

## The Power to Abuse, and the Abuse of Power!

Report – Elder Financial Abuse, especially among senior women

**Abuse** of any kind is the use of power, force, and control by one individual to affect the well-being and status of another individual. **Elder abuse** is behaviour that denigrates the dignity or infringes upon the personal liberties of the elderly.

In 2002, **the World Health Organization** defined *elder abuse* 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.”

**Financial abuse**, which is the focus of this report, and by far the most prevalent form of elder abuse in Canada, is the abuse of power by exploitation of a person’s property, money, bank account, or other valuables. According to the Ontario Human Rights Commission, financial abuse tends to be most common at 62.5% of all cases reported. Their findings highlight the fact that elder abuse and neglect occur in all contexts; in the home, in hospitals, in long-term care facilities, and in retirement homes. Financial abuse is the illegal or unauthorized access to someone’s finances and also might include changing the person's will, or fraudulently gaining power of attorney and misusing it. It may take the form of coercion, deception, misrepresentation, undue influence, or even theft – of not only money, but household goods, jewellery, vehicles, and real estate. Financial abuse can also be more subtle, and take the form of depriving someone of their own money or possessions, including a vehicle or even a home.

We shall highlight, in particular, the financial abuse of **older women**, since it is estimated that in Canada approximately 70% of elder abuse is perpetrated against women. Women comprise a disproportionate segment of the senior population and their history, experiences, needs, and vulnerabilities are unique. A woman who is 65 today likely worked during a time when it was entirely acceptable to pay men more because they had to provide for their families. It is critical to note that gender inequality in paid work history and wages has had serious ramifications for women as they’ve aged, most especially those who approach retirement today! Women generally worked fewer years, if at all, during childbearing time. She will therefore have earned less, and have fewer, if any, company pension benefits. More critical are the needs and vulnerabilities of an older woman today if she is single, divorced, or widowed.

The premise of this report is not to simply document what is already well documented about financial abuse, but to highlight Innovative Solutions and ways to mitigate and prevent financial abuse. After all, an ounce of prevention is worth a pound of cure!

It is shocking, and dismaying to find just how many older women spoken to who had either

- been a victim of financial abuse themselves
- knew one of more women who were very close to them ie members of their family, who had been the victim of financial abuse

Financial abuse appears to be rampant in our society, and with the aging population about to explode, the victimization will only increase, and become more sophisticated. There is no question that Prevention is key!

The stories we heard included grandmothers who had grandkids either stealing money from them or manipulating them into lending them money and then intimidating them when they asked for the money to be returned. There seemed to be an entitlement attitude among family members – whether grandkids, sons or daughters, or spouses, who abused them. Either they thought they were owed this money because of their close ties, or they thought that they were merely getting their inheritance now rather than later. Stories abounded of daughters and sons, natural and adopted, who took power of attorney and then cleaned out bank accounts, took out mortgages on their mothers' property, and left them broken hearted and penniless. Sons who had had their mothers borrow money and now they left them to repay the loans since it was their personal loan, after all. There seemed to be patterns. Older women, especially mothers, are expendable!

We heard about spouses who had cleaned out bank accounts, or hidden assets, or who had stayed in the family home after divorce and stalled the sale of it only to withhold funds and exercise control over a former wife. How could money, greed, and power cause such mayhem? And the really bad news seemed to be that the incidence of financial abuse would get worse as the baby boomers aged and became one of the largest cohorts in the country.

We also found that women were initially reluctant to talk about it, thinking that it was their shame that they had been victims of financial abuse. They were clearly embarrassed about it, and were fearful of reprisal or retaliation for speaking out. Clearly we were a generation that had trusted .... And didn't hang our dirty laundry out so to speak.

But once we got talking we heard about older women who had been scammed in a promise of romance. One such example involved a woman who had already spent over \$200,000 to help her new love return to north America from England where he had been working for a large multinational company. Love, they say, is blind and she was totally taken in by him and his promises. Initially, she had filled out a profile on an internet dating site and had foolishly included the information that she was a recent widow. He pounced! He would be with her as soon as he got advance funds to extricate himself from a huge job that was to pay him a fortune. He showed her cheques made out to him for very large sums of money, but the funds were being held he said until he paid his workers. The love of her life is apparently part of a ring of very sophisticated scammers who use false photos, false IDs and somehow manage to create cheques that look real, but they are sitting in Internet cafes in Nigeria scamming several women at the same time. There is no chance of these women ever retrieving any of their lost money and might well have lost their property and all of their savings in the scam. Identity thieves do the same thing and

there is no way to get your money back. These stories seemed prevalent, overwhelming, and extremely frightening!

There were stories of caregivers, financial advisors, friends and family members. There were stories of landlords making it difficult for the tenant to continue to live in an affordable building so that he could create condominiums and sell for a huge profit. But then we heard some stories from the care givers perspective and the uncompromising stress of having to take care of both parents plus a family in a multi-generational household were sobering too! Are these families on their own? Is there no possible way to help them too? I heard terms like "I am at my wit's end"; "I sometimes want to run away from it all" "Clearly, I can't cope with this burden – not financially, emotionally, or physically!"

We heard about repair persons overcharging without shame or guilt. We heard about a society that didn't care anymore for those in less privileged places! How could we expect an older woman to live on \$1200 per month when rents were now close to that in the city she had lived in all of her life. Food banks would have to flourish to cater to the needs!

No, there has to be a better way!

There were sites that identified the clues or risk factors and gave advice but altogether too much information for most older women to find, and disseminate. So while we applaud these sites, and list many within this report, we focussed on THREE possible big ideas that could have great impact on the eradication or, at least, containment of financial abuse in Canada today, especially for older women!

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Rationale:

As we explored doing workshops on Financial Abuse at the beginning of the project, many women mentioned that this might not be a comfortable topic to feature and that we might not get a good turnout for our workshops. Why? Well perhaps because

1. Women would not show up because they were ashamed to admit that they might have been a victim
2. They didn't want to address the issues as it involved family and they did not want to air their dirty laundry in public. They did not want to talk about their problems in public. "What would people say?"
3. They were afraid that if they confronted their situation they would have to do something about it
4. They were afraid ... of what would happen if they did confront it. Would there be retaliation?

Most of the women we spoke to talked of a wealth of information being available online at sites like:

[www.seniors.gc.ca](http://www.seniors.gc.ca) or call 1 800 O-Canada (1-800-622-6232)

<http://www.onpea.org> Ontario Network for Prevention of Elder Abuse

<http://www.ohrc.on.ca/> Ontario Human Right's Commission

<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html>

The [Little Black Book of Scams](#) is an excellent source of information

<http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm> RCMP website

<https://www.antifraudcentre-centreantifraude.ca/english/recognizeit.html> Canadian anti-fraud centre

<http://www.carp.ca/tag/financial-abuse> CARP

<http://olderwomensnetwork.org> OWN

[http://www.advocacycentreelderly.org/elder\\_abuse](http://www.advocacycentreelderly.org/elder_abuse) ACE

<http://www.programsforelderly.com>

<http://www.estatelawcanada.ca/elder-abuse-in-ontario>

BUT here are what seemed to be some huge issues for them:

1. What could we do to bring about change, now? Before it was too late to do something about it!
2. What really innovative ways could we begin, in earnest, to address the severity of the current financial abuse among older women?
3. How were we going to deal with the imminent flood of financial abuse given that ...
  - a) we were about to, for the first time ever, have a third of our population over 65?
  - b) as women age they become an even more vulnerable target, especially if they live alone or in isolation?
  - c) older women were assumed to be wealthier? Many younger people today were struggling financially. Would this not be a great incentive, then, to scam or coerce these older women – whether family, friend, neighbour, care provider, business person like a financial advisor, or someone who came to their door, contacted them by telephone, or through their computers (e-mail scams)?
  - d) If the economy worsened, financial abuse would increase dramatically? While many of the perpetrators act out of greed, power, and control, many act out of desperation.

