

# **An Intersectional Understanding of Older Adults with Disabilities and the Dynamics of Abuse**

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DisAbled Women's Network  
Réseau d'action des femmes handicapées



## ABOUT DAWN CANADA

The DisAbled Women's Network (DAWN) Canada is a national, feminist, cross-disability organization whose mission is to end the poverty, isolation, discrimination and violence experienced by Canadian women with disabilities and Deaf women. DAWN Canada is an organization that works towards the advancement and inclusion of women and girls with disabilities and Deaf women in Canada. Our overarching strategic theme is one of leadership, partnership and networking to engage all levels of government and the wider disability and women's sectors and other stakeholders in addressing our key issues.

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## **DAWN's Work in the Area**

DAWN's past work in this area includes an earlier funded project (NHSP) with Inclusion Canada (formerly CACL) that focused on violence and seniors, a recent research project funded by the Department of Justice, research specific to informing the National Action Plan on Gender Based Violence, and an existing partnership to help support the development of screening tools to identify abuse among older populations in Canada through a 36-month WAGE funded grant with the CNPEA (Canadian Network for the Prevention of Elder Abuse).<sup>1</sup>

## **Scope of Work**

This report expands awareness of the intersections of elder abuse and disability, with an emphasis on financial abuse. This funding opportunity, provided through NHSP, allows DAWN to build on an existing body of work and research in the area of violence and abuse, and identify priority areas for future research. This report includes a review of key research, existing tools and resources for public education and prevention, and tangible next steps for DAWN to carry out post-report to further advance work at the intersections of age, disability and abuse, as well as other intersecting identities. This report serves as the needs assessment portion of the project which will inform existing gaps, awareness needs, and practical tools and resources for stakeholders.

The results of this report will be shared on DAWN's website (bilingual and

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<sup>1</sup> This needs assessment was delayed because of delays with the scoping review for this project



accessible) and the report will serve as a foundation for project-related tools and activities including fact sheets, a resource list, social media content, and will inform presentation material to be included in DAWN's existing work around disability, aging and abuse.

### **Key Findings: Partnership with CNPEA<sup>2</sup>**

The ongoing partnership between DAWN and CNPEA focusses on gender-based violence (GBV) and intimate partner violence (IPV). The results of the scoping review conducted for this partnership helped inform this report and provide needed context for the overall issue of elder abuse towards adults with disabilities, with a specific focus on financial abuse.

Some key findings from the first year of this partnership and related research are outlined below:

- Elder abuse is becoming more prevalent across the globe, with COVID-19 exacerbating this for many.
- Although men and boys experience IPV, this form of violence disproportionately affects women and girls (globally).
- GBV includes multiple forms of violence against women and girls, such as sexual, physical, emotional, and financial abuse. GBV is associated with many negative outcomes for the individual and beyond, and has

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<sup>2</sup> These findings reflect the first year of activities for CNPEA's three-year project.

implications that extend over the life-course. IPV refers to various forms of violence that occur within romantic relationships.

- Intersectionality<sup>3</sup> is an important aspect of GBV as intersecting oppressions can create and increase systemic barriers in several areas that lead to risk of violence.
- Older women have historically been left out of research and data pertaining to GBV and IPV. Existing research on GBV and IPV tends to emphasize women of reproductive age.
- Older women often experience different forms of abuse than their younger counterparts.
- For older women, the perpetrators of abuse are often adult children and/or intimate partners, which calls for specific reporting and responses to this issue.
- There are significant barriers to reporting as older women are often on the margins and remain unseen by researchers and other actors within the GBV field (family members, clergy, justice system, etc.).

The scoping review uncovered a number of key themes - the following **three themes** address general gaps with respect to elder abuse and those with

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<sup>3</sup> Intersectionality refers to the specific ways in which multiple systems of inequalities come together in the lives of diverse people, such that they may face increased and unique barriers and discrimination based on their social identities, including race, gender, disability, social class, Indigenous status, sexual and gender diversity, etc. Definition drawn from The Center for Intersectional Justice. "what is intersectionality." N.d. Available at: <https://www.intersectionaljustice.org/what-is-intersectionality>



disabilities:

1. Older women were not the specific targets of most studies/tools.
2. Screening and intervention tools should also address health outcomes.
3. Intervention tools should focus on social support and empowerment.

