

# Elder Abuse and Financial Abuse in LGBTQ+ Communities

## Presenters:

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**1.** LGBTQ+ OLDER ADULTS IN CANADA TODAY

**2.** ELDER ABUSE & PREVENTION: KEY ISSUES

**3.** SPOTLIGHT ON FINANCIAL ABUSE

**4.** CASE STUDY

**5.** RESOURCES & FURTHER LEARNING



# DISCUSSION FRAMEWORK



# LGBTQ+ Older Adults in Canada Today



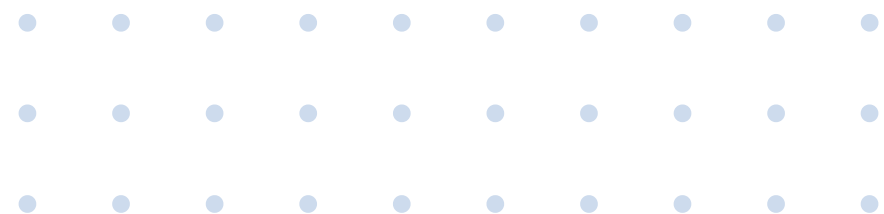
# The Acronym



- LGBTQ stands for: Lesbian, Gay, Bisexual, Trans, Queer
- Other identities and categories captured in the "+" include: Questioning, Intersex, Asexual
- The 2SLGBTQ+ acronym

2SLGBTQI Glossary of Terms:

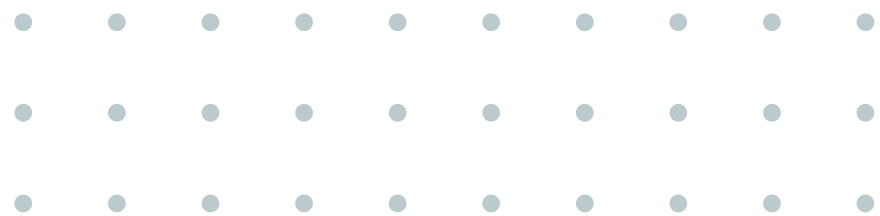
<https://egale.ca/awareness/glossary-of-terms>





# Who are LGBTQ+ Older Adults?

- There are approximately 1 million people who are 2SLGBTQ in Canada
- 16.5% are 55 years and older



**Table 7**

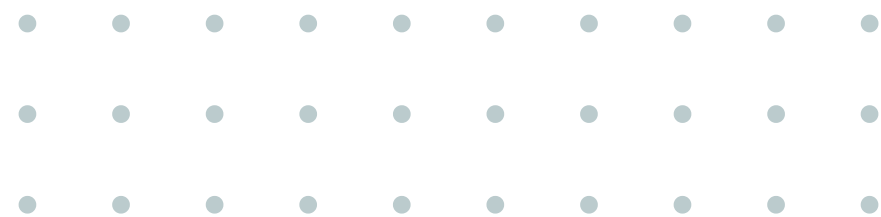
**Age groups, by LGBTQ2+ and non-LGBTQ2+ populations, Canada, 2018**

Age groups	LGBTQ2+	Non-LGBTQ2+
	percent	
15 to 24	29.7	14.0
25 to 34	28.7	16.5
35 to 44	15.0	16.1
45 to 54	10.1	16.1
55 to 64	9.2	16.8
65+	7.3	20.6

**Source:** Statistics Canada, Survey of Safety in Public and Private Spaces, 2018.

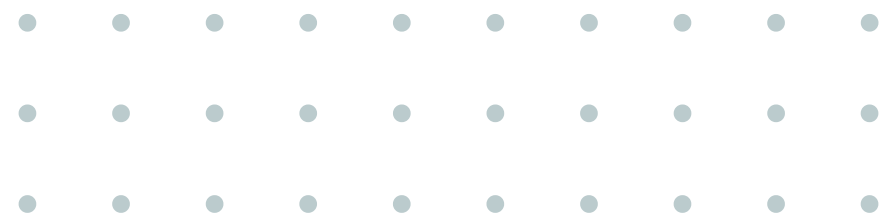
# Who are LGBTQ+ Older Adults?

