

**Egale**



**Elder Abuse  
Prevention  
Ontario**

# **Elder Abuse & Financial Abuse:**

**Context and Considerations for 2SLGBTQI Communities**



**Community Conversations Brief**



# Acknowledgements

## About Egale Canada

Egale is Canada's leading organization for 2SLGBTQI people and issues. We improve and save lives through research, education, awareness, and by advocating for human rights and equality in Canada and around the world. Our work helps create societies and systems that reflect the universal truth that all persons are equal and none is other.

## About Elder Abuse Prevention Ontario

Elder Abuse Prevention Ontario (EAPO) is a provincial organization recognized for its leadership in elder abuse prevention in the province, providing education, training, resource development and information about the increasingly complex issues of elder abuse. EAPO partners with local and regional agencies and organizations to enhance a coordinated response to elder abuse and promote awareness of local supports, services and available programs that help older adults who are at-risk or experiencing abuse within their communities. EAPO is committed to working collaboratively with government and community partners, across all sectors, to ensure support for seniors is optimized. In doing so, EAPO is helping break down barriers, whether language, cultural, accessibility challenges or fundamental gaps in knowledge to improving the quality of life and well-being of seniors and their families.

# Acknowledgements

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# Framing the Issue

What is elder abuse and financial elder abuse, and how does it impact 2SLGBTQI communities in Canada?

Elder abuse is defined by the World Health Organization as “a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person” (World Health Organization, 2021, para.1). Elder abuse is a multidimensional phenomenon that encompasses a broad range of behaviors, events, and circumstances (Elder Abuse Prevention Ontario, 2021a). Elder abuse impacts older adults living in all types of settings, including people living in the community and in long-term care homes. There are many forms of elder abuse, including physical abuse, sexual abuse, emotional abuse, financial abuse, violation of rights freedoms, neglect, and systemic abuse (see further Canadian Network for the Prevention of Elder Abuse, 2017). This Community Conversations Brief focuses on financial elder abuse.

Financial elder abuse is the most common form of elder abuse. Financial elder abuse includes any illegal or improper use of a person’s money, assets, or property without the person’s permission or knowledge. It also includes illegal or improper use of a person’s power of attorney. Financial elder abuse results in monetary or personal gain for the abuser and/or monetary or personal loss for the older adult (Elder Abuse Prevention Ontario, 2021b).

The exact prevalence of financial elder abuse is challenging to estimate, given the fact that many older adults will not report their experiences of financial abuse. One national Canadian study found an aggregate prevalence of financial elder abuse in Canada of 2.6%, representing 244,176 older Canadians (McDonald, 2015). This same study found that 74% of all cases of financial abuse of older adults was perpetrated by family members (adult children or grandchildren, spouses or ex-spouses, and siblings), while 8% was perpetrated by friends and 3% by neighbours or acquaintances (McDonald, 2015).

While there is increasing attention to elder abuse including financial elder abuse within 2SLGBTQI communities, there has been minimal research to date. There are no known prevalence and incidence studies regarding elder abuse or financial elder abuse of 2SLGBTQI older adults.

In Canada, exceptional work in this area includes an intergenerational digital arts project that brought together youth and older adults to produce the first Canadian materials on LGBT elder abuse (see Robson et al., 2018; Simon Fraser



University Gerontology Research Centre, n.d., LGBT Elder Abuse). One US-based focus group study that involved participants recruited from senior centers dedicated to LGBT older adults in New York City found that commonly reported etiologies of elder abuse included social isolation due to discrimination, internalization of stigma, the intersection of discrimination from multiple minority identities, and abusers' desires for power and control (Bloeman et al., 2019). Importantly, this study identified a range of factors that create barriers for LGBT older adults to report elder abuse and access services. These barriers included distrust of police and medical providers; lack of knowledge of who to talk to or call with a concern or problem; lack of housing and care options; shame, denial, and guilt; and a desire to maintain family connections (Bloeman et al., 2019).

