



Economic abuse among senior immigrant women:

Literature and
research report



WomanACT
WOMAN ABUSE COUNCIL OF TORONTO

About this report

The Senior Immigrant Women at Risk of Economic Abuse project undertook community engagement and research to better understand the unique experiences of economic abuse among senior immigrant women.

Senior immigrant women occupy intersecting identities of gender, age and immigration. Each of these have been known to impact experiences of gender-based violence and help seeking. Furthermore, these intersections can create specific risk factors related to economic abuse.

The project undertook research to highlight the unique experiences and risk factors and help build capacity of community agencies to identify and respond to economic abuse among senior women. The project completed community consultations, a literature review and community-based research.

The first part of this report explores the existing research on economic abuse among senior immigrant women. The second part of this report contains findings from community-based research undertaken with service providers and senior immigrant women with lived experience of economic abuse.

About WomanACT

Woman Abuse Council of Toronto (WomanACT) envisions a world where all women are safe and have access to equal opportunities. We work collaboratively to eradicate violence against women through community mobilization, research, policy, and education.

WomanACT has been operating as a community-based coalition since 1991 and became a registered charity in 2010. We conduct research and generate data to spark dialogue, shift practice and shape policies that advance women's safety and gender equity. We believe that public policy development must adopt an intersectional gender analysis and engage women and feminist organizations.

Acknowledgments

WomanACT wishes to thank the research participants who generously shared their time, experience, and ideas to support this project.

Prepared by Premila Chellapermal

Funded by the Government of Canada's New Horizons for Seniors Program.



Employment and
Social Development Canada

Emploi et
Développement social Canada

LITERATURE REVIEW

Methodology

Research into the experiences of economic abuse among senior immigrant women is limited and is often found as an adjacent topic in literature on elder abuse or economic abuse as a form of intimate partner violence. The methodology for the literature review reflected this.

Relevant research was identified through Google searches, and journal databases on gender-based violence, elder abuse and experiences of immigration and settlement. Keyword searches were completed in the areas of economic abuse and gender-based violence, gender-based violence and immigrant women, economic abuse and elder abuse, elder abuse and immigrant communities.

The following questions guided the literature review:

- What are senior immigrant women's experiences of economic abuse?
- How do gender, age and immigration impact senior immigrant women's risk and experience of economic abuse?
- How do gender, age and immigration impact senior immigrant communities' access to services and supports?

Introduction

Economic abuse as a form of gender-based violence involves behaviours that control a woman's ability to gain and use economic resources (Adams et al., 2008). Economic abuse can include controlling someone's finances, sabotaging their finances, or exploiting and using their finances. Economic abuse can also include disrupting a woman's ability to access education, employment and the economy (Meyer et al., 2020; Postmus et al., 2018). Economic abuse against women is often difficult to identify because of the gendered roles and norms related to money, family and relationships (Docherty et al., 2019).

Economic abuse has long term impacts on women's economic security and financial independence. It is estimated that 84% of women in an abusive relationship in Canada experience emotional and financial abuse (Conroy, 2021) and 45% of seniors in Canada experience elder abuse, with financial abuse being the most common form of elder abuse (Gabor & Kadrowski, 2009).

The majority of senior immigrants in Canada are women and often sponsored by a spouse or adult children (Guruge, et al., 2010). Senior immigrant women face unique experiences and challenges in a post-migration context. These include being increasingly dependent on adult children and having a lack of control over decision-making. They can also experience ageism, racism and sexism (Guruge, et al., 2010).

These challenges are often compounded by immigration, including the dynamics of

sponsorship and immigration policies. Senior immigrant women also face barriers to help seeking, including language barriers, isolation and a lack of knowledge of existing services (Guruge, et al., 2010). These experiences and challenges are further influenced by the age at the time of immigration and their support network around them. These experiences can increase risks of economic abuse among senior immigrant women.