- People of many walks of life!
- Diverse sexualities, gender identities & expression, kinship forms.
- Lived experiences of social change in Canada over the last 60 years, including
  - Decriminalization of homosexuality: 1969
  - LGBT Purge: 1950s-1990s
  - AIDS epidemic: peak 1980s-1990s
  - Rights & recognition as parents: adoption rights as of 1995
  - Same-sex marriage: nation-wide in 2005



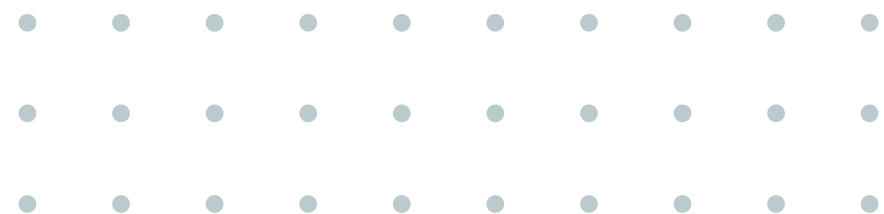
# Who are LGBTQ+ Older Adults?

- Lived experiences of colonization and racism
- Lived experiences of migration and social exclusion
- Lived experience of employment discrimination
- Lived experience of police violence, healthcare discrimination



# Key Issues LGBTQ+ Older Adults Face

- Intersectional marginalization over the life course
- Ageism & social marginalization
- Poverty
- Healthcare & social services access barriers
- Health disparities: e.g., disproportionate chronic health conditions, mental distress (Fredriksen-Goldsen et al., 2013)



# Healthcare & Social Service Access Barriers

- Histories of pathologization and criminalization.
- Concerns about disclosing sexual orientation, gender identity, and partnership status to healthcare and social service providers.
- Concerns about discrimination and abuse in homecare and long-term care settings (e.g., Grigorovich, 2015; Furlotte et al., 2016; Kortés-Miller et al., 2018; Pang et al., 2019)
  - 27% of LGBT Baby Boomers reported that they had great concern about discrimination as they age (Metlife Mature MarketInstitute, 2006)



“...There’s a huge gap between principle and practice, as we all know. You could say you’re trans friendly, queer friendly, but does it happen in practice and how are these things enforced? And when you’re in a home for [the] aged you’re very vulnerable regardless, even if you’re not trans or intersex or two-spirit or gender queer... Even if they may not do anything blatant, there’s still that subtle Othering that goes on...if your body’s different you have no choice. If you have a nurse there or personal support worker, they’re going to know at some point. So there’s a vulnerability around that.”

– trans man participant (Pang, Gutman, and de Vries, 2019, p. 49)

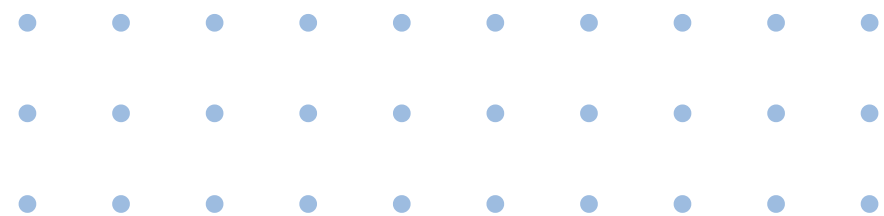


# Elder Abuse & Prevention: Key Issues



# Invisibility

"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." (Pang and Rideout, 2022, p.5)







# Elder Abuse

**“... 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.”  
(WHO, 2002)**





# 1 OUT OF 6

Older adults over 60 across the world experience some form of elder abuse in the community