These themes overlap and are all relevant to abuse at the intersection of age and disability and must consider intersecting inequalities.

## Key Research

Across the life course, people with disabilities, especially women with disabilities and those who are Indigenous and racialized, face higher levels of violence, compared to people without disabilities. For people with disabilities, experiences of victimization often begin early in life and can cause trauma that is carried throughout the life course, leading to acquired disability as well as normalizing abuse in ways that create the risk for more abuse later in life. Both Canadian and American data found that children with disabilities are at an increased risk for victimization.<sup>4</sup> One Canadian study that looked at the interconnectedness of various forms of abuse across the lifespan found four major themes: the intergenerational cycles of abuse; violence across the lifespan; exposure to multiple types of elder abuse; and ongoing IPV that shifts

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<sup>4</sup> Smith, Nancy, and Sandra Harrell. "Sexual abuse of children with disabilities: A national snapshot." (2013).; Cotter, Adam. "Violent victimization of women with disabilities, 2014." (2018).



into elder abuse in old age.<sup>5</sup> This study also suggests that victims of abuse often 'suffer in silence' and that this is compounded by factors like ageism and sexism which require the need for education and more access to formal and informal support.<sup>6</sup> Where age and disability intersect, research also indicates that depressive symptoms are associated with elder abuse as those who experience depression are twice as likely to experience abuse.

The UN estimates that 46% of those aged 60 and older have a disability.<sup>7</sup> In Canada, 38% of people over 65 years and over live with a disability, and this figure is 47% for people 75 years old and over. Women are more likely than men to live with a disability across the lifespan. It is reported that a third of Canadian women 65 to 74 years old live with a disability, and almost half (49%) of Canadian women 75 years old and over live with a disability.<sup>8</sup> Given the high rates of disability among older Canadians, it is therefore essential to understand the dynamics of disability and aging that create vulnerabilities to violence for this population.

Where disability is concerned, people with disabilities, especially women with

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<sup>5</sup> Walsh, Christine A., et al. "Violence across the lifespan: Interconnections among forms of abuse as described by marginalized Canadian elders and their care-givers." *British Journal of Social Work* 37.3 (2007): 491-514.

<sup>6</sup> Walsh, Christine A., et al. "Violence across the lifespan: Interconnections among forms of abuse as described by marginalized Canadian elders and their care-givers." *British Journal of Social Work* 37.3 (2007): 491-514.

<sup>7</sup> United Nations (n.d.) Aging and Disability. Available at: <https://www.un.org/development/desa/disabilities/disability-and-ageing.html>

<sup>8</sup> Morris, S., Fawcett, G., Brisebois, L., & Hughes, J. (2018). A demographic, employment and income profile of Canadians with disabilities aged 15 years and over, 2017. Statistics Canada: Canadian Survey on Disability Reports. <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>



disabilities, disproportionately experience various forms of abuse. This is reflected by the following:

- Persons with disabilities are **twice as likely to experience violent victimization**, compared to people without disabilities.<sup>9</sup>
- **39% of self-reported violent crimes** (sexual assault, robbery and physical assault) **involve victims with a disability** and **45% of these are women** with a disability.<sup>10</sup>
- **23% of women with disabilities have been the victims of emotional, financial, physical or sexual violence or abuse by current or former partners** in the past 5 years.<sup>11</sup>
- **44% of women with disabilities report the perpetrator as a friend, acquaintance or neighbor** and 30% of victimization occurs in the home.<sup>12</sup>

While research often frames the experiences of those with disabilities and seniors as separate, there are overlaps here that require consideration. Indeed, the intersection of aging and disability is important as people acquire disabilities as they age (even if they may not themselves identify as having a disability), and therefore, older people may live in the same conditions that make people with disabilities more vulnerable to violence. Recent Canadian

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<sup>9</sup> Cotter, Adam. "Violent victimization of women with disabilities, 2014." (2018).