There is limited research on senior immigrant women's experiences of abuse (Matsuoka et al., 2012). Research on intimate partner violence often excludes the specific forms of abuse experienced by older women, such as being victimized by multiple people (Hightower et al., 2006; Straka & Montminy, 2006). Although financial and economic abuse as a form of gender-based violence has been studied more in the last few decades, few publications are dedicated to older women's experiences of economic abuse (Postmus et al., 2018; Meyer et al., 2020). Literature highlights that intimate partner violence among seniors is often recognized as elder abuse (Meyer et al., 2020; Walsh et al., 2007). Studying senior women's experiences of elder abuse without a gendered analysis can be problematic. Postmus et al. (2018) argue that it is important to differentiate between the financial forms of abuse as elder abuse and the financial forms of abuse as intimate partner violence. This is because the root causes of these forms of abuse are different.

There is literature that is specific to immigrant communities living in Canada and Toronto (Guruge, et al., 2010; Guruge et al., 2021; Matsuoka et al., 2012). Exploration of the unique experiences and risk factors impacting senior immigrant women also shows up in literature on older women and caregiving or in literature on financial literacy among immigrant communities (Ferrer et al., 2020; Hightower et al., 2006; Pantea, 2021).

Main themes identified in literature on economic abuse among senior immigrant women

Experiences of abuse among senior women

Literature explores the impact of age on women's risk and experience of abuse as well as barriers to safety. Older aged adults are known to experience unique forms of economic abuse such as family members spending or stealing their money, providing bad financial stewardship, withholding financial documents, or forging or forcing their signature on financial documents (Acierno et al., 2010). Some of these examples of economic abuse are reflected in research on senior immigrant communities, such as applying for benefits without their knowledge (Matsuoka et al., 2012), control and denial of money for necessities and medical care (Alvi & Zaidi, 2017; Bhatia & Soletti, 2019; Hightower et al., 2006), bills not being paid on time (Ammar & Zaidi, 2015) and pressure to keep supporting adult children (Guruge et al., 2010). Older aged adults can also experience unique vulnerabilities to abuse, such as cognitive or physical deterioration (Meyer et al., 2020), and dependency due to isolation (Wilber & Reynolds, 1996). Gendered norms and discrimination during senior women's career years can increase their risk of financial dependency on a partner (Band-Winterstein, 2015).

Senior women who have experienced intimate partner violence, including economic abuse, over many years are often faced with severe economic insecurity (Krigel & Benjamin, 2021). Senior women who have experienced economic abuse may have been prevented from seeking work, obtaining sources of income and may have gaps in their education or career (Band-Winterstein, 2015; Lazenbatt & Devaney, 2014; Postmus et al., 2018; Zink et al., 2003). Economic abuse may also have long-term impact on women's savings and pensions (Lantrip et al., 2015). Added to this, senior women face ageism in accessing the labour force (Lantrip et al., 2015).

Senior women may also experience unique barriers to fleeing violence (Beaulaurier et al., 2008; McGarry et al., 2010). Senior women may not be able to leave a relationship due to the fear over the impact on their finances, especially if they are unable to work or because of the barriers to senior women obtaining work (Hightower et al., 2006). Senior women may also fear the loss of a lifetime of belongings and mementos if they were to leave (Hightower et al., 2006).

Vulnerabilities created by the immigration experience

The experience of immigration can create added barriers to women's safety and context specific risk factors. For example, Canadian parental sponsorship rules have an economic dependency requirement on adult children for 20 years (Government of Canada, 2019). This means that if during this time the sponsors neglect or are unable to provide for their parents, the parents are in a financially unstable position. Senior immigrant women also face entering a more hostile workforce with lower paying jobs due to ageism and issues with qualification recognition, as well as having to wait for an eligibility period before being able to claim a Canadian pension (Guruge et al., 2021; Matsuoka et al., 2012).

Under the Supervisa policy, family members can be sponsored to live in Canada for up to 2 years without the need for permanent residency status (Government of Canada, 2022). This leaves applicants financially dependent on their sponsor, and with limited access to other financial supports or services (Matsuoka et al., 2012). This dependency can create an exploitative system of migration for domestic care purposes (Matsuoka et al., 2012).