Similarly to cisgender and heterosexual older adults, 2SLGBTQI identified older adults may encounter fears over loss of relationships, social isolation, and lack of familial or other support that makes them vulnerable to elder abuse (Sound Generations, 2020). Forms of discrimination including homophobia and transphobia, including fears of encountering discrimination from healthcare and social service providers can lead to further vulnerability of abuse (Cook-Daniels, 1997; Johnston, 2016).

Further research and critical conversations about elder abuse including financial abuse in 2SLGBTQI communities is needed to better understand how financial elder abuse is experienced, its underlying causes and tensions, and to identify what community needs and wishes are. Innovative approaches are also needed to build community bridges, increase knowledge and education about elder abuse, tackle ageism, decrease barriers to accessing services, and ultimately to prevent elder abuse and financial elder abuse.

# The Community Conversations Session

To this end, on January 27, 2022, Egale Canada hosted a virtual *Community Conversations for 2SLGBTQI Seniors: Focus on Elder Abuse* session. The session brought together 2SLGBTQI older adults, project advisory committee members, and a guest expert to share knowledge, experiences, and ideas related to elder abuse and financial elder abuse in particular. The session included two components: a presentation by a guest expert and breakout room discussions.

The guest expert for this session was Raeann Rideout, Director of Partnerships and Outreach at Elder Abuse Prevention Ontario. Raeann's presentation, *Preventing Financial Abuse Among 2SLGBTQI Older Adults*, focused on identifying types of elder abuse with a focus on prevention of financial elder abuse and key considerations for 2SLGBTQI communities. The presentation discussed components of financial abuse, signs and red flags of financial elder abuse, and ways to protect oneself from financial elder abuse. It also discussed reporting financial elder abuse, including barriers to reporting and tips for how community members and others can "start the conversation" and support older adults in their lives who may be experiencing elder abuse. Building on this presentation, two guidance sheets can be found below, on *Red Flags and Warning Signs of Financial Elder Abuse* and *Barriers to Reporting and Starting the Conversation*.

The breakout room discussions invited participants to discuss issues of financial elder abuse in 2SLGBTQI communities, building on the knowledge shared in the guest presentation and their own observations and lived experiences. The discussions were facilitated by project advisory group members. Two prompts guided the financial elder abuse discussions:

- What are the challenges you see for 2SLGBTQI communities?
- How can service providers and policy makers greater support 2SLGBTQI communities?

Given the limited research and guidance about 2SLGBTQI communities and elder abuse, the ideas, observations, experiences, and perspectives brought forward by participants may be especially illuminating in increasing understanding of specific considerations and potential needs of 2SLGBTQI communities and inspiring further conversations and action. Key themes and points from participants' discussions in the breakout rooms included:



**Trust:** This includes trust in communities and trust or lack thereof in institutions including social services and policing. Being able to find others to trust is not always easy. In small, insular communities it can be hard to know whom to turn to with confidentiality. Reporting to the police can be experienced very differently by older adults who are Black, Indigenous, and people of colour (BIPOC) as police may not be seen as easily trusted. Having a queer community police liaison may enable some 2SLGBTQI older adults to reach out for support with more confidence.

**Erasure:** Queer chosen families are not necessarily recognized as essential caregivers, highlighting a heightened need to do advance care planning and appoint attorneys for personal care and finance. Domestic abuse is not always taken seriously when reported, especially in same-sex couples. The needs of 2SLGBTQI older adults can often be ignored by blanket approaches to “all seniors” or “seniors’ issues” which often refer or default to an imagined cisgender and heterosexual older adult.

**Increasing community education and reducing isolation:** More community education about elder abuse in 2SLGBTQI communities is needed. Increased measures also need to be taken to reduce isolation. With the COVID-19 pandemic especially, network breakdowns, social isolation, and barriers to accessing technology may be impeding people experiencing abuse from seeking support. This could be helped by increasing access to social connection through technology, including helping people to learn the basics of online platforms to connect virtually. Elder abuse prevention and support services should be well advertised across communities, including to newcomer communities. Access to ASL interpretation should also be increased to enable deaf 2SLGBTQI community members to participate in events and maintain and build social connections.