<sup>10</sup> *Ibid.*

<sup>11</sup> *Ibid.*

<sup>12</sup> *Ibid.*





data indicates that the onset of physical disabilities (dexterity, flexibility and mobility) generally occur in a person's 50's, while pain-related, hearing and memory related disabilities generally start to appear in a person's 40's, visual disabilities start to occur in a person's 30's and learning and mental health disabilities in a person's 20's.<sup>13</sup>

It is estimated that as many as **1 in 6 older adults are the victim of elder abuse** and that this abuse is **often carried out by family members or friends**.<sup>14</sup> One study that identified risk factors for the abuse of older adults with disabilities cared for by family members found that factors like economic strain, disability, caregiver burden and informal social support were significantly associated with elder abuse.<sup>15</sup> Researchers here suggest that programs for family caregivers and psychosocial support services can help reduce and prevent elder abuse.<sup>16</sup> There is no available data on the rates of violence among older women with disabilities specifically, nor any disaggregated data according to race, Indigenous status, social class, gender and sexual diversity, etc..

## Financial Abuse

While there is a growing body of work that examines elder abuse, the financial

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<sup>13</sup> Morris, S. & McDiarmid, C. (2021) Age of Disability: From Onset to Limitation. Canadian Survey on Disability Reports.

<sup>14</sup> Reports of elder abuse soar in Canada as COVID-19 further isolates vulnerable seniors (2021) Available at: <https://www.canage.ca/reports-of-elder-abuse-soar-in-canada-as-covid-19-further-isolates-vulnerable-seniors/>

<sup>15</sup> Lee, Minhong. "Caregiver stress and elder abuse among Korean family caregivers of older adults with disabilities." *Journal of Family Violence* 23.8 (2008): 707-712.

<sup>16</sup> Lee, Minhong. "Caregiver stress and elder abuse among Korean family caregivers of older adults with disabilities." *Journal of Family Violence* 23.8 (2008): 707-712.



abuse of older adults remains poorly understood,<sup>17</sup> despite financial abuse remaining the most common form of elder abuse in Canada.<sup>18</sup> Financial abuse is defined by the Canadian government as “the illegal or unauthorized use of someone else's money or property.”<sup>19</sup> Examples of financial abuse include pressuring someone to use their money, stealing from someone, or abusing power of attorney control.

Family members are often the perpetrators of financial abuse for older adults, yet older adults remain less likely to perceive this as financial abuse when it involves their adult children, which makes prevention and reporting more difficult.<sup>20</sup> Recent research around femicide and women and girls with disabilities adds some important context in terms of financial abuse and those receiving support payments: people with disabilities may be subject to increased control and abuse by their family members or caregivers who want to steal or take advantage of these support payments for themselves. For example, in South Africa, Refiloe Rebecca Monamodi, a 54-year-old disabled woman, was killed by her daughter in 2017 after pervasive abuse from her daughter, who requested and then access control over her mother's benefits.

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<sup>17</sup> Wilber, Kathleen H., and Sandra L. Reynolds. "Introducing a framework for defining financial abuse of the elderly." *Journal of Elder Abuse & Neglect* 8.2 (1996): 61-80.

<sup>18</sup> Government of Canada (n.d.) What every older Canadian should know about: Financial abuse. Available at: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/financial-abuse.html>

<sup>19</sup> Government of Canada (nd.) What Every Older Canadian Should Know About: Financial Abuse. Available at: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/financial-abuse.html#>

<sup>20</sup> Knight, Bob G., et al. "Influences on the perception of elder financial abuse among older adults in Southern California." *International Psychogeriatrics* 28.1 (2016): 163-169.



Family members believe the abuse started when Refiloe started receiving disability benefits, but Refiloe never pressed charges against her daughter.<sup>21 22</sup>

One study that looked at financial abuse found that women across all age groups are more likely to experience financial abuse and that factors like disability, financial stress and status, and health were significant indicators for this abuse.<sup>23</sup> Given that women with disabilities are more likely to live with a low income or in poverty, they are thus more likely to live in conditions that make financial abuse more prevalent. This indicates that intersectionality is an important dynamic where financial abuse is concerned.

Additionally, as we examine the intersection of age and disability and how this may shape the experience of financial abuse in significant ways, we must pay attention to things like power of attorney and how these may be used by abusers to benefit them.<sup>24</sup>

### **Significant Data Gaps**

One aspect that complicates our understanding of the dynamics of financial

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<sup>21</sup> Grand'Maison, Valérie, and Edelweiss Murillo Lafuente. "Dys-Femicide: Conceptualizing the Femicides of Women and Girls with Disabilities." *Sociation Today* 21.1 (2022).