What, they said, could we do to mitigate or actually prevent this financial abuse? Education, information, advocacy, and even stiffer sentences for offenders were well and good ... but what else could we be doing to help prevent the abuse?

**After all, an ounce of prevention is worth a pound of cure!!!**

Now this seemed a sensible and noble goal and well worth adjusting our direction for ...

We were already meeting regularly with groups around Basic Income (in Halton, Hamilton, Belleville, and Kingston). Also, many women's groups like the Older Women's Network and a group from McMaster University Health Network around Affordable Housing for single older women. We had regular discussions about social justice with community groups like Rotary, World Council facilitators, Social Planning Councils, and faith groups like The School Sisters of Notre Dame, The Salvation Army, and others. They generally agreed, **an ounce of prevention is worth a pound of cure!**

**What could we be doing better to decrease, if not prevent, the incidents of financial abuse among older women?**

It was agreed that financial abuse was rampant in our society, and with the aging population about to explode, the victimization was about to increase, and become more sophisticated. It made sense then that prevention was the key!!

Since the origins of elder abuse often lie in poverty, lack of affordable housing, unsuitable living conditions, insufficient caregiver support, and the lack of a comprehensive strategy to deal with day to day challenges, what could we accomplish if we actually set out to eliminate financial abuse?

NewsFlash from The Toronto Star:

“Here’s an idea: let’s protect seniors by making them less physically and financially vulnerable, thereby preventing much of the abuse from ever occurring.”

Read more: [http://www.thestar.com/opinion/editorials/2012/03/18/protecting\\_seniors\\_from](http://www.thestar.com/opinion/editorials/2012/03/18/protecting_seniors_from)

While Bill C-36 – an Act to amend the Criminal Code (Elder Abuse) will be of great value .... We have to begin an innovative program to prevent Financial Abuse before it becomes endemic!

With such a rapidly aging population, we can longer afford to ignore elder abuse — or pretend that stiffer sentences will make it go away.

Punishing more severely the very few abusers who will ever be charged is all well and good (and supported by seniors’ advocacy groups) but it is a small piece of the puzzle and doesn’t do enough to prevent it happening in the first place.

Preventing abuse will always be preferable to punishing abusers.

When citizens are not stressed out due to poverty, ..... they are able to become caring, contributing, compassionate members of society. The need for greed, and power, and control appears to lessen, so the incidence of abuse should diminish. Citizens who are guaranteed to live with dignity will figure out ways to improve their lives and, quite frankly, the lives of those around them.

As we age and are most aware of, and focussed on how much money it will take to retire ... it is important to know that you have a beautiful safe, nurturing place to retire; enough to sustain yourself over the years, and

Issue: a huge challenge wondering/worrying how much \$ you will need to retire with dignity – safe, beautiful, nurturing environment!

1. Affordable housing and support services
2. People around you who share your values and have similar needs and will look out for you – as you will for them.
3. A more caring compassionate society ...

Here are just a few suggestions that might be Game Changers ... call them Radical Ideas if you like, but quite frankly they are simple and could provide a net gain for our government if implemented. Fixing a problem is always more expensive than preventing it!

Worth a try anyway!

So our project took on a new challenge and our ultimate goal was to explore **3 possible Big Ideas.** Big ideas that could actually be game changers!

While we continued to interview women from all walks of life about financial abuse, researched and documented the best ways to mitigate financial abuse, we developed our 3 Big Ideas!

3 Big Ideas:

[We believe in Basic Income for all in Canada](#)

[We believe in Housing, affordable for all](#)

[WE believe in Caring and Compassionate Communities](#)

suiteLiving360's Commitment:

To continue to work on the Big Push and the concept of Basic Income

To continue to work towards creating a suitePEAS co housing project in Ontario (suitePEAS is a suiteLiving360 initiative)

Link with OWN, CARP, SeniorBusters, and other groups to form a SeniorsHelpPhone line, as successful as the KidsHelpPhone line, and to explore LETTs (Local Elder Tag Teams)

## THREE BIG IDEAS:

# #1 Basic Income

*"A rich country must give everybody the assurance of a basic income. This can be afforded and would be a major source of social tranquility. Let us always keep in mind that nothing so denies liberty as a total absence of money," - John Kenneth Galbraith*

**Question: What is economic security for mid-life and older women?**

**Answer: A reliable and adequate source of income either from a pension or from income supports**

**Here's a BIG IDEA!**

## Origin of the BIG Push Campaign

Rob Rainer has spearheaded a new national campaign for basic income. He maintains that the time for this is long overdue, and is committed to making a concerted "push" for a basic income guarantee so that every man, woman and child in Canada may finally have the true social security that is their right.

Across Canada there are innumerable people who know about basic income or are newly discovering it, are convinced of the rightness of this public policy, and are ready to add their shoulder to the "push." Many of us have banded together behind The BIG Push. Others are involved in parallel and linked

efforts, such as a team on PEI now doing fantastic work for a basic income guarantee there.

Many are working with Rob in this vital campaign to make Canada a world leader in social security.

*"We are faced with the fact, my friends, that tomorrow is today. We are confronted with the fierce urgency of now. Procrastination is still the thief of time. Over the bleached bones and jumbled residues of numerous civilizations are written the pathetic words 'Too Late'," – Rev. Martin Luther King Jnr*

## The BIG Push: Goals

1. Raise public awareness of basic income – what it is and why it is needed
2. Build public and policy support for an expanded system of basic income in Canada
3. Secure public commitments to expand the system of basic income in Canada.

### What is basic income?

Basic income is money paid by government to eligible persons with few, if any, conditions attached (e.g., residency). Notably, there is no work requirement. Basic income is also known by other terms including guaranteed income, citizen's income, citizen's dividend and refundable low income tax credit.

### How much basic income is paid?

Basic income should be sufficient to meet basic needs common to all, for recipients to live modestly but decently. In the absence of any other income, the amount to be received annually could be in the range of \$20,000-\$25,000 for an adult and \$6,000-\$7,000 for a child.

### Why is basic income necessary?

Were basic income to be fully available in Canada, it would help prevent poverty, reduce inequality, enhance individual freedom, boost human creativity, stimulate entrepreneurship, promote citizenship, increase efficiency in public services and reduce government intrusion in private life.

### If everyone has access to basic income, why would anyone do paid work?

By stabilizing financial security, basic income helps promote engagement in satisfying work, whether that work is paid or not (much worthy work is not amenable to the paid labour market). Moreover, basic income should be sufficient to meet basic needs. For special needs and for wants in life, income from other sources is necessary. For jobs that are comparatively unpleasant, employers may need to provide better working conditions, for example raising wages and providing attractive benefits.

### How may basic income be financed?

Ways of financing basic income are numerous. They include folding certain existing income security programs into a basic income scheme; reallocating other public spending in favour of basic income; strengthening fairness in the tax system so that more money can be available for basic income; establishing a federal "permanent fund" financed by shares of natural resources-based revenue, and



directing the resulting money to basic income; and closing tax havens and loopholes and directing recovered money to basic income.