World Health Organization

## 8.2% OF SENIORS

### PREVALENCE IN CANADA



**NICE**

National Initiative for the Care of the Elderly

Initiative nationale pour le soin des personnes âgées

*We care together*

*Ensemble pour le bien-être des aînés*



# Prevalence

- US Caring and Aging with Pride Study of 2,560 LGBT Older Adults age 50-94 found: 68% of had experienced verbal harassment; 43% were threatened with violence (NCEA Research Brief, 2021)
- Analysis of CLSA data found sexual orientation was a significant predictor of financial abuse (in Marchbank et al., 2023, p.9)

**Table 1** *Source: Gutman et al, forthcoming*

<b>Form of abuse</b>	<b>Heterosexuals</b>	<b>Lesbian, Gay, Bisexual</b>
Psychological	8.8%	10.5%
Physical	1.3%	1.9%
Financial	1.3%	5.2%
Total	10%	12%

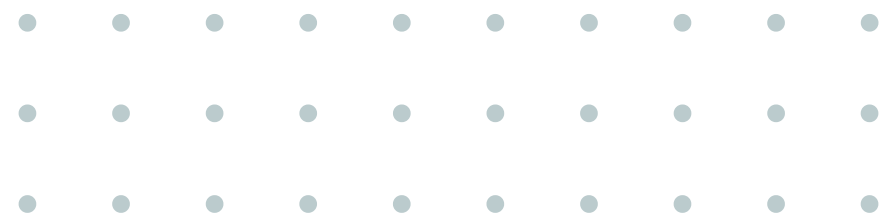
# Prevalence - Financial Focus

- Vulnerability to financial exploitation may be due to the fact that 2SLGBTQIA+ relationships in the past had to make informal arrangements for finances due to a lack of recognition by banks and other institutions (Robson et al, 2023).
- Same sex couples may have put all their assets in one name to avoid questions of having two males/female names on a single account (Cook-Daniels, 2017).
- Systemic Abuse: Employment discrimination over their lifetime, including not being hired, promoted, or fired for their sexual orientation or gender identity (SAGE et al, 2017)
- May not be able to access their partner's retirement or pension benefits can contribute to economic insecurity for LGBT elders (SAGE et al, 2017)



# Risk Due to Marginalization: Disclosure & Seeking Help

"As Westwood (2018, pp. 3–4) has pointed out: '...the abuse of older people involves at its heart, an imbalance of power relations.' In the case of older LGBT victims of abuse, these power relationships are strongly influenced by both historic and current factors, which not only include cultural attitudes, legislation, and social policies, but also how these have been perceived by people who identify as LGBT." (Gutman et al., p.149)

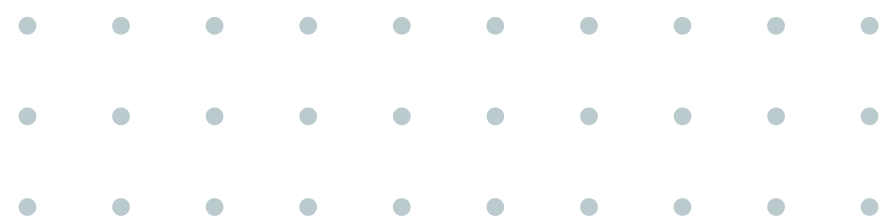


# Risk Due to Marginalization: Disclosure & Seeking Help

Limited financial resources	Threat of being "outed"	Limited access to affirming, accessible, and culturally competent aging services
Convinced authorities won't believe them and fears authorities	Lack of knowledge of outside resources & supports	Fear "living their life alone"
History of self & community-reliance	Lack supports, and are often invisible within aging and elder service domains	Internalized homophobia or transphobia may affect willingness to seek help