<sup>22</sup> Mafokwane, Petunia. 2017. "Women Drowns Disabled Mom" *Sowetan*, March 7. Available <https://www.pressreader.com/south-africa/sowetan/20170307/281505046011221>

<sup>23</sup> Kutin, Jozica, Roslyn Russell, and Mike Reid. "Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress." *Australian and New Zealand journal of public health* 41.3 (2017): 269-274.

<sup>24</sup> Canadian Business Association (nd.) Financial Abuse: What you need to know and where to get help. Available at: <https://cba.ca/financial-abuse-what-you-need-to-know-and-where-to-get-help>



abuse for older adults with disabilities is the lack of existing research in this area, particularly in Canada. For example, one recent scoping review of the literature on financial abuse of people with disabilities found the following:<sup>25</sup>

- Of the articles reviewed, only 16% focused exclusively on financial abuse (there was a tendency to group financial abuse with other forms of abuse more generally).
- Only 27% of the research reviewed even mentioned interventions (a significant gap for older adults with disabilities), and none of the articles examined the nature or effectiveness of any interventions.
- Generally, research indicates higher levels of financial abuse for people with disabilities,
- The majority of this research continues to be in the United States, the United Kingdom, and Australia (a lack of Canadian research here).

Another review of research looking at financial abuse among older adults found that the inclusion and exclusion criteria for the studies it examined tended to exclude people with disabilities (cognitive, intellectual, psychiatric or physical).<sup>26</sup>

It is also evident that there lack intersectional data and analysis in relation to

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<sup>25</sup> Lightfoot, E. (2021) Financial Abuse of Adults with Lifelong Disabilities: A Scoping Review. Society for Social Work and Research. Live Presentation. Available at: <https://sswr.confex.com/sswr/2021/webprogram/Paper43062.html>

<sup>26</sup> Fealy, G., Donnelly, N., Bergin, A., Treacy, M. P., & Phelan, A. (2012). Financial abuse of older people: A review. *NCPOP, University College Dublin, Dublin*.



the financial abuse of older adults with disabilities. It is essential to understand how various social dimensions, such as race, Indigenous status, sexual and gender diversity, social class, and immigration status, shape the lived experiences of older people with disabilities, and may create heightened and specific vulnerabilities to violence and barriers to effective supports.

We encountered these same research gaps within our own needs assessment which speak to the need for the following:

- Canadian research to evaluate the scope of financial abuse specific to older adults with disabilities
- The need for this research to look specifically at the gendered dimensions of financial abuse and for research to be intersectional, across the life course and to be carried out in ways that parse out the unique and complex dynamics of abuse for diverse older adults with disabilities (in their homes, communities and care settings including congregate care).
- A need to evaluate existing resources and tools to assess their effectiveness as well as how accessible and inclusive these tools are.
- The need to contextualize this research through the lived experience of disability and aging and the many systemic barriers encountered by those at this intersection, as well as other intersections.

Additionally, violence prevention researchers are increasingly relying on publicly-available data like news stories and court documents, but these are



difficult to access and often lack information that can help inform prevention, such as intersectional data (e.g. information on the gender, race, Indigenous status, social class, sexual or gender diversity, immigration status, etc.).<sup>27</sup>

### **Emerging Issues That May Compound the Experience of Financial Abuse:**

The following are areas emerged as under-examined aspects and gaps to the abuse faced by those at the intersection of age and disability that require further attention and study. We will briefly outline these gaps below.

#### **COVID-19**

Recent research indicates that in 2019 (in Canada) 128,000 seniors reported they were the victims of violence, and seniors with disabilities were more likely to experience violent victimization than those without disabilities.<sup>28</sup> While this same report found perceptions of safety were generally good for senior populations, this research was completed pre-COVID, and recent data indicates that COVID has increased abuse and victimization for many older adults. As an example, early in the pandemic the Senior Safety Line (Ontario) reported a 250% increase in cases of elder abuse, with experts attributing this

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<sup>27</sup> Canadian Network for the Prevention of Elder Abuse. #CallItFemicide understanding gender-related killings of women and girls in Canada 2019. Available at: <https://femicideincanada.ca/callitfemicide2019.pdf>

