Suite 300  
Windsor, Ontario N8X 2X7

**Phone: (519) 250-0788**  
**Toll-free: 1-800-663-3775**  
**Fax: (519) 973-1360**

## **Toronto Region**

55 St. Clair Avenue West, 8<sup>th</sup> Floor  
Toronto, Ontario M4V 2Y7

**Phone: 416-327-8952**  
**Toll-free: 1-800-595-9394**  
**Fax: 416-327-4486**