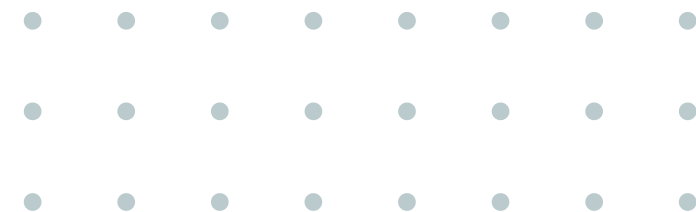
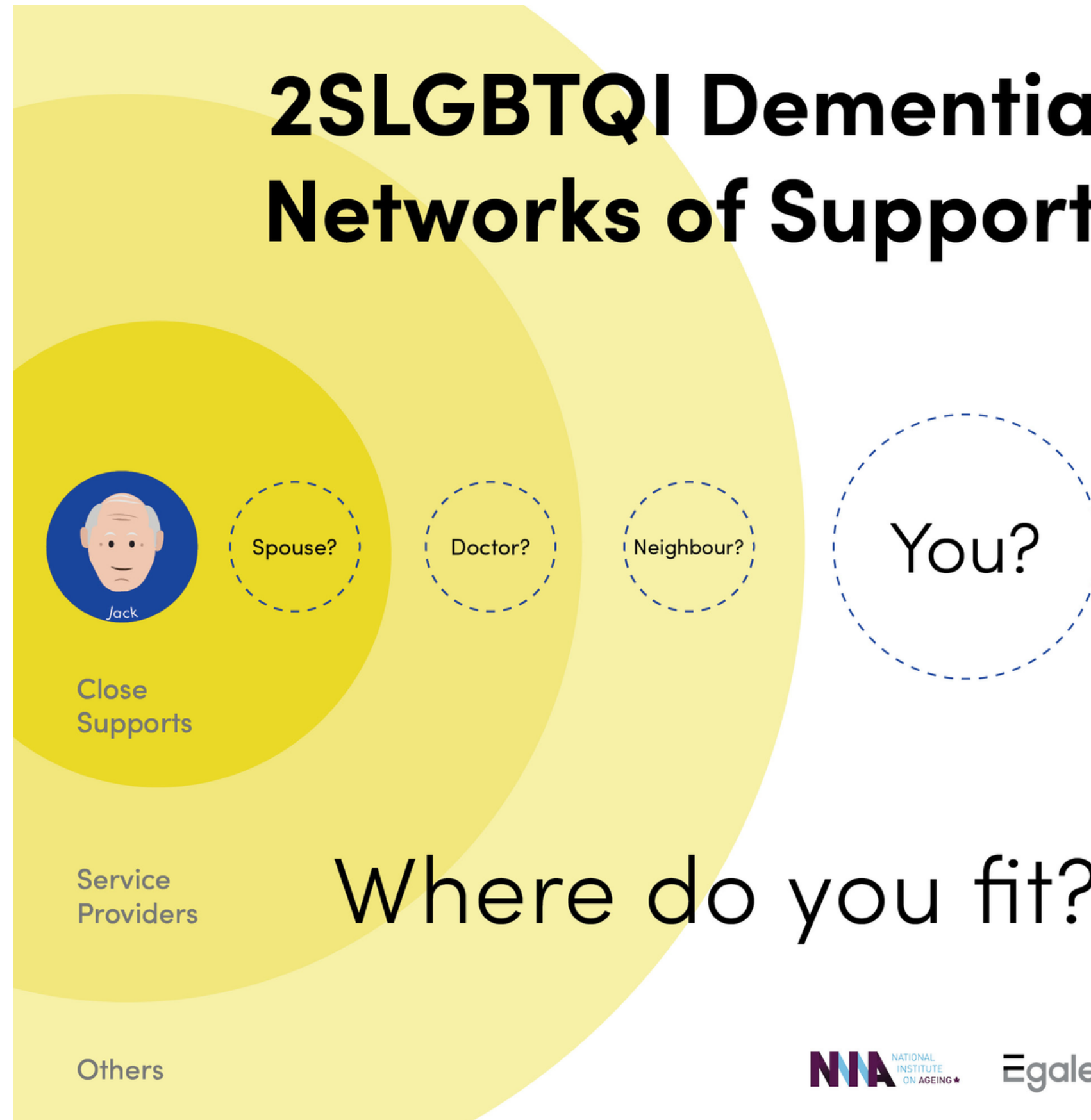
# Recognizing Significant Others & Support Networks