<sup>28</sup> Conroy, Shana, and Danielle Sutton. "Violence against seniors and their perceptions of safety in Canada." *Statistics Canada*. 2022. Available at: <https://www150.statcan.gc.ca/n1/pub/85-002-x/2022001/article/00011-eng.htm>



to isolation making many seniors more vulnerable.<sup>29</sup> As people were more isolated they became more vulnerable to various forms of abuse. This included those in the community as well as those who live in congregate settings. Here too the intersections of age and disability are significant, and other intersecting identities may put some groups of older adults with disabilities more at risk. Researchers and advocates have unequivocally reported an increase of various forms of gender-based violence during the pandemic,<sup>30</sup> which suggests that older women with disabilities may be experienced increased rates of victimization. In addition, while many have moved on and declared the pandemic over, both older adults and those with disabilities remain more vulnerable to the virus which can mean ongoing experiences of isolation and a reliance on family and friends for support - which are both factors that exacerbate the risk for abuse.

### ***Medical Assistance in Dying (MAiD)***

As Canada has the most permissive medically assisted dying laws in the world, there are serious concerns that people may make choices to pursue MAiD shaped by a lack of supports (housing, care, etc.). Relevant to this analysis

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<sup>29</sup> Reports of elder abuse soar in Canada as COVID-19 further isolates vulnerable seniors (2021) Available at: <https://www.canage.ca/reports-of-elder-abuse-soar-in-canada-as-covid-19-further-isolates-vulnerable-seniors/>

<sup>30</sup> UN Women. "Measuring the Shadow Pandemic: Violence Against Women During COVID-19." 2021. Available at: <https://data.unwomen.org/publications/vaw-rga>; Piquero, Alex R., et al. "Domestic violence during the COVID-19 pandemic-Evidence from a systematic review and meta-analysis." *Journal of criminal justice* 74 (2021): 101806; Chen, Innle, and Olga Bougie. "Women's issues in pandemic times: how COVID-19 has exacerbated gender inequities for women in Canada and around the world." *Journal of Obstetrics and Gynaecology Canada* 42.12 (2020): 1458.





are concerns that there may be links between assisted death, coercion and elder abuse. Emerging data here indicates cause for concern, especially within Canada where we are already seeing a number of cases that reveal that what is shaping choices to access MAiD include isolate and the increasing cost of living. As an example, one woman (51 years of age) chose MAiD because of the severe nature of her chemical sensitivities and inability to secure affordable and accessible housing (housing free of chemical irritants).<sup>31</sup> In another recent case, the RCMP has been called to investigate after a Veterans Affairs Canada caseworker provided the option to pursue MAiD to 4 (possibly 5) veterans who were seeking government support unrelated to MAiD.<sup>32</sup> Both of these cases indicate that things like inequity and coercion are shaping the decision to seek MAiD. Given that those at the intersection of age and disability (including other intersections) are more likely to experience various forms of abuse, this is an issue that requires further study and safeguards.

Additionally, there are concerns that decisions to seek medically assisted death may make those with lower self-esteem susceptible to the influence of others in ways where they may request assisted death in cases they would

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<sup>31</sup> Favaro, A. (2022) Woman with chemical sensitivities chose medically-assisted death after failed bid to get better housing. Available at: <https://www.ctvnews.ca/health/woman-with-chemical-sensitivities-chose-medically-assisted-death-after-failed-bid-to-get-better-housing-1.5860579>

<sup>32</sup> Brewster, M. (2022) RCMP called to investigate multiple cases of veterans being offered medically assisted death. Available at: <https://www.cbc.ca/news/politics/veterans-maid-rcmp-investigation-1.6663885>



have not otherwise considered this.<sup>33</sup> As an example, in 2016 in Oregon 48.87% who chose assisted death did so because they feared being a burden to their family, friends and caregivers.<sup>34</sup> Research on mercy killings illustrate that the motives for them is that a caregiver, mostly like a man, can no longer care for their daughter or older female intimate partner with a disability.<sup>35</sup> In other words, the perceived burden of care is sometimes used to justify the murders of people (especially girls and women) with disabilities. Given that abusers of those who are older and have a disability are most likely to be family members or friends, this raises an important consideration around undue influence and the perceived nature of burden and how they may shape these decisions.

