



## FEWO: Abuse and Financial Vulnerability of Senior Women

The Canadian Center for Women's Empowerment (CCFWE) is the only non-profit organization in Canada that solely focuses on economic abuse and economic injustice in the context of gender-based violence (GBV) through research, education, advocacy, and financial empowerment. Learn more: <https://ccfwe.org/>

### RECOMMENDATIONS

**Recommendation 1: Ensure all relevant findings from this study are reflected in the Code of Conduct on the Prevention of Economic Abuse (“the Code”).** This includes recognizing and responding to the distinct nature of senior economic abuse compared with GBV-related economic abuse. The Code should also be part of a larger coordinated federal strategy to prevent and respond to financial scams targeting people, including senior women.

**Recommendation 2: Strengthen protective mechanisms for Federal income support programs like Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS), to include safeguards for economic abuse by:**

- Training service providers or legal representatives to confidently flag suspected misuse.
- Providing emergency override protocols so victim-survivors can access funds quickly.
- Implementing standardized protocols so Service Canada can identify and respond to suspected economic abuse, including misuse of power of attorney and unauthorized account access.
- Detecting suspicious patterns, such as sudden changes in direct deposit information, repeated third-party account access, or unusual withdrawal activity.
- Proactively linking people to financial literacy, legal aid, and community resources.

**Recommendation 3: Budget 2026 provides long-term sustainable funding for organizations working on economic abuse and focuses on senior women.** This funding should include intersectional considerations with targeted programs towards Black and racialized groups that were omitted in Budget 2025.

### WHAT IS ECONOMIC ABUSE?

Economic Abuse is a range of behaviours that allow someone to control someone else's economic resources or freedoms. It refers to various tactics that limit an individual's financial autonomy, including but not limited to: denying them access to their money, exerting control over their resources, or leveraging intimidation and threats to constrain their economic freedom.

### SENIOR VICTIM-SURVIVORS OF ECONOMIC ABUSE

Financial abuse is the most common form of [elder abuse in Canada](#). Women ages 50 to 69, face higher dollar losses in reports of fraud. In 2022, there was a 26.2% gap in median income between men and women 65 years and older ([StatsCan, 2024](#)). Older women are also disproportionately impacted by intimate partner violence (IPV), representing 58% of victims in police reported family violence cases in Canada (Conroy & Sutton, 2022). Further, older women have unique risks to IPV and economic abuse, including histories of financial dependency, social isolation, ageism, and stigma in disclosing abuse (WomanACT, 2023).



dependency on the person causing harm has been long-standing. Victim-survivors may rely on the person causing harm for care, or may themselves be providing care. Some also may have been prevented from pursuing education or employment, limiting their ability to build independent income. Ageism can prevent senior women from participating in the job market. It can also conceal or justify economic control on the assumption that senior women do not require or are capable of financial autonomy. As a result, work history and financial literacy gaps can make it much harder to leave abusive situations or rebuild financial stability.

These impacts compound over a lifetime, leaving many senior women without the resources to retire safely. Even if women have worked towards retirement, they may be unable to access those funds due to control or depletion by a person causing harm. At the same time, coercive control and employment sabotage can prevent victim-survivors from building retirement savings in the first place. This not only makes retirement funds inaccessible or diminished but also blocks pathways to generate income as a response to the lack of retirement funds. As a result, many senior women are forced to stay in relationships, housing, and/or employment situations they would otherwise leave due to limited financial options.

For seniors in equity-deserving groups, such as Black, newcomer, First Nation, Metis or Inuit, or disabled women, these experiences can be even more complex. Older racialized and immigrant women are the most likely among older women to live in poverty or have low incomes ([StatsCan, 2024](#)). The intersections of ageism, racism, sexism, and other forms of discrimination can increase vulnerability to economic abuse. Isolation, language barriers, and limited knowledge of Canadian systems can also add complexity for senior victim-survivors.

### **Federal Measures for Senior Women and Economic Abuse**

Federal income supports are critical for senior women's financial stability, but can also be the thing exploited. Programs like the Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS) may be intercepted or controlled by a person causing harm, through mechanisms such as redirected direct deposits, coerced account sharing, or misuse of legal authority. Victim-survivors' eligibility and benefits are often shaped by disrupted work histories due to caregiving or coercive control, resulting in lower lifetime earnings and reduced retirement income.

Administrative and digital barriers, such as complex applications, online account access, and identity verifications, can further impede access. A person causing harm may exploit or facilitate fraud by controlling access to devices, monitoring communications, or coercing participation. Increased reliance on digital banking and online services has also created new vulnerabilities for seniors with limited digital literacy. The rise of technology-facilitated economic abuse has increased seniors' exposure to fraud and scams, including romance fraud, phishing, and impersonation schemes.

These dynamics are closely tied to housing and overall safety. Limited financial resources can restrict access to affordable, safe, and stable housing, increasing the likelihood of remaining in unsafe or unwanted living situations. The unique needs of senior women and people experiencing economic abuse must be considered while addressing Canada's housing crisis, else housing security will not be accessible for all ([read more here](#)).