"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." (Pang and Rideout, 2022, pg.8)



# Recognizing Significant Others & Support Networks

## 2SLGBTQI Dementia Networks of Support







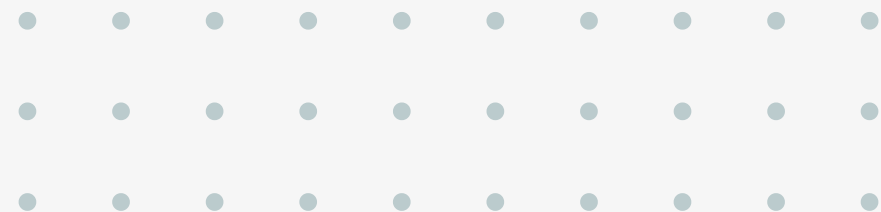
# Spotlight on Financial Elder Abuse



# FINANCIAL ABUSE



**Any improper conduct, done with or without the informed consent of the older adult that results in a monetary or personal gain to the abuser and/or monetary or personal loss for the older adult.**







# FINANCIAL ELDER ABUSE INCLUDES...

**Using an older adult's money or assets** contrary to their wishes, needs or best interests.

**Undue influence** - a person of trust manipulates and takes advantage of a older adult to gain control of money, property or life – either directly or through power of attorney, trust, marriage, or inheritance.



# 3 Components of Financial Abuse



## **GREED:**

really wants or needs money (i.e., suffers from addictions, unemployed)



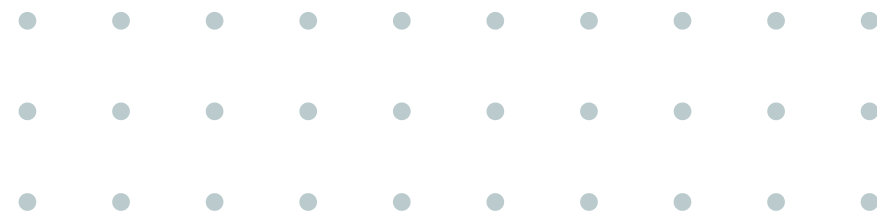
## **FALSE SENSE OF**

**ENTITLEMENT:** thinking that they have a right to the older person's money or belongings,  
*"I deserve it"*



**OPPORTUNITY:** have access to funds or property.

**CRIME OF  
THE 21ST  
CENTURY**



# FINANCIAL ABUSE- ABUSIVE ACTIONS

**In order to protect each other from financial abuse, we must know the signs/actions that occur. These can include:**

- Taking money under false pretenses (sometimes by force)
- Stealing and misusing an LGBT older adult's money
- Blackmail by care providers
- Refuals to pay for services or care
- Giving away or selling the older adult's possessions, heirlooms or property, without permission of the LGBT older adult.

(Grossman et al., 2014).



# INDICATORS: ABUSIVE ACTIONS

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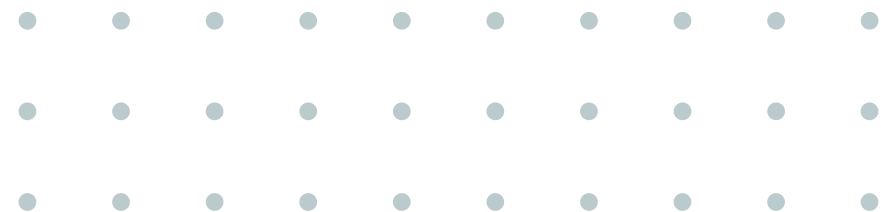
- Cashing an older adult's pension check or using a credit/debit card without authorization or permission
- Forging the older adult's signature
- Coercing or deceiving the older adult into signing any document (particularly when diminished capacity)
- Threats to harm property if money is not provided
- Lack or no access to banking information
- Misuse of Power of Attorney
- Sudden changes to legal documents, such as: Power of Attorney, Joint bank accounts, Deed or title transfers for homes/cars or Living Trust or Will