### ***The Crisis in Care***

Recent Canadian data underscores how the crisis in unmet care needs adds an important layer to the analysis of elder abuse. For example, in 2021, 6% of households reported receiving formal home care while 3% (or 419,800 households) reported they required home care services but these care needs

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<sup>33</sup> Assisted suicide, coercion and elder abuse: What are the facts? Available at: <https://d3n8a8pro7vhmx.cloudfront.net/hopeaustralia/pages/29/attachments/original/1497904690/Assisted-Suicide-coercion-and-elder-abuse-FACTS-SHEET.pdf?1497904690>

<sup>34</sup> Oregon Public Health Division, Oregon Death With Dignity Act: Data Summary 2016. Available at: <http://public.health.oregon.gov/ProviderPartnerResources/EvaluationResearch/DeathwithDignityAct/Documents/year19.pdf>

<sup>35</sup> Canetto, Silvia Sara, and Janet D. Hollenshead. 2001. "Older Women and Mercy Killing." *Omega* 42(3):83–99.; Grand'Maison, Valérie, and Edelweiss Murillo Lafuente. "Dys-Femicide: Conceptualizing the Femicides of Women and Girls with Disabilities." *Sociation Today* 21.1 (2022).



remain unmet.<sup>36</sup> Of significance here is that there are higher unmet home care needs in households with low socioeconomic status - which may be due to several factors including less access to resources and higher rates of chronic conditions among these households.<sup>37</sup> This raises the concern that these unmet care needs may make older persons with disabilities more prone to various forms of abuse as they are forced to rely on an inadequate patchwork of inconsistent formal and informal care that increases their vulnerability and shifts even more power away from them and towards potential and existing abusers in their life who are tasked with assisting them to meet their varied care needs.

There is a crisis in home care in Canada that has seen workers leaving home care for better pay in other care settings.<sup>38</sup> This context cannot be ignored as it has left those who rely on home care waiting for care workers who often may not show up at all. Indeed, one organization that had a 95% referral acceptance rate pre-pandemic can now only fulfill 60% of these requests.<sup>39</sup> This raises serious concerns about how older adults with disabilities are being neglected and further made vulnerable by this care crisis. This care crisis is exacerbated by inadequate government funding and pushes for privatization that prioritize profit over care and increase their likelihood of being victimized.

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<sup>36</sup> Statistics Canada (2022) Home Care Use and Unmet Home Care Needs in Canada 2021. Available at: <https://www150.statcan.gc.ca/n1/daily-quotidien/220826/dq220826a-eng.htm>

<sup>37</sup> Ibid.

<sup>38</sup> Casey, L. (2021) A crisis for home care: droves of workers leave for hospitals, nursing homes. Available at: <https://www.cbc.ca/news/canada/toronto/ont-home-care-1.6232042>

<sup>39</sup> Ibid.



## ***Affordability Crisis***

As the scope of this report is the intersections of age, disability and financial abuse the existing economic and affordability crisis is a context that requires attention given that people with disabilities, especially women with disabilities, live with lower incomes than people without disabilities. A 2022 polling from Angus Reid in Canada suggests that 45% of respondents feel worse off now than they were at this time last year.<sup>40</sup> Inflation may create a perfect storm for increased risk where financial abuse, age and disability intersect to make older people with disabilities more vulnerable. First, seniors and those with disabilities are more vulnerable to inflation because they are more likely to be on fixed incomes and benefits that leave little room for absorbing the impacts of rising inflation, including the price of necessities.<sup>41</sup> In Canada, those whose household budgets are mostly devoted to necessities (food and shelter) are most impacted by inflation.<sup>42</sup> In larger cities, low-income renters are already spending 50% of their before-tax incomes on rent which leaves little room for rising food costs.<sup>43</sup> So the existing economic climate is already making those

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<sup>40</sup> Angus Reid Institute (2022) Highest inflation rates in forty years have Canadians tightening belts, bracing for more financial turbulence. Available at: <https://angusreid.org/inflation-rate-bank-of-canada-june-2022/>

<sup>41</sup> Wester, D. (2022) The Pandemic's Record Inflation: Why It hits Seniors and People with Disabilities the Hardest. Available at: <https://www.accessibility.com/blog/the-pandemics-record-inflation-why-it-hits-seniors-and-people-with-disabilities-the-hardest>

<sup>42</sup> DeLaire, M. (2022) Seniors, low-income earners among those most impacted by rising inflation, economists say. Available at: <https://www.ctvnews.ca/canada/seniors-low-income-earners-among-those-most-impacted-by-rising-inflation-economists-say-1.5979920>

<sup>43</sup> DeLaire, M. (2022) Seniors, low-income earners among those most impacted by rising inflation, economists say. Available at: <https://www.ctvnews.ca/canada/seniors-low-income-earners-among-those-most-impacted-by-rising-inflation-economists-say-1.5979920>



who live at the intersection of age and disability (among other intersectional identities) more reliant on inadequate formal and informal supports to meet their basic needs, which makes them more vulnerable to control, neglect and abuse.