## **Has basic income been tried anywhere?**

In the 1970s the governments of Manitoba and Canada ran an experiment testing basic income. The experiment resulted in significant improvements in certain health and educational outcomes for residents of the town of Dauphin, the principal focus of the study.

Today, there are several Canadian variants of basic income e.g., the Canada Child Tax Benefit, Old Age Security and the Guaranteed Income Supplement. In general, these age- and income-tested programs increase economic and social security for recipients. What's needed is to improve upon such programs and to expand Canada's system of basic income to ensure the economic and social security of working-age adults.

Outside of Canada well-established programs exist, for example, in Alaska and Brazil. Pilot or experimental programs have been completed or are in underway in countries such as Namibia and India. In general, the emerging evidence suggests that the benefits of basic income outweigh the costs.

## **Who in Canada supports the idea of basic income?**

There are many reasons why basic income is attractive, from objectives typically associated with the "left" to those typically associated with the "right". Accordingly, support for basic income is found from many walks of life. Politicians known to support basic income are found in each of the major federalist political parties in Canada.

There is growing evidence of basic income's promise, thanks to cash transfer programs that have been established or tested outside of Canada. As well, we know that certain existing programs that approximate basic income, e.g., Canada Child Tax Benefit for families with children under 18, and Old Age Security and Guaranteed Income Supplement for seniors, strengthen social security.

Nonetheless, as noted by Dutch academic and basic income advocate [Loek Groot](#), in a [2006 paper](#) on the value of basic income experiments, "the BI proposal is highly controversial because it hits the 'moral core' of the existent welfare state, which provides benefits conditionally, temporarily and selectively. Morally, BI is a big step for mankind....a radical idea such as a BI needs to be shown to work, in order to get it on the political agenda."

We agree: basic income *is* a radical but necessary step for Canada to take. It is not much yet on the political agenda (there are a few waves) but we intend that it become so. Part of our strategy is to encourage one or more multi-year basic income pilot programs. The reason is simple: to gather further evidence from within Canada of basic income's benefits relative to the investment required as well as to help demonstrate how basic income can be efficiently delivered. We believe that the evidence from one or more properly designed, well-run basic income pilot programs would prove compelling.



Towards this objective, a team of thinkers is tackling challenging questions concerning proper design of pilot programs to test basic income. We aim to complete the work by spring 2014: the output will help us construct a detailed concept proposal for one or more pilots. The proposal will help make the case to the federal, provincial and territorial governments for a thorough testing of basic income.

## The Difference in Your Life

What difference would basic income make to you?

Basic income would affect different people's lives in many different ways. Imagine yourself and others having a basic income. Consider its benefits for you and for people you know. What would life be like? Let your imagination flow!

*"All humans are human and not one is more important than the other," -  
Senator Roméo Dallaire*

## How does basic income help employed people?

### The issues:

Basic income is relevant to the issues faced by employees in many different ways. This is a selection of the relevant issues employees face.

- Many employees have 'precarious' work – short contracts, temporary jobs, seasonal employment or fewer hours than they would like. They may face unpredictable hours and be expected to be available at short notice. Their social insurance contributions may be too limited to ensure full access to government benefits during periods of illness or unemployment, or full pension entitlements in retirement. They may also experience delays and bureaucratic obstacles in claiming benefits.
- Many employees have alienating or dead-end jobs, with little opportunity for training or skill development. They may have to work in enterprises that are socially or environmentally harmful.
- The balance of power between employers and employees is almost always in favour of employers. Many employees lack negotiating power about pay and conditions and many have to contend with unskilled or unscrupulous management.
- Many employees are obliged to work more hours than they want or than suit their personal or family circumstances, their ability level, or their need to combine caring responsibilities and employment. Long hours of employment can prevent people from engaging in other valuable but unpaid work in the household or community, or in political activity, education or personal development. Low-paid employees who would like to work fewer hours may find that option financially unviable. High-paid employees who would like to work fewer hours may encounter resistance from their employers.

- Some employees have to retire at 65, even if they like their jobs, are still contributing to their enterprises, or have inadequate pensions.

### **How basic income could help:**

- Basic income gives employees a genuinely flexible relationship with the labour market and meaningful choices about whether to stay in jobs that are unsatisfactory for any reason.
- Basic income evens up the balance of power between employers and employees, because genuine exit options exist for employees. Employees have more confidence and negotiating power in seeking better wages or conditions, individually or collectively.
- Basic income gives people in short-contract or precarious positions an unbroken, guaranteed income to tide them over between periods of employment.
- Basic income is not conditional on social insurance contributions.
- Basic income makes shorter-hours paid work more financially viable. Shorter hours does not necessarily mean fewer hours per day or week, but could be negotiated across a year, to suit the type of work involved.
- Because basic income gives employees more options, employers are more likely to accept people working shorter hours.
- Basic income makes it financially viable for people to do low-paid work that is of direct social benefit.
- Basic income allows people to reject low-paid jobs that are unattractive. These jobs will have to be better paid, or work will have to be re-organised to get the same tasks done.
- Basic income supports people who withdraw from or decrease their time in the labour market to work for themselves – growing food, making or repairing things, caring for others – either as self-employed workers or as unpaid contributors to their households and communities.

### **What basic income will not do:**

- Basic income provides economic security, but most employed people will still want to do paid work so that they can have a higher income. So although basic income will give employees more freedom of choice and more bargaining power, it will not on its own resolve the issues employees face. But it can make people more financially comfortable, so that precarious employment and underemployment are less of a problem. Basic income also facilitates different forms of employment such as cooperatives and partnerships.

## **If You are Unemployed**

### **How does basic income help with being unemployed?**

#### **The issues:**

- Welfare in Canada pays such low benefits that it pressures people to pursue work that may be morally or socially unacceptable.

- Under current welfare systems, people can be worse off taking up paid work than remaining on benefits, due to unemployment and poverty traps.
- When a person is unemployed they do not have financial security and can find themselves at risk of poverty. Even if they are receiving Employment Insurance or welfare, this is subject to various conditions and is in danger of being withdrawn.
- Those who are unemployed often experience anxiety for their dependents and the financial security of their dependents.
- Those who are unemployed can often feel devalued and humiliated by the process of signing on to Employment Insurance or welfare.
- Being unemployed for a long period of time can lead to a person becoming disconnected or excluded from society.
- Being unemployed can lead to a person feeling that they have lost their independence, their identity and their purpose.
- Employment Insurance and welfare systems offer little encouragement for entrepreneurship.

### **How basic income could help:**

- Basic income offers those who are unemployed a simple, fair and transparent income support system with administrative, non-stigmatizing efficiency.
- Basic income allows people who are unemployed to take up paid, unpaid and self-employed work.
- Basic income ensures that taking up paid work is always worthwhile because it removes poverty traps and unemployment traps.
- Basic income provides unconditional basic financial security for individuals and their dependents and gives people control over their lives. They are no longer at the mercy of the social welfare system.
- Basic income recognises and supports unpaid work.
- Basic income supports entrepreneurship and self-employment opportunities for those who become unemployed.
- Basic income eliminates the social stigma, humiliation and intrusiveness that can be associated with Employment Insurance and welfare systems.

### **What basic income will not do:**

Basic income won't solve the structural factors behind unemployment, such as increasing automation.