# IMPACT & COST

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**Financial abuse has individual and broader social costs, so we all have a collective interest in preventing & addressing it**





# IMPACT & COST

## **Inability to recover financially**

Income lost as a result of a fraud, forgery, or misuse of power of attorney for property can compromise an older adult's standard of living, especially if they live on a fixed income. Older adults may not be able to afford basic necessities such as regular meals, rent, home heating or warm clothing.

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## **Loss of independence**

Studies have shown that crime can be spur the loss of emotional and financial independence amongst older adults and curtail their lives and lifespans. It can make them fearful of going out, decrease their ability to interact with other people and increase their social isolation.

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## **Physical and emotional effects**

Older adults may recuperate more slowly from a life-threatening traumatic event, suffer from depression and may isolate themselves from family, friends and their community because of feelings of shame.

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# IMPACT & COST

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## **Loss of older adult engagement**

Older adults may begin to withdraw from social activities, recreational programming and/or community gatherings as a result of financial abuse. When older adults are not engaged with community members, family or friends, opportunities for creating and continuing supportive relationships and intergenerational connections are at risk of being lost. Engagement with older adults can also promote inclusion and reduce ageism in society.

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## **Cost on healthcare systems**

The mental or physical health issues caused by financial abuse may require an older adult to seek medical attention and this can have significant economic costs to our hospitals and clinics as well as access to community-based resources and services.

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## **Dependence on others**

Older people who experience financial abuse may be more reliant on family, friends and others for financial support after the abuse occurs. This can cause undue stress to both the older adult and family/friends.



# Case Study





## Case Study

***John comes to your office for support.***

***How would you support John?***

John and Martin have been partners for 8 years and have lived together for 6 of these years in Martin's home. Martin's family had no contact with him when he "came out". Martin has recently appointed John as his Attorney for Property and Personal Care.

When Martin suddenly had a stroke and was waiting placement into a Long-Term Care home, his family immediately stated they were not going to allow John any involvement in Martin's health care decisions and they they were going to take over managing his finances.

While John was at hospital, they family promptly began clearing out his "possessions" from the house. Many of the items that were taken were items they shared. Martin's sister has contacted a realtor to put the house up for sale, because John's name was never on the title of the house, and they never formally reported to CRA, as living common law.

Martin's sister has threatened to forcibly evict John. She threw a snow globe, a precious memento, while in a rage of anger, when John told her he needed 3 months to find a new place to live. John does not have the financial resources to move and Martin never did make a will. John is very angry and depressed he is not sure what his legal rights are.

# INTERVENTION OPTIONS



**Capacity:** Capable

**Response and intervention:** A SW can sit down with John and discuss some of the agencies that can support him with legal information, housing and psychological supports, including safety planning.

**Referral & Resources:**

- Counselling
- ACE
- LSO/Pro bono Ontario
- **Victim Services**
- Family Services

**Other:** It would be important to support John in determining whether he has any legal rights to the common law home or to proceeds from the sale of the home.

Finding new accommodations, a safe environment and supports that have experience working with LGBTQ seniors.