Other unique risk factors and barriers to help seeking that may be experienced by senior immigrant women include language barriers, isolation and a lack of knowledge of Canadian systems. Across studies, language barriers were described as a key barrier to senior immigrant women seeking help and obtaining financial

independence (Hightower et al., 2006; Matsuoka et al., 2012; Postmus et al., 2018; Walsh et al., 2007). Isolation and loneliness were also identified as key barriers to seeking help. With increased isolation and dependencies on family, senior immigrant women can have diminished social networks and may have to rely on their family for transportation and mobility (Guruge et al., 2010; Matsuoka et al., 2012; Tyyskä et al., 2013). Senior immigrant women are vulnerable to racism which can further isolate them and increase barriers to accessing services or employment (Guruge et al., 2010; Walsh et al., 2007).

Family as the perpetrators of economic abuse or exploitation

Senior women are vulnerable to economic abuse and exploitation from multiple people, including adult children, extended family, or caregivers (Meyer et al., 2020; Postmus et al., 2018; Straka et al., 2006). Several studies looking at immigrant communities' experiences of abuse have found numerous perpetrators, such as husbands, children, children-in-law, grandchildren and the wider community (Bhatia & Soletti, 2018; Guruge et al., 2010; Matsuoka et al., 2012; Souto et al., 2015).

Gendered roles and expectations can create structures that perpetuate control and exploitation by family members (Shankar & Northcott, 2009). Gendered norms of money often exclude women from decision-making related to household finances (Postmus et al., 2018). Gendered roles related to child care and caregiving preserve an expectation that women provide child care in the home, even into old age (Pantea, 2021).

The nature of immigration experiences can cause changes to senior immigrant women's support network, which can leave them vulnerable to exploitation from others. In addition, immigration structures can create senior women's dependencies on family members. Studies show that many senior immigrant women are sponsored as a family member or grandparent which can create a financial dependency on their sponsors (Guruge et al., 2010; Tyyskä et al., 2013).

The understanding of economic abuse across communities

A main theme in the literature on elder abuse in immigrant communities was the different perceptions across cultural communities (Ammar & Zaidi, 2015; Guruge et al., 2021; Walsh et al., 2007). Economic abuse may be difficult to identify as abusive behavior because of gendered roles as a partner or parent (Postmus et al., 2018). Furthermore, culturally and contextual understanding of relationships with money may result in differing definitions across communities (Yan, 2015). For example, Lai et al., (2014) examined literature on elder abuse in Chinese immigrant communities and found that their expression and understanding of economic abuse was culturally contextual. They found that some western definitions of abuse were not perceived as such in Chinese immigrant communities. There were also additional definitions of economic abuse relevant to that community that were not present in western definitions of economic abuse, such as a concept of financial disrespect. Guruge et al., (2021) came to similar conclusions when looking at perceptions of elder abuse in Punjabi, Tamil and Korean senior communities in Toronto. Acculturation can further impact perception of abuse as immigrant communities can be influenced by ideas in the countries they have moved to (Lee et al., 2014). Because perceptions of abuse are highly culturally contextual, Tyyskä et al., (2013) warns of defining abuse in senior communities solely from a western lens, as this can ignore the complexities of seniors' own culturally contextual understandings of their experiences.

Under-reporting of economic abuse

A common theme across literature was that senior immigrant women are less likely to report abuse or seek help (Roger, et al., 2014). In addition to barriers to reporting such as language and isolation, senior immigrant women may fear reporting

economic abuse due to shame or gender roles and expectations (Roger et al., 2014). For example, Yan (2015) described hesitancy among senior Chinese communities to seek help when experiencing abuse from adult children because of a strong tradition that children owe their parents respect. This tradition made it even more shameful for parents to admit that they were experiencing abuse from adult children. In many cases, if the abusers are adult children, parents may continue to have parental feelings of obligation and care towards them (Souto et al., 2015; Yan, 2015). Fear of deportation and fear of repercussions from disclosure further add to under-reporting (Beaulaurier et al., 2008). These fears are exacerbated due to age, or worry about repercussions on their children (Beaulaurier et al., 2008).

