



FREE
Webinar

ASL Provided



Elder Abuse
Prevention
Ontario

Economic Abuse

Among Senior Immigrant Women

July 26th, 2022
1:00 - 2:00 pm ET

Hosted in partnership with:



A top-down photograph of a smudge stick burning in a brass bowl. The bowl is ornate with embossed patterns and sits on a green wooden plank surface. Wisps of white smoke rise from the burning bundle. Surrounding the bowl are various natural elements: a large white crystal in the top left, a green chrysanthemum flower, green cedar branches, yellow pom-pom flowers, and a cluster of clear crystals in the bottom right. A semi-transparent white banner with the text "LAND ACKNOWLEDGEMENT" is positioned across the bottom center of the image.

LAND ACKNOWLEDGEMENT

WEBINAR HOUSEKEEPING



Communication

All attendees will be muted during the webinar.



Speaker

Will be visible while presenting and for the Question/Answer session.



ASL Interpreters

Image and name (ASL Interpreter) will be visible during the webinar. View all speakers by clicking gallery view.

Can also PIN the ASL Interpreter to have image on your screen at all times.



Adjusting Speaker Images

Drag the line, between the image frame and slides, to the left to make speaker image larger.

WEBINAR HOUSEKEEPING



Chat Box

Post comments during the session.



Question Box

Type your questions in Question/Answer box.

A response will be posted during the webinar *or* asked to speaker after the presentation.



Recording

A recorded version of this webinar will be available on EAPO's website.



Evaluation

After the webinar, a pop-up notice will appear to complete a survey. Your feedback and suggestions for future webinars is appreciated.

HOUSEKEEPING

Respecting Privacy and Confidentiality

EAPO appreciates there may be personal circumstances or issues which participants may wish to address. However, in keeping with our commitment to maintaining your privacy and confidentiality, today we will be answering general questions posed through the Q&A.

If someone wishes to discuss specific circumstances, we invite you to contact EAPO following this webinar to arrange for a confidential conversation so that we may further assist you.



www.eapon.ca

Elder Abuse Prevention Ontario (EAPO)

Mission and Goals

EAPO envisions an Ontario where ALL seniors are free from abuse, have a strong voice, feel safe and respected.

Achieving our mission requires raising awareness, delivering education and training, working collaboratively with like-minded organizations and assisting with service coordination and advocacy.

Ontario's Strategy to Combat Elder Abuse

1

Public Education and Awareness

A Province-wide, multi-media public education campaign to promote awareness about elder abuse and provide information on how to access services.

2

Training for Front-Line Staff

Specialized training to staff from various sectors, who work directly with seniors, to enhance their knowledge and skills to recognize and respond to elder abuse.

3

Co-ordination of Community Services

To strengthen communities across the province by building partnerships, promoting information sharing and supporting their efforts to combat elder abuse.



Co-ordination of
Community Services

Training for
Front-Line Staff

Public Education
and Awareness

3 Pillars of the Strategy



Premila Chellapermal (she/her)
Project Coordinator, Woman
Abuse Council of Toronto
(WomanACT)

Premila has worked in the violence against women sector in multiple jurisdictions and projects, including in the criminal justice and legal sector, shelter services, and crisis and community services. She has an MSc in Criminology and Criminal Justice and an interest in intersectional gender-based violence research.

She is currently leading projects with WomanACT on senior women's experiences of gender-based violence, and on intersections between employment and safety among racialized women in Toronto.

WEBINAR

**GUEST
SPEAKER**



Senior Immigrant Women at Risk of Economic Abuse

**Presenter: Premila
Chellapermal, Project
Coordinator, Woman Abuse
Council of Toronto**

July 26, 2022



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO

Vision: WomanACT envisions a world where all women are safe and have access to equal opportunities.

Mission: WomanACT works collaboratively to eradicate violence against women through coordination, research, policy, and education.



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO



How does gender, age and immigration impact economic abuse?



Employment and
Social Development Canada

Emploi et
Développement social Canada



How does gender, age and immigration impact economic abuse?



What can economic abuse look like for senior immigrant women?





How does gender, age and immigration impact economic abuse?



What can economic abuse look like for senior immigrant women?



What is the impact of economic abuse for senior immigrant women?





How does gender, age and immigration impact economic abuse?



What can economic abuse look like for senior immigrant women?



What is the impact of economic abuse for senior immigrant women?



How to respond effectively to senior immigrant women experiencing economic abuse?



Definitions in the study:

Gender-Based Violence : Includes harmful acts directed at an individual or group of individuals based on their gender identity, gender expression, or perceived gender, and/or their sexuality.