- **Ask John if he wants to file a police report for the assault and obtain a no contact order against Martin's sister.**
- Ensure John is receiving ongoing counselling, support to referrals to other agencies that can support him while searching for housing options: subsidized housing, shelters and or geared to income housing. They can refer to counselling supports in the community through family service organizations.
- **Refer to legal information and supports.**





## Recognize Indicators of Abuse

- **Why is this situation causing me concern?**
- **What am I observing?**

## Respond

- **What resources are required?**
- **What are my responsibilities?**
- **What is my role on the team?**

## Interact with the Senior at Risk

- **How do I feel about this situation/the alleged abuse?**
- **What are the values, wishes, goals of the person?**
- **Is the senior making the decision?**

## SAMPLE QUESTIONS

**Do you have any concerns about your personal safety at home? What are your concerns?**

**Tell me about your relationships with the people you live with.**

**What types of services are you looking for?**

**Where would you feel the safest and most comfortable?**

## Reflection

**Stop and think about the situation to promote a better understanding of the issues on an individual, team, organization, and systems level; this can contribute to better responses and the prevention of elder abuse.**

## Intervention Strategies



## Support

- Support Access to Crisis Intervention
- Provide Counselling Services for Caregiver/POA
- Discuss Options for Protecting Finances
- Refer to Meals On Wheels
- Arrange Appointment with Family Physician/ Family Health Team/ Geriatric Assessment Services
- Link to Mental Health/ Addiction Program



## Safety

- Develop Safety Plan
- Police Wellness Check
- Provide Seniors Safety Line Information
- Follow-Up with Victim Services
- Contact Shelter Services, Safe Bed Program

## Referral

- Document Action
- Ensure Linked to Support Services
- Monitor Situation
- Follow-Up with Senior



**Elder Abuse & Financial Abuse:**  
Context and Considerations for 2SLGBTQI Communities



Community Conversations Brief

- Report on Community Conversations event
- Red Flags and Warning Signs of Financial Elder Abuse
- Barriers to Reporting and Starting the Conversation
- Sample Conversation

<https://egale.ca/awareness/elder-abuse-session-new-horizons-brief/>



## Dementia & Advance Care Planning:

Context and Considerations for 2SLGBTQI Communities



Community Conversations Brief

- Questions to Ask During Advance Care Planning
- Additional Resources on 2SLGBTQI communities & advanced care planning

<https://egale.ca/awareness/dementia-advanced-care-planning-session-new-horizons-brief/>





# Resources & Further Learning



# Supports & Resources

## Seniors Safety Line

1-866-299-1011

## Talk4Healing

1-855-554-4325

## IN Magazine *NEW*

Canada's newest 2SLGBTQI+ community resource directory for 2SLGBTQI+-specific programs, services and supports.

<https://inmagazine.ca/directory/>

## Rainbow Health Ontario

416-324-4100

[www.rainbowhealthontario.ca](http://www.rainbowhealthontario.ca)

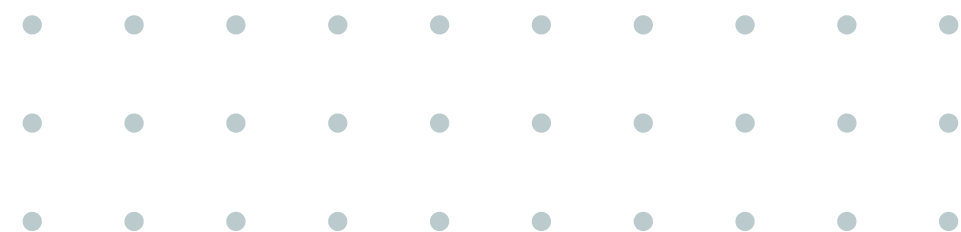
## THE 519

[www.the519.org/programs/category/older-2slgbtq/](http://www.the519.org/programs/category/older-2slgbtq/)

## Rekai Centres

Offers residential care, 24-hour nursing and personal care, access to a doctor and other health professionals, and a multicultural and 2SLGBTQI+ positive environment to enrich the lives of older adults seeking long-term care.

[www.rekaicentre.com](http://www.rekaicentre.com)



# LEGAL SUPPORTS

## **Advocacy Centre for the Elderly (ACE)**

A community based legal clinic for low-income senior citizens.