## **If You are Self-Employed or Trying to Start a Business**

### **How does basic income support entrepreneurship and self-employment?**

#### **The issues:**

Society benefits from entrepreneurship, yet budding entrepreneurs and people considering self-employment face many challenges in making their venture a success. These challenges include:

- Accessing credit.
- A high exposure to risk with the possibility of losing everything, becoming bankrupt and being plunged into poverty if the venture fails.
- Establishing the business while making a living at the same time, and dealing with the insecurity of income and cash-flow problems during the early phase of the business.
- Recognising that the need to invest all their time in the venture may mean putting other aspects of their lives on hold. This can result in many potential entrepreneurs abandoning their ambitions and dreams because of their over-riding commitments to other people.
- Pressure from the market and from investors means the self-employed person or entrepreneur feels obliged to choose between doing work that the market recognises as profitable and capable of providing a high financial rate of return or doing “unprofitable” work of social benefit that will not attract investment support.
- Pressure to keep the business “growing” at all times: sustainability, as opposed to making a profit, is not often considered to be an acceptable outcome.

### **How basic income can help:**

- Entrepreneurs benefit from the provision of a guaranteed ongoing basic income and associated cash flow. It is a boost to existing enterprises and a support for those starting out.
- Basic income makes accessing credit easier as it reduces the risk the entrepreneur presents to creditors.
- Basic income reduces entrepreneurs' exposure to risk – as they won't 'lose everything'. Business wind-down does not equal personal disaster and the guaranteed basic income remains in the event of bankruptcy.
- The entrepreneur's dependents are not completely reliant on the success or failure of the venture as they have their own basic income.
- A basic level of income security is available while the entrepreneur develops the necessary networks and markets to sustain the enterprise.
- A basic income increases the viability of business ideas that investors may not consider profitable or that don't have the potential to provide a living wage. This in turn permits society to benefit from greater levels of social entrepreneurship, where people can do important work that doesn't provide a living wage in the market.
- Basic income enables a co-operative or partnership approach to ventures by reducing collective (as well as individual) risk.
- Basic income enables better long-run planning in the enterprise because short-term survival pressures are reduced.

## **What basic income will not do:**

- Basic income cannot remove all the risk from establishing a new venture. People will still need to invest their scarce time and scarce savings, or encourage other people to invest their savings in the venture.
- Nor can basic income guarantee the success of the venture. This will still depend on the talent, effort and persistence of those involved.
- Basic income will not change people's perceptions of what constitutes worthwhile or useful work.

## **If You are Young**

### **How does basic income respond to the issues facing young people?**

#### **The issues:**

- Young people find themselves under tremendous pressure from an early age to make life choices. Unless their families are well-off financially, they can be discouraged from exploring different career paths. Faced with the stark choice between full-time work and further education, they often don't have the breathing space they need to think about their future and try things out.
- Financial insecurity encourages young people to focus on how to make money rather than doing work of social benefit, or developing personal fulfillment. Advice from friends, family, educators and the media often reinforces the pressure to use their talents for financial success.
- For many young people, the language of industriousness, entrepreneurship and upward mobility rings hollow when faced with limited options and opportunities.
- Burdened by debts arising from education fees and other costs, and facing limited prospects of satisfying employment, young people can feel insecure, powerless, and a burden on their parents and on society at large.
- Many young people therefore see the need for an alternative new paradigm that will ensure stability and sustainability, while widening individual freedom.

#### **How basic income can help:**

- Basic income reduces the financial pressure on young people to make hasty decisions about the future. By ensuring unconditional and sufficient income regardless of economic or educational activities, basic income gives young people space and time to make decisions whilst encouraging exploration and reflection.
- Basic income opens up a range of occupational options to young people that may not be feasible without an independent income. These may include creative, artistic and entrepreneurial pursuits as well as voluntary work. Basic income enables young people to think less about making money and more about the social value of their work and its contribution to personal satisfaction.

- By providing financial security, basic income reduces the pressure to migrate elsewhere in Canada or even emigrate from Canada altogether. It facilitates creative solutions to unemployment and supports people who undertake useful unpaid work. It allows young people to become active in their communities as valued stakeholders and citizens.
- Basic income helps students avoid debt and provides everyone with a sense of security, empowerment and independence.
- Basic income encourages a new social paradigm based on personal security, sustainable development and wider freedom of choice.

### **What basic income does not do:**

- Basic income is not a panacea. It will not ensure that every young person has a job.
- Basic income will not make every occupation financially rewarding.
- On its own, basic income will not change social attitudes about what counts as a worthwhile career.

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## **If You Care for Others**

### **How does basic income support caring?**

#### **The issues:**

- We all need care from others, particularly when we are young, ill or infirm.
- We are all potential carers – as parents, children, spouses, and other relatives; as partners, friends, neighbours, and lovers; as workmates and professional care-givers...indeed, in all our social relationships.
- The work of care is unequally shared between men and women. Women do the lion's share of care work.
- People who need care may lack any income of their own and depend financially on others.
- Those who become the primary carers for others often find it impossible to combine care work with paid work.
- Modern societies and economies provide little support for care. Where it is provided in the form of tax credits for home carers or the carer's allowance, it can be insecure and inflexible. Both of these payments are subject to a number of detailed conditions.
- Care has been pushed to the margins: it is generally poorly recognised and supported.



## How basic income can help:

- Basic income provides a secure income to anyone who needs to care for others, and for anyone who needs care.
- Basic income gives people the flexibility to combine caring for others with part-time employment. Indeed, it gives everyone – both women and men – greater freedom to adjust the balance between care and employment. It eliminates the ‘care trap’ that can penalise carers for taking paid employment.
- Basic income avoids bureaucracy. In a basic income system, carers do not have to apply for allowances and credits. No one has to convince officials of their need for care or their need to care. No one is denied support for care because their situation doesn’t fit bureaucratic regulations.
- Basic income guarantees care recipients an income of their own and therefore gives them a greater sense of empowerment.
- More generally, basic income is a general expression of the care we owe to each other, by giving everyone the financial security to meet their basic needs.

## What basic income won’t do:

- Basic income will not meet the extra costs of care for people with special needs – these will still have to be provided for through a proper system of supplementary payments and good healthcare services.
- Basic income will not resolve the problem that women are expected to do most of the care work. We need to change social expectations about gender and social policies relating to care.
- Basic income will not resolve all the burdens and anxieties of care, or force governments, employers or society to take care more seriously.

## If You Do Artistic or Creative Work

### How does basic income support artistic and creative work?

#### The issues:

- Artistic and creative work adds economic value to society, but it is often valued only for its potential contribution to economic growth.
- Artistic and creative work is also intrinsically valuable, but this receives little recognition. There is also a narrow appreciation of the contribution of art and creativity to social and individual development.
- Those who make artistic and creative work their chief occupation often experience income insecurity, cash-flow problems, even poverty. There is often pressure to ‘get a real job’ or to do commercially valued work, in order to earn a living. Financial stress can impede creativity.
- If an artist takes a ‘real job’ in order to earn money, it is usually difficult to find time and energy for the artistic and creative work. For those not currently engaged in artistic or creative

activities, the need to earn money may mean there is little time or energy left to learn artistic skills or to develop their creative capacities.

