

Housing and Abuse



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This Presentation

- (a) Some of the ways in which housing/ home can be a tool of abuse;
- (b) Housing and safety issues in leaving abuse;
- (c) Examples of victimization that may occur in publicly funded and market housing; and
- (d) Some of the existing Canadian efforts to address some of these connections between housing and abuse.

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Home as an instrument of abuse

Financial abuse as the most common form of abuse for older adults, (>50% of all abuse).

- **Commonly occurs with psychological abuse**
- **Physical abuse if other forms**



Home as an instrument of abuse

- **Majority of older adults own their home (84% of older couples, 49% of widows, and 54% of widowers, 1997); long time residents**
- **>\$1438,000 in home equity (1999) and increasing. House rich, money poor?**
- **Increased vulnerability to financial abuse at transition points such as widowhood**

Types of Abuse involving the Home

- Informal agreements to care in exchange for home; or “gifting” house to avoid death taxes
- “Sell the house and come live with me”- power dynamics change
- The Encroacher
- Reverse mortgage- funds to children
- Personal and business loans based on home equity
- Use of intimidation, manipulation, deceit, or misuse of power of attorney

Financial Abuse more likely where

- **Financial pressure** (need or greed);
- **Opportunity/ access** to the property or resource (often through a power of attorney); and
- **False sense of entitlement** to the mother's or father's assets or property.



Poor health, widowhood increases these.

Fallout from the Abuse

- Has significant emotional, health, and financial consequences for the older adult.
 - Profound breach of trust in the family
- Permanent financial loss
 - Undermines economic security and quality of life in later years
 - Seldom able to reverse the transaction



Coming Home



- Adult children may return home; most times works out well.
- Can reflect transitions (divorce), a lack of affordable housing and stable employment
- Whether abuse occurs depends on the pre-existing relationship; substance use and mental health problems increase risk
- Abuse and neglect more likely in overcrowded, substandard housing

Housing and Spousal Abuse

- “Family home” as emotional and primary financial asset for women;
 - My community, life experiences, good or bad, are there

Abusive spouse may use coercion and to induce fear—“If you leave, you’ll get nothing but the clothes on your back .

Family threaten remove vulnerable person *from the home and place them in a nursing home.*

Who Leaves ?

- Important legal efforts began in 1990s to help the family violence victim to remain in the home
- The use of restraining orders, protection orders, peace bonds so abuser required to leave
- The abuser (may be younger, female con artist) can also use these though- “First past the post”?

Family Violence Protection Laws

- Varies across Canada
- Some focus only on spousal or spousal-like relationships; on physical harm ; based on an assumption that serious harm comes primarily when people are living under the same roof
- Excludes abuse by an adult child, grandchild or nephew, new friend.

Examples of F.V. Protection Laws

<ul style="list-style-type: none">- Alberta <i>Protection Against Family Violence Act</i> RSA 2000 c. p-27 covers the	<ul style="list-style-type: none">- Spouse, person residing in the same household and related by blood or marriage,- people residing in the same place and who have care and legal custody over the other.
<ul style="list-style-type: none">- Nova Scotia <i>Domestic Violence Intervention Act</i> S.N.S. 2001 c. 29	<ul style="list-style-type: none">- Only applies to those cohabiting in a conjugal relationship
<ul style="list-style-type: none">- Northwest Territories' <i>Protection Against Family Violence Act</i> (Bill 21) came into force in April, 2005. It	<ul style="list-style-type: none">- Harms from a spouse, former spouse, persons who resided or are residing together in a family or intimate relationship,- Harms from parents, grandparents.

Discrimination, Violence and Housing

- Being turned down for housing,
- Increased risk of eviction because of the abuser's violent and criminal acts, or because the abused person seeks assistance and protection from police
- "Zero tolerance for crime" policies can penalize victims of domestic violence.