Domestic care work and exploitation

Senior immigrant women can face increased risks of exploitation for domestic care work due to their gender and age. The impact of gendered norms and expectations around women's care work continues into old age in the form of expectations on grandmothers to provide domestic care. This has created a pattern in which older women are sponsored for child and house care purposes by adult children or extended family (Matsuoka et al., 2012). While some senior women see the arrangement as fulfilling (Pantea, 2021), others fear being seen as a burden if they were to be no longer needed for child or domestic care work (Matsuoka et al., 2012). In some cases, senior immigrant women can be forced into high levels of servility and domestic labour (Crockett et al., 2015).



COMMUNITY-BASED RESEARCH

Methodology

The community-based research set out to gather quantitative and qualitative data on senior immigrant women's experiences of economic abuse. The aim of the research was to examine senior immigrant women's experiences of economic abuse and the impacts on their lives. The research also explored senior immigrant women's experiences and ideas for help seeking.

The primary research engaged senior immigrant women and community agencies and services working with survivors in Toronto. The research took place between September 2021 and January 2022. The research engaged 3 senior immigrant women with lived experience of economic abuse in semi-structured interviews. The interviews included questions about economic abuse, the impacts of economic abuse and information on the help they had received in addressing the economic abuse. Research participation was open to women and gender-diverse people who were 55 years old and over and immigrated to Canada in the last 20 years. Recruitment was completed through outreach by community organizations with senior immigrant programs as well as the distribution of leaflets through multi-agency partnerships.

The research also engaged 6 community organizations and service providers in an online survey. The online survey asked open-ended questions about the typology of economic abuse they saw with their clients who were senior immigrant women, as well as services and solutions for addressing economic abuse. The survey was available to agencies that work directly with senior immigrant women. Recruitment was completed through direct outreach to community organizations, including anti-violence, settlement and senior serving agencies.

Limitations

The research findings are limited by the small sample size. The project experienced barriers to recruitment of research participants. These included hesitancy from agencies and senior immigrant women to engage due to the sensitive nature of the topic and the vulnerability factors of the populations engaged. The research also faced barriers to engagement due to the pandemic. Because of health and safety measures in place during the pandemic, engagement with survivors and service providers was entirely virtual. This was a barrier due to a lack of access to or comfort with phones or other technologies.

Another barrier faced in recruitment included speaking to a number of potential participants in crisis. Due to many participants being in crisis and at high risk, their engagement was not possible. This may be due to an increased isolation among this population and barriers to leaving abusive situations.

The findings of this research are not intended to reflect a comprehensive view of senior immigrant women's experiences of economic abuse.

Looking ahead

Senior immigrant women are underrepresented in research on gender-based violence, including research on economic abuse. During this research project, we also found that senior immigrant women faced unique risks of violence and barriers to supports and help-seeking. This included barriers to engagement in community-based research. In order to better understand these barriers and create inclusive solutions, we believe that more focused outreach and engagement with senior immigrant women and community organizations would be beneficial. We also found that senior immigrant women would benefit from multiple methods of research engagement and recognition, including multiple virtual and in-person engagement methods and honorarium options.

Findings

Understanding economic abuse

Senior immigrant women and service providers expressed a range of perceptions and understandings of economic abuse. Two out of the three senior immigrant women reported that they had not heard of economic abuse as a term or concept, but would define the behaviours they had experienced as abusive and as having significant consequences to their everyday lives. Most service providers explained that economic abuse was perceived and identified differently across communities.

Both senior immigrant women and service providers reported that economic abuse is closely connected with gender norms related to household roles and decision-making, and this differed across cultural contexts. Service providers shared that gender roles and expectations can normalize economic abusive behaviours. For example, service providers shared that there is a common notion in communities that women do not have knowledge and skills to manage or control money. In another example, a couple of service providers shared that there is sometimes an attitude that suggests seniors do not need money. These norms could make it difficult to understand and identify economic abuse. Service providers shared that, in some cases, they may identify economic abuse and the women they are working with do not.

Some of the ways economic abuse was understood by senior immigrant women was as a lack of choice or a result of them being unable to financially contribute to the household. One woman described economic abuse as having no economic choices or rights. Another woman described economic abuse as the result of her adult children being unable to provide for their family according to cultural standards. She explained that she accepted her husband's control of the money in the household when he was the breadwinner because he was fulfilling his responsibility to provide for her. However, she perceived her adult children's control of the money to be abusive because they were not providing for the family even though they had a responsibility to do so.