Economic Abuse : Control or harming someone's access to financial resources, and harming their ability to exercise and engage in economic activities.

Intimate Partner Violence : Any form of abuse in the context of an intimate relationship, such as emotional, verbal, psychological, sexual and physical abuse.



WomanACT

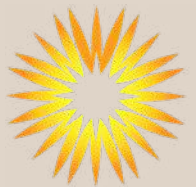
WOMAN ABUSE COUNCIL OF TORONTO

POLL: WHAT FACTOR IMPACTS ECONOMIC ABUSE IN SENIOR IMMIGRANT WOMEN THE MOST?



Impact of Gender, Age and Immigration

Findings from literature review



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO



Gender and Economic Abuse

Economic security of women in old age

3.9 %

Long-term impact of IPV on women's economic security

\$103,767

Age and Economic Abuse

Ageism in employment

81 %

Vulnerability to elder abuse in financial matters

Multiple perpetrators

7 %

Immigration and Economic Abuse

Sponsorship requirements

20 years

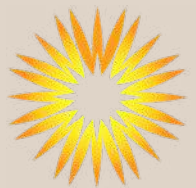
Lack of knowledge of systems and rights – reliance on abusers

Lack of knowledge of language

Discrimination in Employment

Experiences of economic abuse among senior immigrant women

Findings from research



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO



**POLL: IN WHAT WAYS HAVE YOU HEARD OF ECONOMIC ABUSE
BEING SPOKEN ABOUT IN DIFFERENT COMMUNITIES?**



Definitions and perceptions of economic abuse:

- ❖ **Lack of choice around finances**
- ❖ **Lack of economic rights**
- ❖ **Connected to cultural standards around obligations to provide**

“My culture. It says that the breadwinner controls the money. I wasn’t working so I didn’t touch the money. If I needed anything, my husband, he brought it. But here we need it but don’t know how to get it.”

Perpetrators of economic abuse :

❖ **Partners/ Spouses**

❖ **Adult Children**

❖ **Grandchildren**

❖ **Extended Family**

❖ **Carers**

“Senior women can be seen as not understanding [or] having the need to access money.”

Regardless of the perpetrator, the experience was always **gendered and ageist.**



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO

Types of Economic Abuse

Control of finances

- Withholding money
- Not having access to money
- Controlling the amount of money, for example through an allowance.
- Not being aware of how money was used

Women shared that physical force and emotional manipulation was used to obtain control.

Coerced Fraud

- Taking loans
- Opening bank accounts
- Applying for benefits in women's names
- Forced to sign documents they did not understand

Women reported that their adult children would take advantage of their lack of knowledge or understanding of systems, and lack of language skills.

Exploitation

- Child care
- House care

Caring for grandchildren was normalized and expected across many households and could become exploitative. Use of emotional manipulation and threats were used to exploit women.

Withholding Basic Needs

- Withholding food
- Withholding clothing
- Withholding access to transportation
- Withholding medication

Isolation

- Preventing women to seek financial independence
- Preventing access to supports



Impact of economic abuse on senior immigrant women

Findings from research

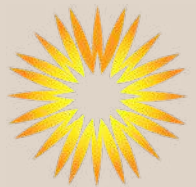


WomanACT
WOMAN ABUSE COUNCIL OF TORONTO

The impacts and consequences of economic abuse discussed by service providers and participants included emotional, psychological, and physical impacts on senior immigrant women.



Effective Responses



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO



**WHAT BARRIERS DO YOU THINK SENI OR IMMI GRANT WOMEN
FACE WHEN TRYING TO SEEK HELP?**



Seeking support:

Women and service providers identified **significant and cumulative** barriers to senior immigrant women seeking help for abuse or obtaining greater financial security

Language barriers

Lack of knowledge of services and rights

Lack of culturally competent services

Fears for repercussions

Lack of Canadian experience and/ or recognition of non-Canadian qualifications

Lack of finances



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO



Recommendations

Culturally and language appropriate services

Addressing women's access to services & isolation

Addressing women's intersecting needs through wrap-around service models

Increasing women's knowledge of their financial and immigration rights

Education on services and resources

Capacity building for services

RESOURCES

<https://womanact.ca/projects/supporting-senior-immigrant-women-at-risk-of-financial-abuse-in-toronto/>



Economic Abuse: Senior Immigrant Women

Economic abuse can be any form of financial control, abuse, mistreatment, neglect or a disrespect of your financial rights.

Economic abuse is when someone you know...