1-855-598-2656

[www.advocacycentreelderly.org](http://www.advocacycentreelderly.org)

## **Legal Aid Ontario**

Find a legal clinic in your area via phone or online

1-800-668-8258

[www.legalaid.on.ca](http://www.legalaid.on.ca)

**Law Society Referral Service (LSRS)** 30 minutes of free legal consultation.

1-800-268-8326

[www.lsuc.on.ca](http://www.lsuc.on.ca)

## **Office of the Public Guardian and Trustee**

1-800-366-0335

[www.attorneygeneral.jus.gov.on.ca/english/family/pgt/](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/)

**ProBono Ontario** - 30 mins Free Legal Advice Hotline, assistance with civil law matters in Ontario (no family law, immigration or criminal).

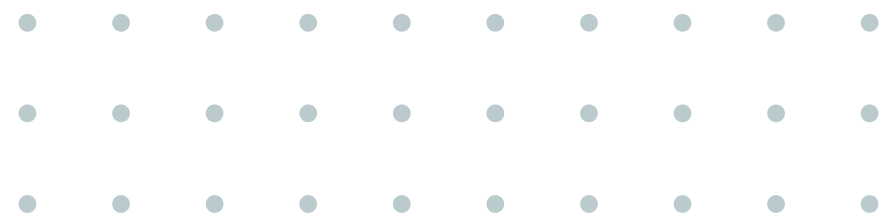
1-855-255-7256

[www.probonoontario.org/hotline/](http://www.probonoontario.org/hotline/)



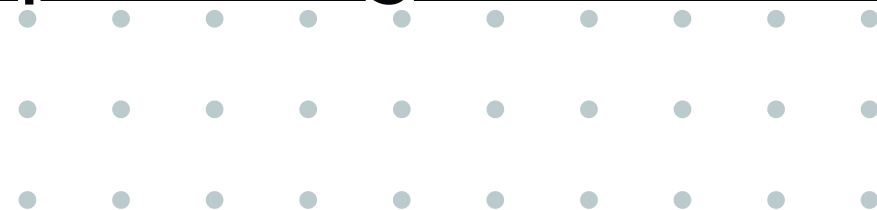
# Learning Resources

- **Elder Abuse & Financial Abuse: Context and Considerations for 2SLGBTQI Communities:**  
<https://egale.ca/awareness/elder-abuse-session-new-horizons-brief/>
- **Dementia & Advance Care Planning: Context and Considerations for 2SLGBTQI Communities:**  
<https://egale.ca/awareness/dementia-advanced-care-planning-session-new-horizons-brief/>
- **2SLGBTQI Identity and Dementia: An Introduction for Healthcare and Social Service Professionals:**  
<https://egale.ca/egale-in-action/2slgbtqi-dementia-care/#learning>



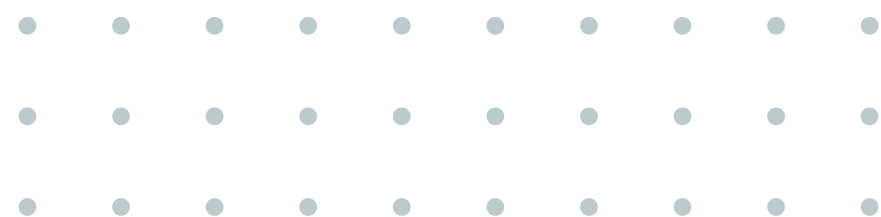
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- Pang, C. & Rideout, R. (2022). Elder Abuse and Financial Abuse: Context and Considerations for 2SLGBTQI Communities. Toronto, Egale Canada.
- **New Book**- Elder Abuse in the LGBTQ2SA+ Community: The Impact of Homophobia and Transphobia <https://link.springer.com/book/10.1007/978-3-031-33317-0>





# THANK YOU

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