“

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.

Some senior populations don't realize that they are being abused by their loved ones.

”

Experiences of economic abuse

Service providers and women shared that economic abuse against senior immigrant women could be perpetrated by multiple sources. Many service providers shared that adult children and partners were perpetrators of economic abuse. Service providers also identified grandchildren, extended family and carers as perpetrators. Service providers reported that, regardless of the perpetrator, the experience was always gendered and ageist. For example, service providers reported that family members and carers often believe that senior immigrant women cannot manage money effectively or may not need money. One service provider shared that there is a common belief that because senior women are vulnerable to economic abuse, they should have someone else manage their finances.

“

Senior immigrant women have no authority and agency over the life they want to spend. They are considered a burden on children. Not being educated and able to dictate their own terms, whatever assets they possessed become their children's property.

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

”

Senior immigrant women discussed the emotional impacts of experiencing economic abuse from adult children. Feelings of sadness and disbelief about their adult children's behaviour were shared by women. Women also discussed the unique barriers to addressing the economic abuse because of the parent and child relationship. Women described being hesitant to do anything that would result in negative consequences for their children.

“

[I feel] sadness and confusion as the abuse is coming from my son.

I do not want to harm him though as he is my son.

”

Women indicated that, at times, multiple family members witnessed or were aware of the economic abuse. Women also shared that over time, other family members adopted, minimized or normalized the abusive behaviors.

“

All of them knew about it, the two sons and their wives tried to minimize it, said it was not a big deal, why was I making a big deal out of it.

When he got married, his wife treated me the same way as well.

”

Women stated that they had experienced economic abuse from different people at different times in their lives. For example, one woman reported that she had experienced economic control by her husband throughout their marriage. Since moving to Canada, she had experienced economic control by her adult children.

Women and service providers described various forms of economic abuse, including control of finances, coerced fraud, exploitation and the withholding of basic needs. Women and service providers also discussed isolation of senior immigrant women as a common form of abuse. Women reported that their money had been withheld from them by their adult children. Women also described not having access to money because their adult children or partners kept their bank cards or because their money was put into a bank account that was not in their name. One woman described being provided an allowance. Women shared that physical force and emotional manipulation was used to obtain control. One woman shared she was not often aware when her adult children were using her bank card.

Many women and service providers spoke about abusers taking loans, opening bank accounts and applying for benefits in women's names. Service providers described that senior immigrant women were not always aware of the nature of the documents that they were being asked to sign. One woman explained that she was forced to sign documents by her family members. Women reported that their adult children would take advantage of their lack of knowledge or understanding of systems. For example, one woman explained that her adult son would accompany her to meetings with Ontario Works. She explained that her son had told her she was only eligible for income support to help with her medical expenses. It was not until she started working with a service provider that she realized that she was eligible for and had been receiving income support. The income support was being directed to an account that was set up in her name but that she was not aware of.

Women and service providers spoke about abusers withholding necessities, including food, clothing, access to transportation. One woman explained that her access to medication and food had been restricted by her children. The woman shared that her illness had deteriorated as a result which had permanent impact on her vision.

“

I don't have anything to eat the whole month, I am about to lose my vision as I only eat macaroni which is not good for my [illness].

He doesn't allow me to do any chores at home, doesn't allow me to have what I want from the fridge or touch anything.

”

Isolation was described by service providers as both a key cause and a consequence of economic abuse. Service providers described isolation as an intentional type of abuse used by abusers to maintain economic control. For example, service providers recounted experiences of family members isolating senior immigrant women to prevent the women from learning about their rights or receiving support. Tactics used to isolate women included sabotaging women's efforts to be more financially independent, such as preventing women from learning English or seeking work. Service providers highlighted examples of family members making it difficult for women to create social relationships and support networks in the community.