Second, in terms of the stress caused by inflation, the alarms are already sounding that these conditions may exacerbate abuse. Indeed, a shelter in Barrie Ontario that supports women and children survivors notes that, due to inflation, many who experience abuse cannot afford to leave violent situations because the cost of food and shelter is beyond their reach.<sup>44</sup> Research noted earlier in this report also flagged that economic stress for family caregivers exacerbated abuse which coupled with the pandemic and related stress may make those who rely on family caregivers (also the most likely to carry out abuse) even more vulnerable.

## **Canadian Tools & Resources**

The tools and resources below have been developed to educate, prevent, identify and assist those experiencing abuse, with an emphasis on financial abuse for those at the intersections of age and disability. As experiences of abuse are vast, these resources focus on support for older adults and people with disabilities with respect to financial abuse (a focus of this project). Where

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<sup>44</sup> Bogdan, S (2022) Barrie shelter raising concerns over inflation's impact on women living with abuse. Available at: <https://globalnews.ca/news/9264707/barrie-shelter-inflation-women-abuse/>



possible we have tried to include tools that consider intersectional identities including cross-disability needs, Indigeneity, 2SLGBTQI+, and resources from across the country.

1. What every older Canadian should know about financial abuse (Government of Canada): <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/financial-abuse.html>
2. Protecting Vulnerable Investors from Financial Abuse (FAIR Canada): <https://faircanada.ca/investing-basics/protecting-vulnerable-investors-from-financial-abuse/>
3. Protect Yourself From Abuse and Fraud: A Guide for Seniors (CNPEA): [https://cnpea.ca/images/a\\_guide\\_for\\_seniors\\_full\\_en.pdf](https://cnpea.ca/images/a_guide_for_seniors_full_en.pdf)
4. How to Recognize and Prevent Financial Elder Abuse (BMO): <https://www.bmo.com/main/personal/ways-to-bank/security-centre/learning-centre/financial-elder-abuse/>
5. Financial Abuse of Individuals with Disabilities (SNA): <https://www.specialneedsalliance.org/the-voice/financial-abuse-of-individuals-with-disabilities/>
6. Exploitation of and elderly or disabled person (Commission des droits de la personne et des droits de la jeunesse): [https://www.cdpedj.qc.ca/storage/app/media/publications/brochure\\_exploitation\\_En.pdf](https://www.cdpedj.qc.ca/storage/app/media/publications/brochure_exploitation_En.pdf)



7. Financial Abuse (Elder Abuse Prevention Ontario): <https://eapon.ca/learn-the-facts/financial-abuse/>
8. Abuse of People with Disabilities (The People's Law School): [https://yourlegalrights.on.ca/sites/all/files/pls\\_abuse\\_of\\_people\\_with\\_disabilities\\_fact\\_sheet\(1\).pdf](https://yourlegalrights.on.ca/sites/all/files/pls_abuse_of_people_with_disabilities_fact_sheet(1).pdf)
9. Responding to Financial Exploitation (Seniors First BC): <https://seniorsfirstbc.ca/for-professionals/responding-financial-exploitation/>
10. Financial Abuse: Spot it and Stop it (Brain Injury Society of Toronto): <https://bist.ca/financial-abuse-spot-it-and-stop-it/>
11. Recognizing Abuse of Older Adults (PLEA): <https://www.plea.org/older-adults/abuse-of-older-adults/recognizing-abuse-of-older-adults>
12. Financial Abuse Can Be Elder Abuse (First Nations Health Authority): <https://www.fnha.ca/about/news-and-events/news/june-15-is-world-elder-abuse-awareness-day>
13. First Nations Elder Safety Guide (Howe Sound Women's Centre): <http://hswc.ca/wp-content/uploads/2013/08/Elder-Safety-Resource-Guide-02-05-3.pdf>
14. Indigenous Older Adults (CNPEA): <https://cnpea.ca/en/tagged/63-indigenous-older-adults>