Leaving the Abuse

Examples of transition housing and other safe housing options

- emergency shelter
- converting transitional housing program units to be "elder-friendly"
- full service shelters
- short-term safe housing while other housing or services are arranged

Canadian Examples

- Montreal shelter- closed for lack of funding
- Kerby Centre- Rotary House (Calgary, Alberta) --first special built housing – donated land and money to build; insufficient operational funding
- Edmonton- designated safe apartments in social housing; additional support and services (part of broader e.a. strategies)

B.C Yukon Survey of Transition Houses

- “Silent and Invisible” report (2001) by Jill and Henry Hightower and Greta Smith.
 - Older women tended to view crisis housing as "only for the young".
- Highlights policy challenges, service delivery problems, environmental and income barriers, and education/ training needs



Meeting Crisis Needs of Abused Older Women

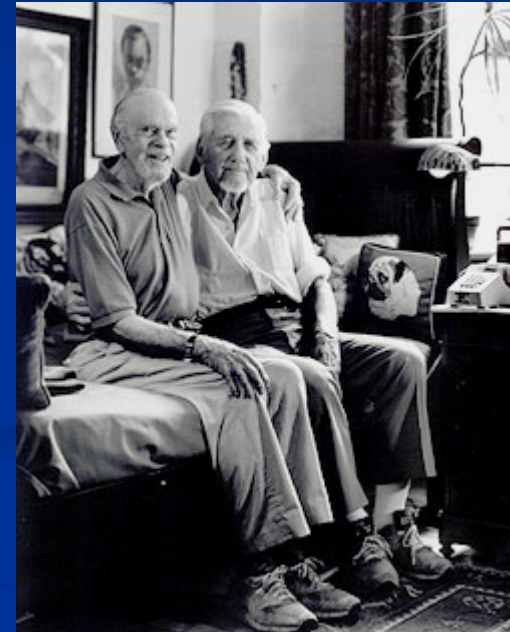
- A number of guiding principles and emerging promising practices,
- The "best approach" may vary from community to community. e.g. Yukon has formed safe homes for older women who are or have been abused.
- Kaushee's Place (Whitehorse) employs a respected elder as a part time Outreach Worker to work with older abused women "on their own turf".
- **Shelter and safety are seldom the only need.**

Meeting Needs

Abuse in later life affects women and men

- Shelter and longer term housing needs for abused
 - Older men
 - Older gay, lesbians
 - Older immigrants- language, culture
 - Older people with complex needs

Shelter and safety are seldom the only need



Victimization in Publicly Funded and Market Housing

- Steps to Seniors Safety in Rental Housing
- a) building managers struggling to help frail older tenants, including some tenants who were experiencing neglect or self neglect;
- b) older adults experiencing intimidation or harassment from others in the building. Types of perpetrators included neighbours, family, strangers, and building staff, such as building managers, handyman.

Harms from Landlords

Some may

- Manipulate and misuse tenancy law;
- Intentional neglect suite or building repairs;
- Unlawfully evict the occupants;
- Develop and enforce arbitrary and unreasonable house rules that violate tenants rights;
- Withhold information to tenants.

Abuse in Rental Housing May Involve

- Use of power and control,
- Use of rationalization and justification,
- Authoritarian approaches
- Many of the divisive tactics commonly seen in family violence (divide and conquer)



Why Abuse in Rental Housing May Occur

- Low income, few resources- unable to move
- Often single, widows
- Lower education- often not know rights
- Marginalized
- Subsidized housing treated as “charity”- be grateful
- Low vacancy, little affordable housing
- Some rental housing, you have less legal protection- e.g. seniors lodges in Alberta.

Some Canadian Efforts to Address the Issues

- **Coordination of services**
- **Education for transition house service providers**
- **Education for senior renters**
- **Education for building managers**
- **Advocacy**

Want to learn more?