- Many full-time artists and creative workers are dependent on grants or patronage, which may not support the kinds of work they want to do. This may result in an unfulfilled passion or a sense that one cannot make the contribution one is capable of or would like to make.
- Some artists and creative workers are supported by family members, which may put financial strain on those providing the support.
- Those who engage full time in low-paid or non-paid artistic and creative work may end up putting the rest of life 'on hold', in order to prioritise artistic or creative activity.

### **How basic income can help:**

- Basic income is not payment for artistic and creative work. It is recognition of everybody's need for financial security, regardless of the kind of work they do.
- Basic income reduces personal dependency on family members, grant committees and other patrons. The other people in one's life also have a basic income, so they are not 'dependent' in the way they might be now. In all, this frees up time and reduces stress for everyone, which in turn is good for creativity and learning.
- Basic income increases freedom to practice all kinds of art and creative activities, including work that is of deep personal interest, or of direct social benefit. It reduces pressures to pursue work that is commercially viable.
- Basic income increases opportunities for everybody to try out creative and artistic activities and to include them in the range of work they do, whether that be full- or part-time, as professional or amateur, paid or unpaid.

### **What basic income does not do:**

- Basic income is not a panacea. It will not automatically create a greater appreciation of the value and range of artistic and creative work.



*I am now convinced that the simplest solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income. A host of positive psychological changes inevitably will result from widespread economic security. The dignity of the individual will flourish when the decisions concerning his life are in his own hands, when he has the assurance that his income is stable and certain,*

*and when he knows that he has the means to seek self-improvement.  
Rev. Martin Luther King, Jr. (1929-1968)*

## #2 Affordable Housing

*“Poverty is more than a shortage of income. It is the denial of opportunities & choices most basic to human development – to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem, and the respect of others” (UN paper, 2000).*

What if Canada became a leader in providing Housing, affordable for all?

Without a National Housing Strategy and without dedicated and concerted effort to provide the basic human right of shelter to all Canadians, the very fabric of Canadian society is in jeopardy! Housing, affordable for all, must become a priority! **There is a dire need for a National Housing Strategy**

### Here’s a BIG IDEA!

With a small amount of seed funding we could increase one bedroom units across the country, especially for the growing single and aging population by utilizing the rather underutilized larger single family houses – to be found everywhere in Canada today. Families today are just not that large, but the houses we have chosen to build over the past 50 years have increased exponentially in size. That would mean creating perhaps five smaller units within a large single family house and still have space over for common area. Something like a project called suitePEAS. It provides them affordable housing and community. They learn to care for each other!

### Background

suitePEAS (Private Efficient Affordable Spaces) is an **innovative affordable co-housing ‘model’** specifically designed to address the challenges, both financial and social, that face women over the age of 55 in the area of affordable housing, quality lifestyle, and planning for their futures. The cohousing concept

Women baby boomers (born essentially between 1946 and 1964) face a growing housing and lifestyle crisis based on extensive and comprehensive research. Housing prices have risen dramatically in Canada, and Affordable Housing Initiative funding has not kept pace with demand.

This innovative and affordable initiative will not only meet the housing needs of older women, it will also allow them to remain in their communities while continuing to lead full, independent lives. In addition, through the myriad programs being offered, it will provide them with the opportunity for a better quality of lifestyle that they may not otherwise be able to afford.

The suitePEAS concept provides an innovative alternative to traditional seniors' housing. It is a most viable, innovative, and sustainable alternative for affordable housing, necessary to address the many gaps within the existing housing continuum in Canada.

### The Vision:

to create innovative affordable housing for Canadians, especially single older women 55+

### The Mission:

- ❖ Buy and repurpose one larger single family home into FIVE independent micro suites (450 – 650 sq. ft.) plus common areas spaces, to house FIVE women 55+
- ❖ Create a cluster of FIVE houses in ONE single community as a pilot and to provide 'proof of concept'
- ❖ Replicate this model across other communities to empower more single older women who are financially, emotionally, and socially vulnerable

### The Goals:

- ❖ Create a sustainable and viable model to provide innovative affordable housing
- ❖ Focus primarily on the aging single women population group
- ❖ Buy ONE larger single family house that can be repurposed to fit the model
- ❖ Use green friendly products to repurpose this single family house to create FIVE independent micro suites, with additional common area spaces
- ❖ Create a culture of independent but cooperative living
- ❖ Provide training and opportunities for the residents to build self esteem
- ❖ Provide training and opportunities for the residents to build 'community'
- ❖ Buy and repurpose, systematically, FOUR more suitable larger single family houses by replicating what works in the first house to form a cohesive community
- ❖ Promote „aging in place“ - use universal design principles; plan to replace stairs with elevators; plan for unobtrusive but eventual live in support
- ❖ Introduce the idea of 'shared resources' such as shared cars, shared vacations
- ❖ Provide encore career opportunities - Create jobs, provide training, thereby augmenting the income of women of low and moderate income. The Rent a Nana after school program can benefit young families living in the neighbourhood and build community goodwill
- ❖ Encourage residents to be environmentally proactive through the use of shared alternative fuel cars, and sustainable living. Encourage them to create and manage a green house.
- ❖ Encourage them to be role models for innovative living for older women, and to contribute to the greater good of their communities. Encourage volunteerism
- ❖ Empower women - Empower residents to find solutions to improve their lives. Begin a spirited conversation, face to face, as well as online, among single women who want to be responsible for their own housing and lifestyle choices

- ❖ Explore and encourage social venture funding to continue to create innovative affordable housing for all aging women whether financially secure or not

## **An Innovative Solution to the Affordable Housing Crisis Facing Women 55+**

### **The Crisis**

An alarming number of single, divorced, or widowed women, in the 55 to 70 age group are about to lose their homes or already live in substandard accommodations.

These women are still healthy and productive but as they approach the end of their business and/or homemaking careers they find a disproportionate amount of their limited disposable income goes to housing.

They are the new invisible and silent poor of Canada. They are alone and lonely.

### **The SuitePEAS Solution**

The SuitePEAS project is an innovative affordable housing concept designed to supply these women with Private Efficient Affordable Spaces (PEAS).

The SuitePEAS project purchases and renovates large homes (3,200+ sq. ft.) to create five private suites with comfortable common areas.

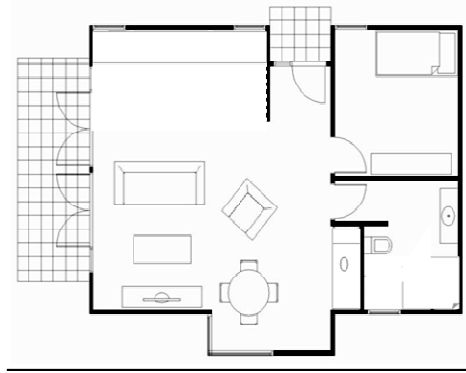
The result is that five financially vulnerable women will live in a fully equipped, spacious and secure home.

It becomes a safe, nurturing, beautiful environment.

### **Typical SuitePEAS Residence**

Each SuitePEAS unit will be 420 to 650 square feet. Residents will enjoy the privacy of their own bedroom, bathroom, sitting area and snack bar areas.

Residents will share common area spaces such as original kitchen, dining and living rooms, laundry, as well as enjoy the garden.



Exterior maintenance, such as cutting lawns or shoveling snow, will be contracted out.

Each SuitePEAS house will be designed to complement its neighborhood. The interior of the home is *re-purposed* while the exterior remains harmonious with its current surroundings.

In addition to supplying truly affordable housing, SuitePEAS residents will benefit from the project's 360° approach to improving quality of life.