15. Elder Abuse and Neglect (Canadian Settlement in Action):  
<https://openeducationalberta.ca/settlement/chapter/elder-abuse/>
16. Social Isolation of Seniors: A Focus on New Immigrant and Refugee Seniors (Government of Canada): <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/social-isolation-immigrant-refugee.html>
17. Elder Abuse & Financial Abuse (Egale): [https://egale.ca/wp-content/uploads/2022/02/Elder-Abuse-and-Financial-Abuse-Community-Conversations-Brief-2\\_0.pdf](https://egale.ca/wp-content/uploads/2022/02/Elder-Abuse-and-Financial-Abuse-Community-Conversations-Brief-2_0.pdf)
18. Elder Abuse in the LGBTQ Community (CNPEA):  
<https://cnpea.ca/en/tools/brochures-and-factsheets/594-sfu-gerontology-research-centre-elder-abuse-in-the-lgbt-community-videos,-posters>
19. Preventing and Responding to Elder Abuse in the Lives of People with Disabilities and Deaf People (CACL & DAWN Canada):  
<https://www.dawncanada.net/main/wp-content/uploads/2014/06/ESDC-Project-Overview-English.pdf>



## Next Steps

The results of this report, coupled with DAWN's existing partnership with CNPEA and previous work in this field, position DAWN, partners and other stakeholders to take tangible next steps in terms of moving forward in our collective understanding and addressing of the intersection of aging, abuse and disability.

### **General:**

1. Integrate the findings of this report more fully in future work around GBV, IPV and abuse to highlight the unique dynamics for older survivors and ensure that we understand a life course analysis when it comes to various forms of abuse (this aligns with other work DAWN is doing to examine the experiences of children with disabilities, abuse and the life course).
2. Strengthen partnership with organizations like CNPEA to address these issues in ways that help reduce the exclusive nature of research, policy and programs that fail to look at the intersections of disability and aging (along with gender and other intersecting identities). This work includes examining the results of our collective work in this area and prioritizing shared next steps.
3. Use this research to inform existing work around medical assistance in dying (MAiD) to help understand how older adults with disabilities with diverse identities may be coerced into decisions because of various forms





of abuse including financial, in the context of the current crises of care and affordability. These are important nuances that remain underexplored that require attention and critical reflection as MAiD is expanded.

4. Use this report (and other work DAWN has done) as a foundation to engage older adults with disabilities in DAWN's overall research process.
5. Work to ensure future DAWN projects address gaps that this work has uncovered, including a lack of gendered approach, intersectionality and a life course analysis in research, policy and programming addressing the financial abuse of older adults with disabilities.
6. Work with partners to better understand the impacts of and ways to address emerging issues that compound abuse, including financial abuse, for those at the intersections of age and disability including aspects related to COVID, "post-COVID", MAiD, and the affordability crisis. Research here should inform targeted policies in ways that provide the kinds of social support and empowerment noted as necessary in preventing various forms of abuse (that are likely interconnected).

### ***Project Outputs:***

1. Prepare a social media campaign aimed at educating the public about the intersections of elder abuse and disability to be rolled out for both



Elder Abuse Awareness Day (June 15th) and Economic Abuse Awareness Day (November 26th). The results of this research can help DAWN with public education around these issues. Work with partners to reach beyond existing networks and silos to begin to build cross-movement action and solidarity.

2. Provide a bilingual and accessible copy of this report on DAWN's website (freely available to the public). Work with partners to provide a 'living document' that reflects emerging resources and tools that can be used in the community for education and prevention.
3. Craft and share fact sheet(s) that capture key points around this issue to increase awareness and share this with stakeholders and the public.
4. As many of the aspects which make people with disabilities and older adults more susceptible to various forms of abuse, DAWN, its allies and partners must continue to identify systemic barriers that exacerbate this abuse and advocate for inclusive and humane policies that put people before profit.
5. Mobilize this initial review and emerging research on the intersections of aging, disability, abuse, and other identities to apply for grants that would support further research and activities related to elder abuse and financial abuse more specifically.