Please visit

www.cnpea.ca

Thank you

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Housing and Senior Abuse

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Abstract:

Drawing from the literature and recent research from across Canada, this presentation describes the many complex roles that housing plays in abuse and neglect in later life. For example, older adults may lose their housing through various forms of financial abuse; a home may be an older woman's key financial and emotional asset, making it hard for her to consider leaving an abusive relationship. Lack of adequate, affordable housing may "throw families together" and create intergenerational tensions leading to abuse of vulnerable members.

Different types of abuse and violation of rights may occur in various types of rental housing environments, including public housing, retirement communities, and other housing for frail seniors. While people may assume that victimization in rental housing comes from strangers or neighbours, the perpetrators are just as likely to include building managers, property management, or administration. There is also evidence that family violence victims can experience several forms of discrimination by housing providers who are trying to manage perceived "bad risks".

The paper places the connection between housing and abuse in later life within the broader issues of ageism, sexism, economic insecurity, lack of options, and power differences. The presentation also examines some of safe housing models currently being used for abused older adults and how provincial and federal housing policies can reduce or heighten the risk of abuse occurring in later life.

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Housing and Senior Abuse

Housing and shelter issues are increasingly being identified in many parts of Canada as being pivotal factors in the abuse problems that many seniors, as well as younger adults, face.

Housing affordability and financial security are frequently critical to whether or not women and men are able to safely leave abuse and make new lives. Some older adults are left in the untenable position of having to remain in an abusive situation, simply because they cannot find decent, affordable, alternative housing.

This presentation examines (a) some of the ways in which housing/ home can be a tool of abuse; (b) housing and safety issues in leaving abuse; (c) examples of victimization that may occur in publicly funded and market housing; and (d) some of the existing Canadian efforts to address some of these connections between housing and abuse.

A. Housing as an instrument of abuse

Approximately 1 in 12 (8%) older adults will experience one or more forms of abuse in later life, or about 312,000 seniors across Canada. Financial abuse has been identified as the most common form of abuse for older adults, representing at least 50% of all abuse situations that older adults encounter. Financial abuse may occur by itself, but in many instances it is accompanied by emotional abuse. Where that does not work, or as the situation deteriorates, physical abuse may also occur.

While a significant proportion of the financial abuse may involve liquid assets such as money in an account, the home still tends to be older adults' greatest asset. In 1997, 84% of older couples, 49% of widows, and 54% of widowers owned their home.¹ In 1999, two-thirds of senior families had lived in their home an average of 25 years. About 90% of them had paid off their mortgages.²

In a period of time with rapidly escalating housing prices, it is commonplace to encounter widows who are "house rich, but money poor". In 1999, senior families in Canada had an estimated \$138,000 in home equity. Of this, \$83,000 (or 60%)

¹ National Advisory Council on Aging. Aging Vignette #7, "A Quick Portrait of Canadian Seniors, How Many Own Their Homes? Have Mortgages?"

² The Daily, Study: Housing costs of elderly families. Friday, July 23, 2004.
<http://www.statcan.ca/Daily/English/040723/d040723a.htm>

was the appreciation from the original purchase price. In recent years that equity has increased 10-20% a year in many parts of the country.

Widowhood is often an important transition point in older adults' lives, one which may leave some vulnerable to changing family dynamics and exploitation. In the first year or two in particular after the death of a spouse or partner, the widow or widower often needs to make multiple complex legal and practical decisions at a point when they are also feeling alone, isolated, and in many cases going through grief and bereavement. Some family members may be tempted to treat the "family home" as theirs, not the parent's property.

Research conducted at our Centre in the mid 1990s indicated that financial abuse by family members is most likely to occur when three elements occur together

- the perpetrator is in a position financial need (or greed);
- they have the opportunity/ access to the property or resource (often through a power of attorney); and
- they have false sense of entitlement to the mother's or father's property.³

Widowhood or poor health increases the likelihood of these three elements being in place.