**Recognizing distinct and layered experiences:** It is important to specifically name what different communities are dealing with when it comes to elder abuse, reporting, and support. Taking layered identities and intersecting social oppressions into account is crucial. For example, campaigns and initiatives to target and prevent financial elder abuse should consider the unique situations and needs of newcomers. The additional barriers that BIPOC 2SLGBTQI older adults may face in accessing healthcare and social services should also be considered.

**Abuse of 2SLGBTQI care providers:** 2SLGBTQI older adults do not only experience financial elder abuse and other forms of elder abuse from close others or people who are caring for them; 2SLGBTQI older adults may also



experience abuse from people they are providing care for. This includes providing care in informal capacities (e.g., as a friend, or as part of an informal care agreement) or in formal capacities (e.g., as a paid care provider).

**Steps for service providers and policy makers:** Community-based services for 2SLGBTQI older adults are not necessarily accessible and affirming—and they should be. Diversity, equity, and inclusion training should be provided to front-line service providers and healthcare workers so that workers can readily recognize homophobia, transphobia, and racism. With COVID-19 recovery plans being made at different levels of government, measures to prevent elder abuse can be part of COVID-19 recovery programs.

In summary, participants' experiences, observations, and perspectives emphasize the need for greater focused attention and preventive action on elder abuse and financial elder abuse in 2SLGBTQI communities. Increased education, research, tailored support, advocacy, and systemic change by, with, and for 2SLGBTQI communities and older adults is critical.

# Red Flags and Warning Signs of Financial Elder Abuse

Elder abuse prevention experts have identified a number of red flags and warning signs of financial elder abuse. Educating oneself and communities about these warning signs is one step that we can take to prevent financial elder abuse.

*Elder Abuse Prevention Ontario has identified several red flags and warning signs of financial elder abuse, including:*

- ▶ Unexplained disappearance of personal belongings, such as clothes or jewelry
- ▶ Withholding funds
- ▶ Trusted individuals (e.g., a family, caregiver) “living off” the older adults
- ▶ Unduly pressuring an older adult to:
  - Move from, sell, or relinquish their home or other personal property
  - Sign legal documents that they do not fully understand
  - Give money to relatives or caregivers
- ▶ Misuse of Power of Attorney
- ▶ Power of Attorney refuses to consider moving an older adult to a long-term care home in order to gain or retain access to their finances
- ▶ Unexplained withdrawal of money from bank account or ATM withdrawals
- ▶ Suspicious or forged signatures on cheques or other documents
- ▶ Large sums of money go missing from the older adult’s bank account
- ▶ Denial to access or control finances such as credit cards, cheques
- ▶ Standard of living not in keeping with the senior’s income or assets
- ▶ Isolation from friends
- ▶ Unexpected sale of the older adults’ home

# Barriers to Reporting and Starting the Conversation

There are many reasons why a person experiencing elder abuse may not report. One British Columbia-based survey of older adults, for example, found that 41% of respondents had experienced at least one situation that could be classified as financial abuse, but that only 6.4% of respondents had self-reported as being victimized by financial abuse (Vancity 2017, p. 2). In addition to shame and embarrassment and fear of retaliation, other barriers to reporting abuse include isolation from outside resources/support, fear of not being believed, financial or physical dependency on the abuser (e.g., in a caregiving situation), and fear that information that a victim of elder abuse reports will be used against them to hurt their reputation, relationships, or livelihoods (Sound Generations, 2020; Westwood, 2019).

2SLGBTQI older adults who are experiencing elder abuse or who suspect they may be experiencing financial elder abuse may turn to friends, family, and community for support. Friends, family, and community members may also notice abuse happening and want to help. Below are some tips and “conversation starters” and key questions that can be used to support.<sup>1</sup>

## **Abuse is a difficult and emotional topic to approach.**

Make sure that older adults know they are not at fault and that they are not alone. Listen carefully to what they say and let them know you are there to support them and to help. Reassure them that you will respect their confidentiality and ask them what they would like to do about the abuse.

## **Keep an open mind and do not be judgmental.**

Typically, an older adult has a relationship with the abuser and does not want anything bad to happen to that person. The older adult may be fearful of making things worse and may be feeling vulnerable and afraid.