- Takes your money
- Puts pressure on you to give them money
- Opens bank accounts in your name, without your knowledge
- Signs your financial documents, without your knowledge
- Makes you do house work or child care without respecting your needs
- Stops you from using your money to buy things like food or clothes
- Stops you from using your money to do things you want

Who can do this to you?

- A spouse or partner
- Adult children
- Grandchildren
- Extended family
- Carers
- Someone in your community



Amharic, Arabic, English, Farsi, Korean, Punjabi, Simplified Chinese, Spanish, Tagalog, Traditional Chinese and Urdu



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO

QUESTIONS



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO

QUESTIONS



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO





Premila Chellapermal (she/her)

Project Coordinator, Woman Abuse Council of Toronto
(WomanACT)

Premila Chellapermal (she/her)

Project Coordinator

Woman Abuse Council of Toronto

416-944-9242 Ext 236

pchellapermal@womanact.ca



Twitter: <https://twitter.com/WomanACT>

Facebook www.facebook.com/WomanAbuse/

LinkedIn : www.linkedin.com/company/womanact

Website: womanact.ca

Speaker

Contact

Information



EAPO'S OUTREACH & RESOURCES

Take advantage
of the tools available.



Social media channels



Information and Referral



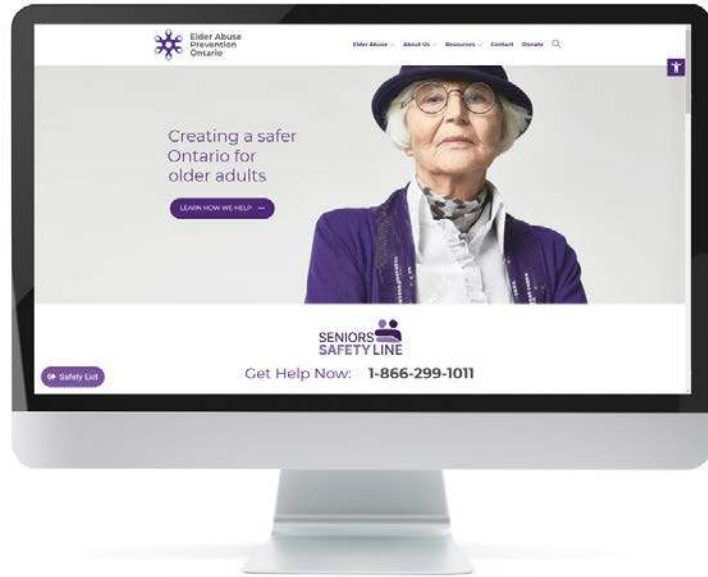
Website and Zoom platforms



Tools and Resources



Customized Training and
Education



**Elder Abuse
Prevention
Ontario**

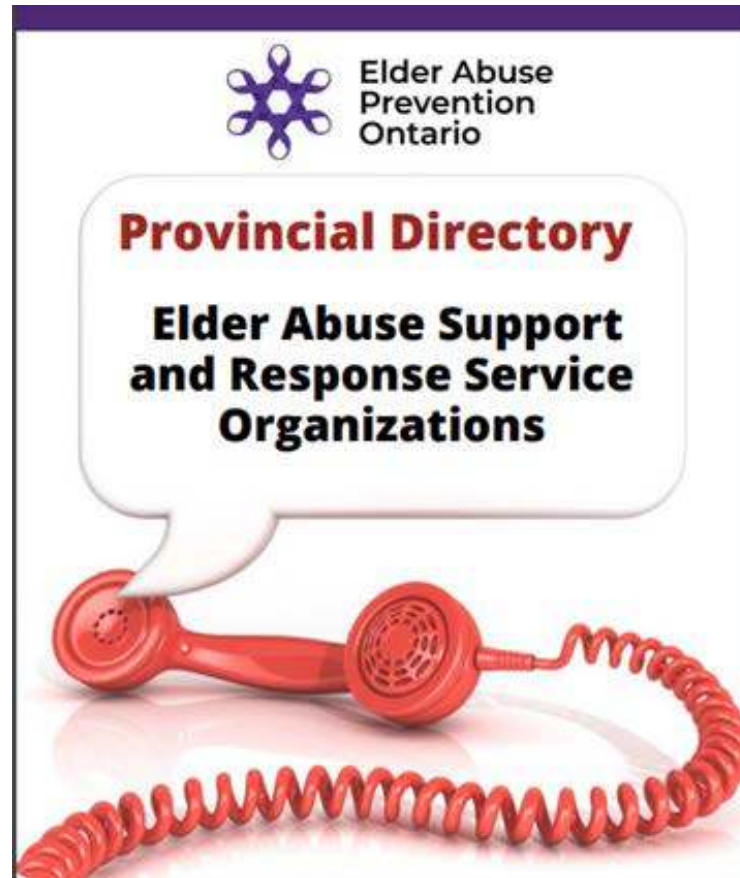
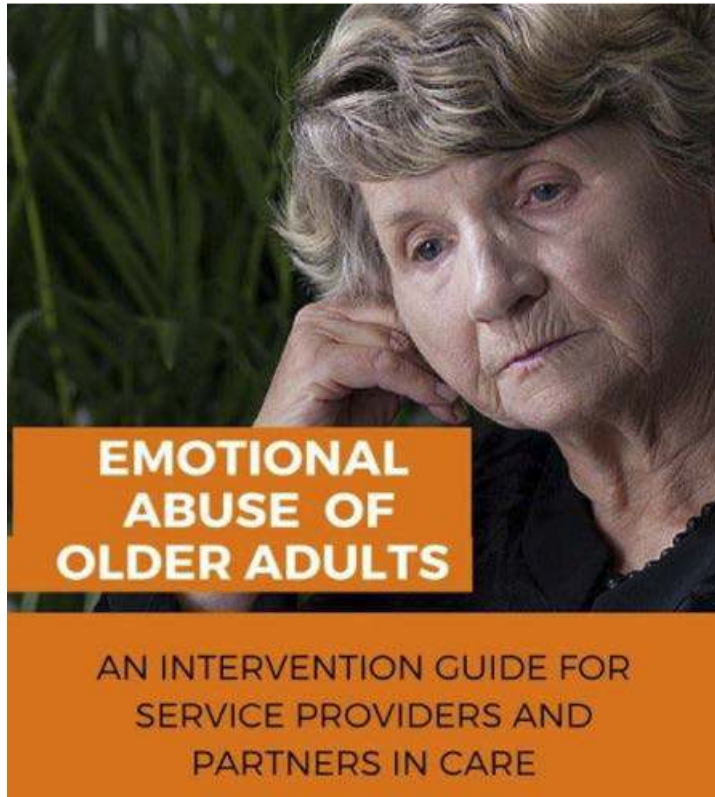
Visit EAPO...

Come join us in our fight to make
Ontario safe for ALL older adults.

www.eapon.ca



EAPOO Resources



Impact of Financial Abuse



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

Impact	Consequences