Service providers working with older adults as well as lawyers frequently encounter situations where one or both parents are under pressure from their adult children

- to put the adult child's name on the house or land title, sometimes with the adult child promising to provide shelter and care till the end of life (the promise is later reneged upon);
- to gift the property to an adult child (typically presented as a way to avoid estate taxes);
- to sell the house and come live with the children (at that point the family power dynamics may change);
- to relinquish more and more space in the house or being forced live in the basement of their own home.

Other forms of financial abuse involving housing may include

- the use of "reverse mortgages", with funds going to the adult children and

³ Spencer, C. (1996) Diminishing Returns: An Examination of Financial Abuse Among Seniors, Gerontology Research Centre, Simon Fraser University.

- adult children selling or encumbering the property via power of attorney, without the older adult's consent.

The latter is more likely to occur where the older adult has had little experience with financial matters or where the older adult's mental capacity or physical health has begun to deteriorate.

Abuse situations may also arise in the context of adult children coming back home to live with the parent, usually following a major change in the adult child's life such as loss of job, divorce, recurrence of a mental health or substance use problem. They are to some degree dependent on the older adult for shelter and food.

Coming home is usually not a matter of choice. It may reflect a lack of affordable housing and stable employment opportunities in the community. Whether financial or other forms of abuse occur is often dependent on the quality of the pre-existing relationship between the people. In overcrowded housing, abuse and violence can easily happen.

When financial abuse via housing occurs, it has significant emotional and financial consequences for the older adult. The adult child's harmful actions represent a profound breach of trust in the family, along with shame and disbelief that their son or daughter (sister, brother) could do this. The financial impact is often permanent and devastating, undermining the long term economic security for the older adult. The older adult is often unable to get the home back and it is seldom possible to reverse these transactions. The victim would have to expend considerable money on a lawyer to get the money back, and these matters are not covered by legal aid. In many cases, the money is usually spent or lost forever.

B. Housing and spousal abuse

Counsellors working with abused older women who have experienced long term spousal abuse note the home is often the women's greatest emotional asset. In many cases the person has lived in the house for 45 years. Much of her life experiences, good or bad, are there. The home has provided her with sense of stability in her life— and is often tied to her sense of belonging in the community.

⁴ The "family home" is often her greatest asset (and it may be her only financial asset). Older women experiencing spousal abuse note it is commonplace for the "family home" to be used as a form of coercion and to induce fear—"If you

⁴ Hightower, J., Smith, G. & Hightower, H. Silent and Invisible: a report on abuse and violence in the lives of older women in British Columbia and Yukon. Executive summary online at : www.bcusth.ca/projects/ExSum.pdf

leave, you'll get nothing but the clothes on your back". Adult children may also use housing as a threat to get what they want, particularly threats to remove the person *from the home* and *place them in a nursing home* (institutional setting).

Over the past decade there have been important legal efforts to help the family violence victim to remain in the home. These domestic violence approaches typically involve the use of restraining orders, by removing the abuser and other intervention tools. However, the family violence protection approach is not used consistently across Canada, and some jurisdictions tend to focus only on spousal or spousal-like relationships.

The family violence protection laws may not apply to other types of family relationships. They also tend to be focussed on physical harm and are predicated on an assumption that serious harm comes primarily when people are living under the same roof. These requirements in effect exclude many of the types of harmful situations that older adults may face, such as when there is intimidation by an adult child, grandchild or nephew, new male or female friend (boyfriend or girlfriend).

Here are some examples of the range of approaches currently in use:

- Alberta's *Protection Against Family Violence Act* RSA 2000 c. p-27 covers the spouse, person **residing in the same household** and related by blood or marriage, people residing in the same place and who have care and legal custody over the other.
- Nova Scotia's *Domestic Violence Intervention Act* S.N.S. 2001 c. 29 only applies to those **cohabiting in a conjugal relationship**
- the Northwest Territories' *Protection Against Family Violence Act* (Bill 21) came into force in April, 2005. It includes harms from a spouse, former spouse, persons who resided or are residing together in a family or intimate relationship, parents, grandparents.