Isolation was a common theme among interviews with women as well. For example, one woman explained that the abuser would act aggressively towards people who could come to the house or slander her in the community to further isolate her. Women reported various ways in which abuse was used to increase their dependence on the abuser. For example, one woman shared that the abuser would

accompany them to all meetings and act as their interpreter. The woman reported that information was misrepresented, but that this was their only source of information.

“ Son always tries to isolate me, with me in the apartment. If someone visits, is aggressive to them and tries to push people away from me.

My son was saying bad stuff about me to everyone and tried to push people away from me so I cannot get any help.

”

A common experience shared by women and service providers was the exploitation of senior immigrant women. Women described being used for child care and household work in the homes of their families. Women reported that some people see care work and household chores, such as caring for grandchildren, as either a gendered role and expectation or as exploitative and abusive. Women and service providers described that caring for grandchildren was normalized and expected across many households and often became exploitative. One service provider reported they had found and offered subsidized child care for a family to alleviate the grandparent of these duties. In this case, the parent had refused the offer, stating that it was the role of the grandmother to care for the grandchildren. The service provider described incidents in which emotional abuse is used against clients to ensure free care is provided.

“ I was happy to [look after the grandchildren] but sometimes feel tired, but push myself as living for free there.

”

Most service providers spoke about the impact of exploitation on senior immigrant women. Service providers described witnessing the isolation and lack of agency among their clients who were expected to provide most of the child care for their families. Service providers described the feelings of hopelessness, depression and resignation among their clients. They also shared the levels of tiredness among senior immigrant women being exploited to provide free child care and other forms of care work.

“ Most seniors were sponsored by their children or grandchildren to come to Canada. Therefore, they listen to them as gratitude.

Taking care of grandchildren. Taking them and bringing them back from school. Not having enough personal and social time.

”

Economic abuse was often intertwined with other forms of abuse, including emotional, psychological, verbal, and physical. For example, one woman experienced threats and verbal abuse by her adult children when she took steps to stop the exploitation and move out of the family home. Service providers also described a variety of threats faced by women, such as the threat of being thrown out of the

home or the threat to stop the women's contact with the grandchildren.

Economic abuse, gender, immigration status and age

Women and service providers identified the relationship between economic abuse and gender, immigration status and age. Gender roles and norms related to money and decision-making were mentioned as key contributors to economic abuse. In addition, the expectation of men as the breadwinner and women as responsible for care work were described as both reinforcing and hiding economic abuse. For example, service providers reported that in some contexts, women are not expected to have a role in financial decision-making or not believed to be responsible for bringing in income.

The experiences of immigration as well as immigration policies were described by service providers and women as exacerbating financial dependency and isolation. Women described the experience of immigrating to Canada as correlating to a transition from financial control to financially dependent. Language barriers, a lack of knowledge of systems, a loss of support networks and the lack of economic opportunities were noted as additional enablers to economic abuse. For example, one woman reported that because of language barriers and a lack of knowledge of Canadian systems, her abuser regularly acted as her interpreter and as the source of all of her information on her rights. The dependencies and isolation often created by the experience of immigration also made it more difficult for women to leave abusive situations.

Age was also discussed as a cause of and a contributing factor to experiences of economic abuse. Service providers and women described ageist ideas that senior women are not in need of money or capable of managing money. Age-associated barriers to senior immigrant women's financial independence included barriers to work.

Impacts of economic abuse

The impacts and consequences of economic abuse discussed by service providers and participants included emotional, psychological, physical impacts on senior immigrant women. Other impacts included a loss to women's social connections and an increased risk of poverty. Women and service providers reported that senior immigrant women often feel trapped, hopeless and helpless when experiencing economic abuse. Other feelings reported included sadness and fear.

The impacts on women's social connections were a common theme across both service providers and women. In some cases, women reported that they were not able to see anyone except for their abusive spouses and family members. The lack of access to money or how money can be spent was directly associated to women's social connections. Service providers and women described examples of how a lack of control over money or financial decisions was directly correlated to how a person could spend their time.

Women and service providers discussed the impact of economic abuse on women's economic security. The abuse often resulted in a loss of employment, a loss of money and savings and coerced debt. They spoke of experiences of living in poverty without access to income and basic needs.