Here are just three examples:

#### **Shared Resources:**

SuitePEAS residents can share amenities such as living room with TV and fireplace, dining room, full kitchen, laundry facilities, exercise room, private yard and garden, bicycles and energy efficient automobile. And perhaps the most valuable shared resource – the companionship of other single women.

#### **Cross Generational Mentoring:**

SuitePEAS residents will benefit from the synergy of exchanging their experiences, skills and wisdom with the educated and technology savvy generation of today's university and college student – in health care, computer skills, interior design, greenhouse development and management, and more

#### **Micro-Economy:**

SuitePEAS Residents will have the opportunity to learn and earn extra income by using their skills (i.e. hairdresser, bookkeeping, cooking, yoga instructor, etc.) to become a preferred service provider to other SuitePEAS residents, and the community at large.

## **The suitePEAS Resident**

### **Is this you?**

- I am a single, divorced, or widowed woman, in the 55 to 70 age group.
- I am about to lose my home or I already live in substandard accommodations.

## Is this your reality?

- I have to keep close tabs on my budget.
- I wish I had more money.
- I do not want to live alone in a house, condo or apartment building.
- I do not want to live in a retirement home.
- I am alone and often lonely at this time.

## Do you have the *core characteristics* of a SuitePEAS Woman?

- I am supportive of other women and enjoy socializing with them.
- I welcome the support of other women around me.
- I am willing to cooperate for the good of all, and I do not mind sharing - ideas, resources, and opportunities.
- I have a positive attitude and believe in goodwill towards all.
- I am independent and want to enjoy an elegant simple lifestyle.
- I want to have fun! ... as I age in place.

### **FACTS:**

Everything points to a baby boom tsunami coming and little is being done to provide innovative affordable housing, especially for aging single women.

\* Canada's population is aging. 100 people turn 60 every 15 minutes in North America today and this trend will continue for the next 16 years.

\* Aging baby 'boomers' are retiring in mass. Small % is really wealthy, and a vast majority is single women.

\* Current economy is exacerbating the situation

\* A disproportionate % of the average Canadian's disposable income is spent on housing + transportation

\* Affordable housing is in critical short supply. Wait lists in municipalities are sometimes 5 – 21 years long!

\* Many seniors live alone. Isolation has far reaching social & health impact!

\* Builders keep building large single family homes! Based on demographics, this is no longer viable ... These houses are perfect for repurposing into suitePEAS co housing.

suitePEAS is a social and economic enterprise – to minimize living expenses; and maximize disposable income and quality of life for single women 55+ to restore self esteem, self respect, and personal independence. Sadly when self esteem is eroded, quality of life is diminished and older women become vulnerable to financial abuse!



Women remain in abusive and dead end marriages because there are no viable opportunities for them to live with dignity in affordable spaces. Solution: Create safe, beautiful, nurturing Affordable Housing!! With other women who will look out for each other!!

**suitePEAS Code of Conduct:**

1. Take care of yourself
2. Take care of each other
3. Take care of this place
4. Don't do anything you can't explain on the 6 o'clock news

**How much will it cost us?**

As we age and are most aware of, and focussed on how much money it will take to retire ... it is important to know that you have a beautiful safe, nurturing place to retire; enough to sustain yourself over the years, and thrive and be happy! For example:

Possible Costs to consider if you are a single woman living in a 600 sq.ft. unit:

	per month:	per annum:	over 10 YEARS:
Renting	1200	14,000	\$144,000
	1800	21,600	\$216,000
Retirement Home	\$4500	\$54,000	\$540,000
	\$7000	\$84,000	\$840,000

NOTE: No upfront costs, but no investment either. At the end of 10 years, you are no further ahead and need to still support yourself for the rest of your life and who knows how long that will be.

suitePEAS

upfront: \$150,000

shared expenses	\$300	\$3600	\$36,000
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(different for each

house. NO more than	\$450	\$480	\$48,000
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KEY! - You can sell your suitePEAS share for at least what you paid for it, whenever you choose. It is a terrific investment!

Retire with dignity – in a safe, beautiful, nurturing community environment - with a lifestyle that will be the envy of your friends!

1. Affordable housing and support services
2. People around you who share your values and have similar needs and will look out for you – as you will for them.
3. A more caring compassionate society ...

## #3 Senior Tag Teams:

*“The quality of mercy is not strain'd,  
It droppeth as the gentle rain from heaven  
Upon the place beneath. It is twice blest:  
It blesseth him that gives and him that takes.”*

- Portia, from The Merchant of Venice by William Shakespeare

Sometimes we can blame ourselves for the choices we make: We have some power to change them!  
Abuse by someone close? – we have few choices  
Societies' inequities: No choice at all! We have to throw ourselves on the mercy of others!

## Here's a BIG IDEA!

### a Senior's Hot Line or Senior's HelpPhone line .... And more!

CARP has already called on the Government to take action in the development of [a cohesive national strategy to tackle elder abuse](#) and among other critical recommendations called for a Senior's Hot Line – In fact it was # 1 of their recommendations:

“Elder Abuse Hot Line – single point of first contact: 911 or a 1-800 line – widely known across the country, with the capacity to re-direct to local service agencies, and sensitive to diverse cultural and linguistic needs. 911 already has this capability but needs to be assigned this mandate and local service agencies must exist and be properly resourced. “

### the Kids HelpPhone line:

Take for instance the effectiveness of the Kids HelpPhone line. It works extremely well across the country and costs the government \$0! And we know that it is enormously helpful for children in distress or crisis.

The kidHelpPhone works well because it is simple – one easy to remember number, and because it gets instant feedback. If a child is in crisis and asks for help, he or she absolutely requires instant communication. So does anyone else in crisis, so why not seniors too?

**Kids Help Phone** (*Jeunesse, J'écoute* in French), is Canada's only free, professional counselling service available for youth in every Canadian community. It provides anonymous phone and online counselling and referral and information services for children and youth. Founded May 16, 1989, the service provides counselling to youth who seek it by calling a toll-free number or posting anonymously on their website. – Source: Wiki Pedia

### **About Kids Help Phone**

Kids Help Phone is a Canadian and world leader, known for its expertise in providing vital, innovative

counselling services to children and youth in communities across Canada. Since 1989 it has offered children, teens and young adults a critical lifeline of hope and support, through its free, anonymous and confidential service. Kids Help Phone's professional counsellors support the mental health and well-being of young people ages five to 20, in urban, rural, and remote communities, by providing one-on-one counselling, information and resources online and by phone, in English and French. Kids Help Phone's internationally recognized, award-winning websites offer online counselling forums and engaging, therapeutic games, tools and information to encourage resilience and self-care. A community-based national charity, Kids Help Phone relies on community and corporate support for the majority of its funding. We're there for the 6.5 million young people in Canada\*, 24 hours a day, 365 days a year, in English and in French. \*Source: Statistics Canada (2012)



Amazingly it does not cost the tax payer a single cent. It is all managed by volunteers and funded by targeted fundraising efforts Like the Big Walk held in May across the country

## *News Flash!*

“Canadians supporting young people's well-being: More than \$3 million (and counting) raised for Kids Help Phone through the Walk so Kids Can Talk presented by BMO

**10,000+ Canadians participated in annual fundraising event; donations accepted until May 31, 2014** TORONTO, May 7, 2014 /Canada News Wire/ - In more than 25 communities across the country, Canadians showed their support for young people's mental health and well-being on Sunday, May 4 through their participation in the Walk so Kids Can Talk presented by BMO. Benefiting Kids Help Phone, the five-kilometre annual event brought together more than 10,000 kids, adults, families, schools, community organizations, and companies who together raised more than \$3 million – and counting, as fundraising will continue until May 31.