Canadian experience has shown if an abused person leaves the home, the financial and emotional costs of relocation are often very high, particularly in rural communities. The further the relocation, the higher the costs become. Moving may mean leaving lifetime supports, generational homes, and sometimes the person's culture. ⁵

⁵ Seychuk, C. (Fall 2004) "The invisible, visible homelessness in a rural BC community". BC Institute against Family Violence newsletter. Online at : <http://www.bcifv.org/resources/newsletter/2004/fall/invisible.shtml>

Describing the situation facing abused women in rural communities in British Columbia, Carol Seychuk notes:

"The backlash and rumours in a small community can literally paralyze a person. Pressure from the abusive partner, family, and friends, even when it is well meaning, is difficult to avoid. Women have reported that, when they go against their social system, even for reasons of fear, the resulting guilt and isolation can leave them with no other option but to return." ⁶

Counsellors also note that the lack of adequate and affordable housing in communities means some people experiencing family violence cannot leave or avoid going back to the abuse. In recent years, research in several North American jurisdictions has also begun to indicate that

"women who have found safety in a domestic violence program often face the greatest discrimination when they take the next step and begin the search for safe, permanent, and affordable housing that will allow them to leave the shelter and successfully re-enter the community." ⁷

Examples of the discrimination includes being turned down for housing, as well as the risk of eviction because of the violent and criminal acts of their abusers, or because they seek assistance and protection from law enforcement or the courts. In British Columbia, when immigrant women state on their applications for BC Housing that violence is their reason for seeking housing, their applications are very strictly scrutinized "in order to prevent misuse of the system".⁸

Rental housing policy in social housing may hold older tenants accountable for the violent or illegal actions of their adult children, and evict the older tenant. (Many landlords have adopted policies, such as "zero tolerance for crime" policies, that penalize victims of domestic violence).

⁶ Seychuk, C., *ibid.*

⁷ The Greater Upstate Law Project (May 5, 2004) "Memorandum in Support-- Protect Victims of Domestic Violence and Stalking from Housing Discrimination". Online at http://www.gulpony.org/Legislation/2004-2005/amy/dv_discrim.htm

⁸ Assanand, S. (Fall, 2004) "Homelessness: immigrant women and domestic violence." BC Institute against Family Violence newsletter. Online at: <http://www.bcifv.org/resources/newsletter/2004/fall/immigrant.shtml>

These practices blame and punish the victim for the abuser's violent acts in a situation where the victim has no control. The policies and practices have an overall chilling effect on women.⁹ The American Bar Association has urged lawmakers to prohibit this form of discrimination against victims of domestic violence.¹⁰

Provincial or territorial human rights laws in Canada currently are not well situated to consider this form of discrimination in housing.¹¹ American research indicates that family violence is a direct cause of homelessness.¹² Between 27 and 56% of women in homeless shelters are victims of family violence.¹³ Older women fleeing spousal or other family violence can end up homeless.¹⁴

C. Leaving the abuse (transition housing and other safe housing options)

Canada has been exploring many different types of approaches to meeting the transitional and longer term housing needs of abused or neglected seniors. The first Canadian effort occurred in Montreal in the early 1990s, but the crisis housing closed its doors due to a lack of operational funding. From mid to late 1990s the Kerby Centre (Calgary, Alberta) began to spearhead the first special built housing for abused seniors. The housing was built with donated lands and private funds. However, as with many other types of programming for abused older adults across the country, having sufficient operational funding has been a challenge from the outset. As a result, Kerby Rotary House has not operated at full capacity. It is a constant struggle to prioritize the needs of many older women and men calling the crisis line when they need of a safe place.

⁹ The Greater Upstate Law Project, *supra*, n. 7.