Inability to recover financially	Income lost as a result of a fraud, forgery, or misuse of power of attorney for property can compromise an older adult's standard of living, especially if they live on a fixed income. Older adults may not be able to afford basic necessities such as regular meals, rent, home heating or warm clothing.
Loss of independence	Studies have shown that crime can be spur the loss of emotional and financial independence amongst older adults and curtail their lives and lifespans. It can make them fearful of going out, decrease their ability to interact with other people and increase their social isolation.
Physical and emotional effects	Older adults may recuperate more slowly from a life-threatening traumatic event, suffer from depression and may isolate themselves from family, friends and their community because of feelings of shame.
Loss of older adult engagement	Older adults may begin to withdraw from social activities, recreational programming and/or community gatherings as a result of financial abuse. When older adults are not engaged with community members, family or friends, opportunities for creating and continuing supportive relationships and intergenerational connections are at risk of being lost. Engagement with older adults can also promote inclusion and reduce ageism in society.
Cost on healthcare systems	The mental or physical health issues caused by financial abuse may require an older adult to seek medical attention and this can have significant economic costs to our hospitals and clinics as well as access to community-based resources and services.
Dependence on others	Older people who experience financial abuse may be more reliant on family, friends and others for financial support after the abuse occurs. This can cause undue stress to both the older adult and family/friends.

EAPO Resources

Safe and Sound: Protect yourself from frauds and scams

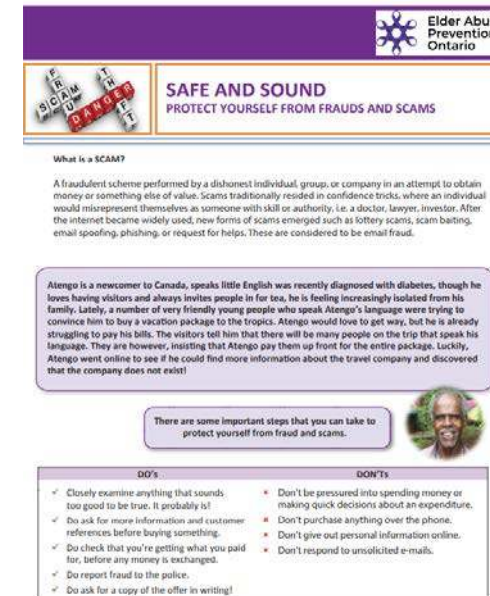
Download Fact Sheet : [English](#) | [French](#) | [Italian](#) | [Korean](#) | [Portuguese](#) | [Russian](#)

