Pre-Budget Submission

In Advance of the 2026 Federal Budget

By the Canadian Network for the Prevention of Elder Abuse

CNPEA RCPMTA

CANADIAN NETWORK *for*
the PREVENTION *of* ELDER ABUSE

RÉSEAU CANADIEN *pour la* PRÉVENTION
du MAUVAIS TRAITEMENT *des* AÎNÉS

Introduction

Mistreatment of older adults is a pervasive issue in Canada that is getting worse. Given current estimates, over 800,000, or 10%, of Canadians aged 65 and over experience mistreatment every year,[i] with those who live with dementia facing far higher rates.[ii] Due to systemic factors, older adults tend to under-report mistreatment, meaning these estimates do not capture the true prevalence.[iii] Risk factors for mistreatment of older adults such as loneliness and isolation, gender-based violence, and financial insecurity are also on the rise, with rates of mistreatment likely to follow.[iv] Canada's population is also rapidly aging, with well over 1.5 million older Canadians experiencing mistreatment every single year by 2075.[v] Given current trends, without strong action, the issue will only continue to escalate.

The Canadian Network for the Prevention of Elder Abuse (CNPEA) works to build awareness and capacity for a coordinated, pan-Canadian, rights-based approach to the prevention of mistreatment of older adults. It is only through a rights-based approach that supports older adults' well-being in all aspects of their life that this issue can be truly addressed.

Recommendations

Closing Research and Planning Gaps

Currently, Canada has no federal strategy on aging to guide how governments, service providers, and other organizations address challenges such as mistreatment faced by older adults. Data on mistreatment of older adults is also out of date and fragmented across sources, hampering both existing and future efforts. What the existing data does show is that some groups, such as those living with dementia, face far higher rates of mistreatment,[vi] requiring dedicated planning to guide how mistreatment is addressed. The CNPEA recommends the following to close the research and planning gaps that are slowing action against mistreatment of older adults:

1. **Reinstate a Minister of Seniors to oversee the seniors' portfolio and promote the well-being and rights of older Canadians in all aspects of life, including mistreatment prevention**

2. **Develop a Federal Strategy on Aging with a mistreatment prevention pillar**

3. **Allocate funding to collect up-to-date, disaggregated data accessible from a single point on the prevalence of mistreatment against older adults**

4. **Renew the Dementia Strategy for Canada with the inclusion of a mistreatment prevention pillar**

5. **Fund research into effective psychosocial interventions and other supports for older adults who have been victimized by fraud and financial abuse**

Combatting Fraud and Financial Abuse

Fraud perpetrated by strangers and financial abuse often perpetrated by friends and family against older adults are both rapidly escalating issues in Canada.[vii] For fraud specifically, adults report being less likely to have received information about fraud[viii] and face barriers in gaining the tools needed to keep up with advances in AI-driven fraud.[ix] CNPEA commends the Federal Government's initiatives to establish a National Anti-Fraud Strategy, National Artificial Intelligence Strategy, and Code of Conduct for the Prevention of Economic Abuse, which have the potential to make strides in addressing both issues. To reach their full potential, the CNPEA recommends the following:

6. **Develop the National Anti-Fraud Strategy, National Artificial Intelligence Strategy, and Code of Conduct for the Prevention of Economic Abuse in coordination and alignment with each other to best prevent mistreatment of older adults**

7. **Establish education and awareness campaigns that are widely distributed and accessible to older adults as part of the National Anti-Fraud Strategy and the National Artificial Intelligence Strategy**

8. **Build strong and publicly accessible reporting mechanisms to monitor efficacy of and compliance with the National Anti-Fraud Strategy and the Code of Conduct for the Prevention of Economic Abuse**

While improvements to existing measures will make a difference in combatting financial abuse, new and targeted measures are also required. The CNPEA recommends the following measures targeted towards financial abuse:

9. **Strengthen cross-sectoral coordination to better prevent and recognize financial abuse of older people; and improve timely referral and escalation pathways across sectors when red flags appear**

10. **Improve safeguards around legal and financial arrangements such as powers of attorney and joint accounts that can be misused against older adults**

Supporting Family Members and Friends Taking Care of Older Adults

Unpaid caregivers, who are often family and friends of older adults, are well positioned to identify and address mistreatment, but due to a lack of awareness, can miss the signs or not know where to turn. Caregiver stress is also one of the main predictors of mistreatment of older adults,[x] with almost 50% of caregivers reporting financial stress, in part due to their caregiving obligations.[xi] The CNPEA recommends the following to enable unpaid caregivers to better identify and address mistreatment while lowering the stress associated with caregiving:

11. **Convert the Canada Caregiver Credit into a refundable benefit, in line with the Canadian Centre for Caregiving Excellence's National Caregiver Strategy[xii]**

12. **Allocate funding for providing training, system navigation, and information to unpaid caregivers to prevent and respond to mistreatment**

Helping Older Canadians Age in Place on Their Terms

Affordable and suitable housing and access to senior services are both strong protective factors against mistreatment and allow older Canadians to age in place on their terms.[xiii] Yet rates of housing unaffordability and core housing need are higher among older Canadians,[xiv] and community-based senior service providers that older adults rely on face challenges in receiving funding and recognition for the essential work they do.[xv] When older adults experience mistreatment, they also have few places to go, with emergency and gender-based violence shelters and transition housing being rarely age-accessible and able to meet the more complex needs of older adults.[xvi] The CNPEA applauds the investments that have already been made in increasing housing affordability and shelter capacity, and recommends the following to build on these successes:

13. **Increase investments in affordable, age-friendly housing and shelter spaces that are age-accessible or specifically for older adults through targeted funding from the Affordable Housing Fund**

14. **Provide consistent funding to community-based senior service providers and recognize the sector for the vital role they play in supporting older adults**

Conclusion

Mistreatment of older adults is a silent issue that stands to only escalate without decisive action from the Federal Government. The recommendations made in this submission are strong first steps that can be taken today, but more can and must be done. Thank you for taking the time to consider these first steps. For more information, please contact:

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