¹⁰ American Civil Liberties Union, Women Rights Project, "Domestic violence and homelessness". Online at: www.aclu.org/Files/OpenFile.cfm?id=16884

¹¹ Spencer, C. (2005) Discrimination- the law and older adults. In Ann Soden (ed.) Advising the Older Client. LexisNexis (Butterworths), Toronto, ON. pp. 251-304.

¹² "Status Report on Hunger and Homelessness in America's Cities 2002: A 25 City Survey" Online at: www.usmayors.org/uscm/hungersurvey/2002/onlinereport/HungerAndHomelessReport2002.pdf.

¹³ American Civil Liberties Union, Women Rights Project,, *supra*, n. 9.

¹⁴ Kisor, A. J. & Kendal-Wilson, L. Fall 2002) "Older homeless women: reframing the stereotype of the bag lady". Affilia, 17 (3), 354-370.

Resources such as the Rotary House also have difficulty being able to meet the safety needs of abused or neglected older adults whose "lifestyle" does not match middle class norms, e.g. those older adults with mental health or substance use problems. As a result, they are far less likely to be able to make use of this type of emergency shelter. This is a serious concern for communities across the country that are trying to respond effectively to abused older adults' needs. We know from family violence research looking at health effects that living in an abusive environment is a significant risk factor for developing stress related mental health problems such as anxiety or depression.

Edmonton, Alberta chose a different route for addressing shelter needs of abused or neglected older adults. They have designated certain apartment suites in social housing for abused seniors. Recognizing that abuse and neglect is a multi-faceted problem, the community approach in Edmonton also provides other services and supports to the older adults, including offering peer support after the crisis has subsided.

The British Columbia-Yukon region was the first in Canada to take a comprehensive approach to the crisis shelter issues affecting older women, first by assessing whether they were able to use the existing resources, how many were and what were the barriers to that use. The BC / Yukon Society of Transition Houses has been pivotal in seeing this project progress, beginning with the "Silent and Invisible" report prepared in 2001 by Jill and Henry Hightower and Greta Smith. Among other things, this report identified the fact that older women tended to view crisis housing as "only for the young".

The research team also highlighted policy challenges, service delivery problems, environmental and income barriers, and education/ training needs for staff. That report became an important stepping stone to developing a pilot project that would use somewhat different types of crisis housing models in different communities in British Columbia and the Yukon, working closely to integrate housing and support from counsellors for the older women.

The report, the training materials and shelter models that subsequently developed have significantly broadened our understanding of older women needs in this area, and in understanding that housing and income security are intimately tied in the lives of abused older women. Although there are a number of guiding principles and emerging promising practices, the best approach may vary from community to community.

For example in Whitehorse, Yukon has formed safe homes for older women who are or have been abused. Kaushee's Place, a transition home in Whitehorse now

employs a respected elder as a part time Outreach Worker to work with older abused women "on their own turf".

This is not just a BC or Yukon issue. It continues to concern communities across the country. In Hamilton, Ontario, the community has been looking at the feasibility of including crisis beds and some crisis support for abused and neglected older persons (both single and couples) as part of the planning for a non-profit seniors' complex.

One of the major challenges in this area, is how to meet the needs of abused or neglected older men, and how to meet the sometimes special needs of other groups including older adults who are gay, lesbian or transsexual; older immigrants who may have economic, cultural and language challenges; as well as other groups. Most of the traditional emergency housing models have been based on the idea of man as abuser, and woman as victim, which may or may not apply to abuse in later life. Unfortunately, aging can become a "great equalizer" in this area, leaving people of either sex vulnerable.