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<sup>1</sup> This “Starting the Conversation” content has been reproduced with slight modifications from Elder Abuse Prevention Ontario’s “Starting the Conversation” resource, with permission. See the original resource at: [https://eapon.ca/wp-content/uploads/2021/09/EAPO\\_StC-How-to-Ask-about-Abuse-and-What-you-Need-to-Know\\_2021.pdf](https://eapon.ca/wp-content/uploads/2021/09/EAPO_StC-How-to-Ask-about-Abuse-and-What-you-Need-to-Know_2021.pdf)

## Sample Conversation:

Mary: Sam, I am very concerned about what I have been witnessing.  
*(Describe what you have been seeing, hearing, noticing).*

Mary: This bothers me because it is wrong and you do not deserve to be treated this way. It worries me to see you feeling *(describe)* and I am worried that *(describe specific concern)*.

Mary: You are not to blame for the problem and I want to help, but first, tell me what you would like to do? I will respect your wishes. *(Listen to what the older adult has to say and encourage them to tell you what they want to do).*

Mary: I realize how difficult that was for you to share with me. I will not share this with anyone or do anything without your permission. Let's look at some of the options and see what you think about them. *(Share some of the resources that you have found. Most importantly follow through and continue to support the person).*

## What if the older adult refuses your help?

Do not feel badly if your first offer of help is rejected. This can be a common initial reaction. People often need time to think.

*Try this as a response:*

Mary: Okay. I will respect your wishes. I just want you to know that you can reach out to me anytime. Is it okay if I ask you about this next time we see each other?

# Additional Resources

Below is a list of additional resources that may be of interest to 2SLGBTQI communities and service providers for further learning about elder abuse and connecting with elder abuse prevention organizations and initiatives in Canada. Due to the limited research and guidance focused on 2SLGBTQI communities, we have included select US-based resources.

## Campaigns and guides:

- LGBT Elder Abuse. Simon Fraser University Gerontology Research Centre. *Includes links to videos and posters focused on LGBT elder abuse.* <https://https://sfu.ca/lgbteol/lgbt-elder-abuse-2.html>
- Elder Abuse Prevention Ontario. Elder Abuse in Our LGBTQ Community: An Intervention Guide for Service Providers and Partners in Care. <https://eaapon.ca/wp-content/uploads/2018/08/EAPO-Elder-Abuse-in-our-LGBTQ-Community-Training-Module-EN.pdf>
- Research Brief: Mistreatment of Lesbian, Gay, Bisexual, and Transgender (LGBTQ) Elders. NCEA (National Center on Elder Abuse). [https://ncea.acl.gov/NCEA/media/Publication/NCEA\\_RB\\_LGBT2020.pdf](https://ncea.acl.gov/NCEA/media/Publication/NCEA_RB_LGBT2020.pdf)
- Identifying and Assisting LGBT Elder Abuse Clients: A Guide for Abuse Professionals. National Resource Center on LGBT Aging and FORGE Transgender Aging Network. <http://https://lgbtagingcenter.org/>
- “It’s Not Right”: A pan-Canadian approach to address abuse and neglect of older adults. <http://itsnotright.ca/>

## Academic journal articles include:

\*indicates open access

- Bloemen, E. M., Rosen, T., LoFaso, V. M., Lasky, A., Church, S., Hall, P., Weber, T., & Clark, S. (2019). Lesbian, Gay, Bisexual, and Transgender Older Adults’ Experiences With Elder Abuse and Neglect. *Journal of the American Geriatrics Society (JAGS)*, 67(11), 2338–2345. <https://doi.org/10.1111/jgs.16101>
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- \*Robson, C., Gutman, G., Marchbank, J., & Kelsey, B. (2018). Raising awareness and addressing elder abuse in the LGBT community: An intergenerational arts project. *Language and Literacy*, 20(3), 46-66.
- \*Westwood, Susan Linda. (2018). *Abuse and Older Lesbian, Gay Bisexual and Trans (LGBT) People : a commentary and research agenda*. Journal of Elder Abuse and Neglect 31(2): 97-114. <https://eprints.whiterose.ac.uk/138097/> doi: <https://doi-org.myaccess.library.utoronto.ca/10.1080/08946566.2018.1543624>