"More than 500 young people reach out to Kids Help Phone each day to find the help and hope they need, in the ways they most want to receive support," said Sharon Wood, President and CEO, Kids Help Phone. "We're so grateful to Walk participants, donors and sponsors for their support, which ensures that children and youth have a place to be heard 24/7 and can receive confidential, anonymous and non-judgmental support from professional counsellors for any problem, big or small."

This year marks the 25<sup>th</sup> anniversary of Kids Help Phone and the start of its telephone counselling service – a service that has grown and evolved to meet kids where they're at, which today includes web-based options like Ask Us Online (web posts), Live Chat (online, real-time chats), and Resources Around Me, an online, map-based tool youth can use to search for and locate trusted resources in their area. As a charitable organization, Kids Help Phone relies on community and corporate support for the majority of its funding, making events like the Walk absolutely critical.”

The KidsHelpPhone is successful because everyone gets behind it. It is a simple yet effective idea. The print is simple and large. The telephone number is simple to remember. It is a simple friendly logo, and one that encourages contact.

This is precisely what we need for seniors! A friendly logo, simple to read, easy to remember, easy to use, and with the potential for instant feedback!

A telephone hot line works well! Web surfing does not come naturally to seniors! They are not as sophisticated technically and cannot be expected to surf or browse online for hours trying to determine how to find help with their problems. A computer can be scary for some seniors and a telephone still a comfortable alternative. Now that doesn't mean that we don't have all information accessible online as well. It just means that the telephone option is one that might work easier for a senior, especially when they are already under stress.

Provide them a single easily recognizable telephone number and they'll use it. They need a direct line to a friendly sympathetic ear, a real person, as soon as they need it. We have to encourage them to call when they need help or information. It might well be a critical call for them. Most can't be tempted to talk to someone they know but might be tempted to talk to a real person when required. There is nothing like bearing your soul when you need to. They say that the sickness is in the secrets. And abused seniors have many secrets fearful to share them.

So yes, a Seniors HelpPhone line is a great idea, but here is where it develops into a new idea!

## The next level:

What is new is a next level support system to the Senior's Help Phone line!! The idea of adding on another critical service, a further option for engagement, is new! Why not refer seniors to a Local Senior Tag Team comprising 2 or 3 key people from their community to follow up with them. – One of the key people could be one of the senior women living in suitePEAS cohousing! There is a great need for the women living in this kind of community to give back to that community. These women residents could even become natural volunteers to manage the Senior's HelpPhone line.

a Senior's HelpPhone line, developed at a national level with comprehensive information, resources and links is great .... But then what? A direct line to local teams who interact directly with a senior in need might just be a big great idea

LETT = Local Elder Tag Teams = a group of at least 3 local people who can run interference for any senior in need or crisis.

The group could function as a sounding board (that's all a senior might need to recover – a sympathetic ear); culturally sensitive support service; advice; counseling; and regular learning workshops. Each Local tag team could comprise a faith person, and qualified councillor, and a senior women like themselves (likely from suitePEAS co housing). Information would be regularly updated. Online databases would be regularly updated too for those seniors who would be more tech savvy.

Older people who suffer abuse and neglect are often reluctant to seek help. However, a trusting relationship between faithful older persons, support people with faith or social service backgrounds might make disclosure of mistreatment more bearable.

The women in suitePEAS housing would make ideal candidates to run the HelpPhone lines, as well as join Local Tag Teams to compliment the professionals. It would make the older women of a suitePEAS community feel valued and their efforts appreciated. An altogether win/win scenario.

In the meantime, suitePEAS women will be making major contributions to a local community via Rent a Nana programs; inexpensive catering; house or pet sitting; accompanying a family on a trip and acting as a babysitter; travel companions. They can also get involved with mentoring programs; scholarships; teacher support at schools; private lessons for kids (music, reading, a language, cooking etc.) - What a great way to get our seniors involved in their communities!

The Older Women's Network might also be a perfect catalyst for managing a Senior's HelpPhone line. They are already an unbelievable resource for older women. Perhaps OWN plus a social worker/support person, plus students (law, accounting, banking, financial planning, health etc.) could form a Local Elder Tag Team. They could be trained to gather critical information, research, counsel, and intervene if necessary. - Any funding of this program could in fact save us millions!

Upon investigation we find that there is a SeniorBusters Program and that is most encouraging! The site we see was honoured to receive the RCMP Commissioner's Volunteer Award in recognition of their dedication of service and support for the Canadian Anti-Fraud Centre. Sadly, no telephone number to call can be found on the site and so the most critical factor in providing support appears to be missing. The branding is a little misleading too. It sounds like the seniors are being busted. But we are pleased to see that the effort is being made to provide Seniors with a place to go in crisis. Can we not build on this program?

#### **"SeniorBusters Program**

Seniors are targeted for many reasons: loneliness, lack of family support, age vulnerability and for health-related reasons such as Alzheimer's. Seniors are particularly susceptible to fraud schemes because their generation tends to be more trusting and less likely to end conversations. Fraudulent telemarketers build relationships with seniors and gain their trust before victimizing them. Ruined family lives, great financial losses and suicides have resulted from this brutal crime against the elderly.

Unfortunately, staff at the CAFC found they had neither the time nor the resources to follow up with victimized seniors so the Centre decided to enlist volunteer seniors who could help with the battle against mass marketing and identity fraud. The volunteers were able to relate personal experiences, provide support and establish rapport with elderly victims. The "seniors helping seniors" program was named SeniorBusters.

SeniorBusters was officially launched by Premier Mike Harris in October 1997. Since then, it has grown to a group of approximately 50 active volunteers. They come from diverse backgrounds and bring many different skills to the CAFC and its attempt to reduce the level of mass marketing fraud and identity theft. This is clearly a successful and effective long-term strategy in reducing the number of seniors victimized by fraud. SeniorBusters helps fraud victims by:

- Relating personal experiences, wisdom and expertise
- Providing strength to victims
- Providing emotional and moral support
- Being sensitive to the needs of seniors
- Contacting victims as often as needed
- Educating and re-educating seniors
- Obtaining suspect company information
- Referring victims to other appropriate agencies
- Developing personal relationships with victims
- Ensuring that seniors have a place to turn to when they need assistance
- Helping victimized seniors regain personal dignity

Like the KidsHelpPhone it could be funded by strategic fundraising and staffed by volunteers!

SeniorBusters has only 50 volunteers. The KidsPhoneHelp line has a network of 10,000 *volunteers*! It is vital to build this network now! Before the needs and the crisis become unmanageable!

It takes time to build a volunteer army so no time can be wasted!

Isolation is one of the biggest challenges we face in trying to address potential abuse of seniors. A Senior's PhoneHelp line and a Senior Tag Team could be the perfect solution for all of that isolation.

## **FACTS:**

FACT: Canadians aged 55 and older constitute one of the fastest growing population groups in the country. Projections for the future see the proportion of Canadians aged 55 and older rising from 27% in 2011 to 35% in 2031 ([Statistics Canada 2010a](#)). In the 1920s and 1930s, seniors comprised merely 5% of the Canadian population (Statistics Canada, 2006, 11).