D. Victimization in publicly funded and market housing

In 2000-1, with funding from the National Crime Prevention (Community Mobilization) Strategy, the BC Coalition to Eliminate Abuse of Seniors (BCCEAS) and the Gerontology Research Centre worked together to look at safety and security issues for seniors in rental housing. The impetus for the project came from a review that BCCEAS had done of calls to the organization in the previous year. BCCEAS had noticed two main issues surfacing:

- a) building managers struggling to help frail older tenants, including some tenants who were experiencing neglect or self neglect;
- b) older adults experiencing intimidation or harassment from others in the building. Types of perpetrators included neighbours, family, strangers, and building staff, such as building managers, handyman.

In the course of the project, called Steps to Safety and Security in Seniors Rental Housing (or STEPS for short) we found that the types of harms to seniors in rental housing included physical abuse; psychological abuse (harassment); sexual

abuse and sexual harassment; financial abuse; and violations of rights (the most common form, along with intimidation), including discrimination.¹⁵

The STEPS project, as well as subsequent research by our Centre, information coming from tenancy groups, at least one provincial human right commission, and recent British research¹⁶ indicates that in both the non-profit and private rental markets, some landlords purposefully exploit their power over older tenants. Some tenants in seniors housing can live in a hostile environment, where legitimate concerns and opinions are effectively silenced.

Landlords may do this by

- manipulating and misusing sections of the residential tenancy law;¹⁷
- intentional neglecting suite or building repairs;
- unlawfully evicting the occupants;
- developing and enforcing arbitrary and unreasonable house rules that violate tenants rights;¹⁸
- withholding information to tenants.

Much of the abuse by service providers in rental housing involves the use of power and control, rationalization and justification, as well as many of the divisive tactics commonly seen in family violence. Some non-profit boards and property management companies hire people with authoritarian approaches, increasing the risk of intimidation or harassment of older tenants or other vulnerable groups. The managers often work for low pay, in isolation, and with considerable responsibilities but little control over many aspects of their jobs. The fact that the housing is run by a "charity" may lead some managers to believe that tenants "should just keep quiet and be happy with what they have".

¹⁵ Spencer, C. (January, 2002). STEPS: Understanding Victimization of Seniors in Rental Housing, GRC News, Vol. 20 (2), 3-4. Online at : www.harbour.sfu.ca/gero/grcn_pdfs/vol20n2.pdf

¹⁶ Carlton, N., Heywood, F., Izuhara, M. et al. (2003) Harassment and abuse of older people in the private rented sector, (Policy Press, Bristol, England).

¹⁷ For example, the manager may accuse the senior renter as being abusive towards them or characterize when people expressing legitimate concerns as violating "peaceful use and enjoyment". They may get older adults to sign a fixed tenancy agreement with onerous clauses, so that in effect they are living at there at the caprices of the manager.

¹⁸ For example, prohibiting grandchildren from visiting "because this is a seniors' building"; or rules that limit who can visit and how long guests can stay ("the two week rule- a visitor may stay no more than 14 days total in a twelve month period"). In BC, this second rule would likely violate tenancy law.

Less than reputable landlords may have older tenants sign fixed term tenancy contracts which permit them to manipulate contract terms to easily rid themselves of anyone who expressing these concerns or is considered "difficult". In this way they are able to avoid having cases brought to rental arbitration over legitimate problems. The abuse of process undermines security of tenure and has proven to be a very effective means to keep the remaining older tenants fearful and 'in line', having a "chilling effect" on the remaining tenants.

To understand the victimization in rental housing, it is important to consider who typically lives in this type of rental housing. It will tend to be seniors (the vast majority who are women) living alone, and people with lower income. Two thirds of senior renters are on low income. Over 49% of unattached women live below the poverty line.¹⁹

Most have little knowledge of their rights as tenants. Because of their marginalized position, in conjunction with societal ageism and sexism, they are often very vulnerable to intimidation. They typically have few options or the resources to "just pull up and move someplace else". In some housing settings, such as SROs (single room occupancy)- victimization from other tenants or strangers is prevalent, but it is certainly not limited to there.