## Resources specific to financial elder abuse:

- Report on Vulnerable Investors: Elder Abuse, Financial Exploitation, Undue Influence and Diminished Mental Capacity. Canadian Centre for Elder Law & FAIR (Canadian Foundation for Advancement of Investor Rights). <https://https://bcli.org/publication/report-on-vulnerable-investors-elder-abuse-financial-exploitation-undue-influence-and-diminished-mental-capacity/>
- Protecting Each Other From Scams. Elder Abuse Prevention Ontario. [https://eapon.ca/wp-content/uploads/2021/09/EAPO\\_brochure\\_Scams\\_2021.pdf](https://eapon.ca/wp-content/uploads/2021/09/EAPO_brochure_Scams_2021.pdf)
- Safe and Sound: A tool to help guard your financial security. Elder Abuse Prevention Ontario. [https://eapon.ca/wp-content/uploads/2021/09/EAPO\\_Safe\\_and\\_Sound\\_Financial\\_Security-english\\_2021.pdf](https://eapon.ca/wp-content/uploads/2021/09/EAPO_Safe_and_Sound_Financial_Security-english_2021.pdf)
- Impact of Financial Abuse. Elder Abuse Prevention Ontario. [https://eapon.ca/wp-content/uploads/2021/09/EAPO\\_ImpactofFinancialAbsue\\_2021.pdf](https://eapon.ca/wp-content/uploads/2021/09/EAPO_ImpactofFinancialAbsue_2021.pdf)

## Elder Abuse Networks in Canada:

Elder Abuse Networks are located throughout many of the provinces and territories in Canada, empowering communities on issues related to the prevention of elder abuse. Networks are primarily comprised of a diverse group of dedicated local stakeholders who volunteer in their communities. There are some jurisdictions where networks receive government funding for paid staff and coordinators. These networks deliver education and awareness programs and events, engage in advocacy initiatives to enhance supports and services for vulnerable older adults, and facilitate coordination between agencies for a strong community response to assist older adults who may be experiencing or impacted by abuse and neglect.

To locate and learn more about an Elder Abuse Network in your area visit CNPEA Canadian Network for the Prevention of Elder Abuse, <https://cnpea.ca>.

CNPEA maintains a list of agencies to find help if you are experiencing elder abuse, organized by province and territory visit: <https://cnpea.ca/en/what-is-elder-abuse/get-help>.

They also provide a list of provincial and territorial networks (also below): <https://cnpea.ca/en/knowledge-exchange/networks>

- **Alberta:** AEAAC Alberta Elder Abuse Awareness Council <https://albertaelderabuse.ca>
- **British Columbia:** BC Association of Community Response Networks <https://bccrns.ca>
- **Manitoba:** PEAM Prevent Elder Abuse Manitoba <https://weaadmanitoba.ca/peam>
- **New Brunswick:** Currently no official network
- **Newfoundland and Labrador:** Seniors NL- <http://seniorsnl.ca/seniors/elder-abuse/>
- **Northwest Territories:** NWT Network to Prevent Abuse of Older Adults. <https://nwtnetwork.com>
- **Nova Scotia:** Currently no official network
- **Nunavut:** Currently no official network
- **Ontario:** Elder Abuse Prevention Ontario. <https://eapon.ca> ; <https://eapon.ca/local-networks>
- **Prince Edward Island:** Currently no official network
- **Quebec:** See list of regional coordinators at <https://msss.gouv.qc.ca/professionnels/aines/plan-action-gouvernemental-contre-maltraitance-aines/coordonnateurs-regionaux/> and mistreatment of older adults helplines and resources at <https://https://quebec.ca/en/family-and-support-for-individuals/violence/mistreatment-of-older-adults/help-and-resources>
- **Saskatchewan:** Saskatchewan Seniors Mechanism. <https://skseniorsmechanism.ca/resources-programs/seniors-neglect-abuse-response-line/>
- **Yukon:** Currently no official network

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