Safe & Sound : Guarding your Financial Security

Download Fact Sheet : [English](#) | [French](#) | [Italian](#) | [Korean](#) | [Portuguese](#) | [Russian](#)

Safe and Sound: A tool to Guard your Financial Security

Download : [English](#) | [French](#) | [Farsi](#) | [Punjabi](#) | [Russian](#)



Elder Abuse Prevention Ontario

SAFE AND SOUND

PROTECT YOURSELF FROM FRAUDS AND SCAMS

What is a SCAM?

A fraudulent scheme performed by a dishonest individual, group, or company in an attempt to obtain money or something else of value. Scams traditionally resided in confidence tricks where an individual would misrepresent themselves as someone with skill or authority, i.e. a doctor, lawyer, investor. After the internet became widely used, new forms of scams emerged such as lottery scams, scam baiting, email spoofing, phishing, or request for helps. These are considered to be email fraud.

Atengo is a newcomer to Canada, speaks little English was recently diagnosed with diabetes, though he loves having visitors and always invites people in for tea, he is feeling increasingly isolated from his family. Lately, a number of very friendly young people who speak Atengo's language were trying to convince him to buy a vacation package to the tropics. Atengo would love to get away, but he is already struggling to pay his bills. The visitors tell him that there will be many people on the trip that speak his language. They are however, insisting that Atengo pay them up front for the entire package. Luckily, Atengo went online to see if he could find more information about the travel company and discovered that the company does not exist!

There are some important steps that you can take to protect yourself from fraud and scams.

DO'S:	DON'T'S:
<ul style="list-style-type: none">✓ Closely examine anything that sounds too good to be true. It probably is!✓ Do ask for more information and customer references before buying something.✓ Do check that you're getting what you paid for, before any money is exchanged.✓ Do report fraud to the police.✓ Do ask for a copy of the offer in writing!	<ul style="list-style-type: none">✗ Don't be pressured into spending money or making quick decisions about an expenditure.✗ Don't purchase anything over the phone.✗ Don't give out personal information online.✗ Don't respond to unsolicited e-mails.

Safe & Sound

A tool to help guard your financial security



**Elder Abuse
Prevention
Ontario**



www.eapon.ca

Support for Seniors

- ✓ **Support**
- ✓ **Information**
- ✓ **Referral**

SENIORS SAFETY LINE 

1-866-299-1011



24/7, 365 days
of the year



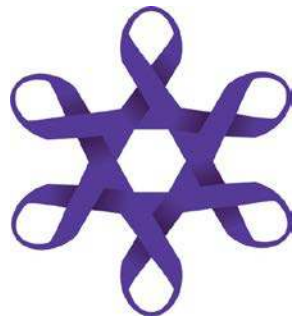
live counsellors,
over 200 languages



awhl.org/seniors

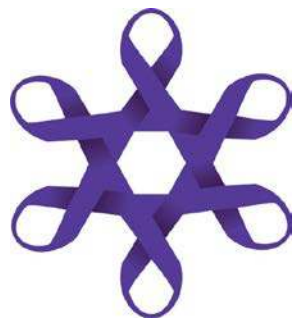
WE WOULD
APPRECIATE HEARING
FROM YOU.

**Please take a few
minutes to complete
our survey!**



Your Feedback is
important to us!





Contact Us

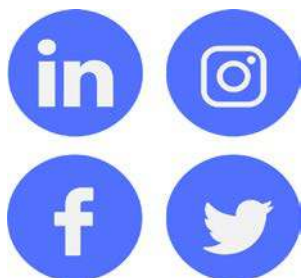
Stay in Touch - Follow-us on Social Media

Raeann Rideout

Director, Strategic Partnerships
Elder Abuse Prevention Ontario

Tel: 705.927.3114

www.eapon.ca



[@EAPreventionON](https://twitter.com/EAPreventionON)



A purple rectangular tag with a hole on the left side is attached to a light-colored string. The tag is placed on a corkboard surface. Three white daisies with yellow centers are scattered around the tag. The text 'Thank you!' is written in a black, cursive font on the tag.

Thank
you!