Seniors in some types of rental housing have fewer rights than other tenants. Their type of housing may not be covered by the regular tenancy law in the province (e.g., seniors' lodges in Alberta). Canadian research indicates that discrimination in housing against older seniors (e.g. those aged 80 and over) is becoming increasingly commonplace, which leaves them very vulnerable if they are living in an abusive housing environment.

E. Some Canadian efforts to address the issues

The connection between housing and abuse in later life has largely been overlooked until fairly recently. However as awareness builds, so do the community efforts to address one or more aspects. These include:

Coordination of services: Gradually more and more communities are appreciating that housing is only one part of a broader set of needs that abused or neglected older adults may have. It is also increasingly being recognized that both formal and informal services in the community need to be delivered in a coordinated manner so that these needs are met and the person "does not fall through the cracks". Each aspect of these services also need to be offered in way that

¹⁹ Spencer, C. *supra*, n. 11.

- respects mentally capable older adults' rights to make decisions about their lives,
- builds trust
- enhances safety
- takes the needed time and goes at their pace (long standing abuse cannot be expected to be "fixed" over night)
- responds to a range of needs that person may have
- reduces the risk of further abuse and does not elicit other, different risks for the adult.

Education for transition house service providers: The "Silent and Invisible " project led by the BC / Yukon Society of Transition Houses and developed by Jill Hightower and Greta Smith has resulted in an excellent handbook for service providers to help them better understand the needs and circumstances of abused older women.

Education for senior renters: In response to the range of issues being identified by seniors, managers and key stakeholders in the STEPS project, BCCEAS developed a special guide for older renters to help them to know their rights. The guide also incorporated abuse information and encouraged older adults to think of their current and future housing needs.

In Montreal, Quebec, the Notre Dame de Grâce CCEA has been working on ways to prevent financial abuse of older adults who live in low income housing units. The project will offer information sessions for seniors by working in collaboration with the police, a crime prevention organization ("Tandem Montréal"), a national bank and other resources. The Montreal researcher involved is also developing a screening tool for low income housing to help identify vulnerable seniors at risk for abuse and neglect.

Education for building managers: In the 2001 STEPS project, BCCEAS developed a plain language "Tips of Trade" series to help raise the awareness of building managers about aging issues, help them better understand older tenants' needs, as well as provide information on abuse issues and community resources. This series focussed on helping them understand behaviours that might otherwise lead to misunderstandings. It has been used in British Columbia by a provincial non profit housing association to inform and sensitize building managers on aging issues.

Communities across the country search for answers on how best to meet the crisis and transitional housing needs of abused older women and older men.

Advocacy: Community representatives in the diverse areas of housing, seniors' advocacy, law, and health are increasingly becoming activists and advocates for frail older adults in areas of housing. Throughout the country, there are significant gaps between need and capacity to meet it in terms of crisis, short- and intermediate term housing for abused older adults.²⁰ This in part reflects the overall lack of affordable housing across the country. It is also beginning to be acknowledged that policies and legal structures around housing can leave older adults vulnerable, particularly where there are few established standards or little consumer protection built in. Accessible and easily understandable (plain language) legal education about rights as tenants, with the notable exception of BCCEAS' work on older renters, still remains notably absent throughout Canada, leaving older adults vulnerable to exploitation in social and market housing.

There is also a slowly growing recognition that abuse and neglect in later life needs to be considered in a much broader social context. In some communities, that may mean understanding how poverty, endemic unemployment, and a severe lack of housing that "throws people together" or broader housing policy such as the relative availability of affordable housing across the lifespan affect the likelihood and the impact of abuse or neglect of older adults. In many communities people are also recognizing abuse and neglect of older adults will need to be addressed in the context of societal ageism.

²⁰ Beaulieu, M., Gordon, R, & Spencer, C. "Abuse and neglect of older Canadians: key legal and related issues". In Ann Soden (ed.) Advising the Older Client. LexisNexis (Butterworths), Toronto, ON. 197-249.