FACT: The anticipated increase can be attributed to a number of factors, including the onslaught of the aging baby boom generation, an overall decrease in fertility rates, and a longer life expectancy.

FACT: This shift in Canada's age structure has numerous implications for Canadian society, including impacts on the economy, the healthcare system, and social services ([Certified General Accountants Association of Canada 2005](#)). The aging population is also expected to impact Canada's justice system in a variety of sectors, including policing, corrections and victim services ([Payne 2005](#); [CSC 2010](#)).

FACT: Because women tend to live longer, there is a disproportionate number of older women in this cohort.

FACT: There is growing evidence that the number of incidents of financial abuse will increase dramatically, and older women make easy targets for unscrupulous people whether they are known (family and friends), or unknown.

FACT: The abuser in financial abuse situations is commonly a trusted person in the senior's life such as a spouse or partner, family member (often an adult child), caregiver, or friend. Financial abuse is often accompanied by other forms of abuse, such as psychological abuse, physical abuse, or denial of rights.

FACT: Financial abuse and financial vulnerability often makes the older women victim more susceptible to other forms of abuse.

FACT: Elder financial abuse is often a hidden crime that isn't talked about or reported. According to the Ontario Seniors' Secretariat, the signs can be difficult to recognize. Financial abuse is insidious, can often go undetected, and is seldom reported. Unless we create some innovative and mitigating solutions, it will only get worse.

FACT: Many older women have fewer financial resources to begin with and with many already living below the poverty line, any form of financial loss is extremely difficult from which to bounce back.



FACT: The age of the victims might be a barrier in that when they were growing up, no one talked about abuse. The stigma involved and the possibility of a victim-blaming mentality might also be possible barriers.

FACT: Every year, Canadians lose millions of dollars to the activities of scammers who bombard us with online, mail, **door-to-door** and telephone scams. ([www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca) – from the Little Black Book of Scams)

FACT: Those who live alone or are in poor health are the most vulnerable. Seniors can be a target because of loneliness, lack of family support or vulnerability due to health-related issues. Isolation .....

FACT: No evidence of sustainable, viable support for this group. Families cannot be depended upon to support their elderly parents since they are already stressed financially, emotionally, physically. Many younger families have their own families to take care of and many are already financially leveraged.

FACT: Just one life crisis can cause a serious downward spiral for the individual – divorce, illness, loss of job, eviction. They can then quickly fall victim to financial abuse

FACT: There is a growing crisis in affordable housing, a very basic human right, and Canada, the only one among the G8 countries, does not have a National Housing Strategy

FACT: There is growing neglect – by family, neighbours, government, society. We seem to be living in a less caring compassionate society.

FACT: People thrive in a caring compassionate environment – whether in a neighbourhood, sports field, community centre, or workplace

FACT: Funding for social programs, affordable housing is being eroded

FACT: Difficult to determine just how widespread financial abuse is due to lack of detection, lack of reporting, fearfulness of victims, lack of knowledge and precise understanding of what constitutes financial abuse, and knowledge and access to resources

FACT: As the aging population grows, there will be consequences: economic, healthcare, social programs and services and most especially the concern over the growing rise in their cost.  
higher healthcare burden, Decreasing tax base as more people retire, demand for more services

FACT: The lower tax base and higher health care burden placed upon governments resulting from more people leaving than entering the workforce, has resulted in a big challenge for many tax-based services.

FACT: The health consequences of elder abuse are very serious. Elder abuse can destroy an elderly person's quality of life as well as their confidence

FACT: The risk of death for elder abuse victims is three times higher than for non-victims

FACT: Abuse among Canadians is not as high as it is in some countries. We can leverage off of this ... if we act now!

FACT: We are Canadian and we can do better!

FACT: An ounce of prevention is worth a pound of cure! We simply have to look for innovative, sustainable ways to provide a decent, dignified future for all!

FACT: Elder abuse is largely a hidden problem and tends to be committed in the privacy of the elderly person's home, mostly by his or her family members

FACT: Elder abuse victims are often unwilling to report their abuse for fear of others' disbelief, fear of loss of independence, fear of being institutionalized, fear of losing their only social support (especially if the perpetrator is a relative), and fear of being subject to future retaliation by the perpetrator(s)

FACT: Sadly, whomever I spoke to, had a story (or several stories) about financial abuse, either about themselves, or one of their relatives, or a friend.

FACT: There is no one explanation for elder abuse and neglect. Elder abuse is a complex problem that can stem from multiple causes, such as family stressors, caregiving stress and societal and cultural issues.

## **Housing Facts**

- Canada is the only G8 country, and one of the only countries in the world, without a national housing strategy. (UN Rapporteur)
- Statistics Canada reports that 3 million households pay 30 percent or more of their income on shelter. (Census 2006) Affordable housing means less than 30 percent of income is allocated to housing costs.
- The Canada Mortgage and Housing Corporation (CMHC) reports that about 12.7 percent or 1.3 million households are living in “core housing need” (at least one of the following – adequacy, affordability or suitability), with affordability being the greatest barrier to meeting core housing needs. This number dramatically increases when the definition of core housing need is expanded to include conditions of the International covenant on Economic, Social and Cultural Rights, to which Canada is a signatory.
- CMHC reports that private market rents have risen 39% over the past 12 years, much faster than the 27 percent inflation rate, and much faster than renter household incomes – which fell in constant dollars from 1990 to 2006.
- Human Resource and Skills Development of Canada’s Homelessness Partnering Strategy estimates that 150,000 to 300,000 people are homeless in Canada.
- Statistics Canada reports that 3.4 million homes in Canada need repairs – 1.3 million need major repairs, slightly more than 2 million need minor repairs.

- Canada has fallen behind most countries in the Organization for Economic Co-operation and Development (OECD) in its level of investment in affordable housing. Canada has one of the smallest social housing sectors among developed countries.
- Fewer Canadians are qualifying for the higher cost of home ownership.
- In its most recent periodic review of Canada's compliance with the International Covenant on Economic, Social and Cultural Rights, the United Nations Committee on Economic, Social and Cultural Rights characterized the state of homelessness and inadequate housing as a "national emergency."
- In 2007, the UN Rapporteur for adequate housing noted that "many Canadians face multiple barriers in accessing their right to adequate housing. Specific programmes and policies need to be funded and implemented to address this "intersectionality (multiple discriminations)" approach.
- Safe and adequate housing is linked with better health, community safety and reduced crime rates.
- Provincial and federal housing studies show that it costs significantly more to the health and social systems to support those in need who are homeless than it costs to support those in need who are housed.

## Resources and Links to valuable information:

[www.seniors.gc.ca](http://www.seniors.gc.ca) or call 1 800 O-Canada (1-800-622-6232)

<http://www.onpea.org> Ontario Network for Prevention of Elder Abuse

<http://www.ohrc.on.ca/> Ontario Human Rights Commission

<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html>

The [Little Black Book of Scams](#) is an excellent source of information

<http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm> RCMP website

<https://www.antifraudcentre-centreantifraude.ca/english/recognizeit.html> Canadian anti-fraud centre

<http://www.carp.ca/tag/financial-abuse> CARP

<http://olderwomensnetwork.org> OWN

[http://www.advocacycentreelderly.org/elder\\_abuse](http://www.advocacycentreelderly.org/elder_abuse) ACE

<http://www.programsforelderly.com>

<http://www.estatelawcanada.ca/elder-abuse-in-ontario>