Seeking support for economic abuse

Women and service providers identified significant and cumulative barriers to senior immigrant women seeking help for abuse or obtaining greater financial security. Women and service providers explained that language and a lack of culturally competent services created barriers to help seeking. Limited Canadian employment experience, combined with a lack of recognition for existing

qualifications or education, was reported as a key obstacle to women’s employment. The lack of knowledge of services and rights in a new country was also reported as a barrier to accessing services. Women and service providers shared that without knowledge of local services, women did not know where to start to find help. This was described as being further exacerbated by isolation, language barriers and a reliance on abusive sponsors for information.

One participant shared that she did not seek financial assistance in the form of income support as she did not have these income supports available in the country that she had immigrated from. Women also described not understanding how financial services, such as banks, in Canada operated.

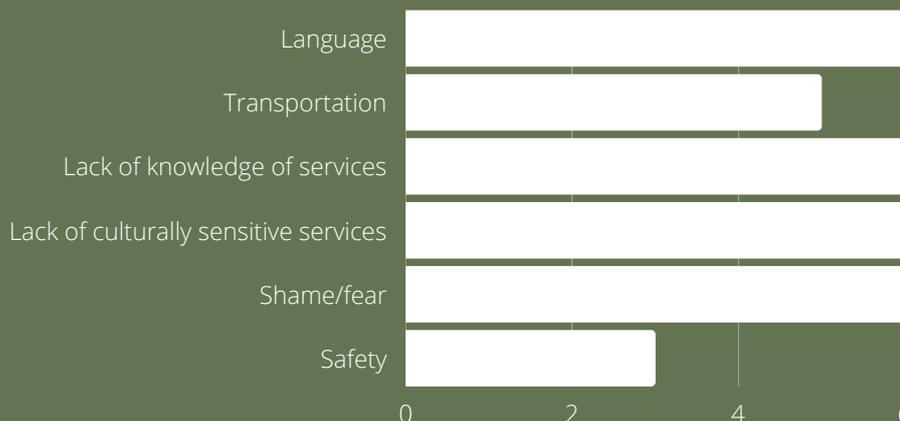
“ No one gave me any information about financial support services. ”

A couple of women discussed concerns around confidentiality of services and potential unwanted consequences for the abuser. For example, one woman described that while the behaviour she experienced from her child was abusive, it was still her child. Because of this, she did not want them to be punished for the abuse. Service providers also shared that fear of disruptions to immigration processes can prevent disclosures of abuse or help seeking from senior immigrant women.

“ Often times the immigrant women are unaware of their rights and are worried that they may lose their immigration status if they do anything. ”

Service providers and participants explained that senior immigrant women might choose to manage their situation and find ways to cope due to the isolation and barriers they experience. Some women and service providers shared that survivors may normalize and accept the situation. Service providers and participants shared that a lack of access to money can create a barrier to accessing services. For example, one woman shared that a lack of money from her partner made it difficult for her to access an employment centre. Mobility barriers, due to disability or health issues, were described as another challenge to accessing services and support.

In your experience, what are some of the main barriers to senior immigrant women accessing help?



Service providers shared that senior immigrant women may prefer to access help and resources in their local communities, including from faith organizations or senior groups. Services could improve engagement by targeted outreach at places where senior immigrant women frequent, even in their isolation. Services that are available in their own language and near their home were other key factors mentioned. Service providers identified that effective practice for supporting women experiencing economic abuse included sharing knowledge on women's rights and the resources that are available to them. Both women and service providers stressed the importance of access to financial resources and housing.

Service providers also expressed an interest in further knowledge for themselves on economic abuse, including identifying economic abuse and how economic abuse manifests in different cultures and contexts. In addition, service providers reported that knowledge on resources for addressing economic abuse would be helpful.

“

Understanding some of the trends of economic abuse among the different cultures. Having more information will help me know what are the right questions to ask, especially if it is a culture where financial abuse is more accepted as normal or because it is a family issue they would not seek support/help.

”

Women and service providers identified the need for multiple and wrap around services for senior immigrant women experiencing economic abuse. Women may require support with achieving financial independence, such as obtaining bank accounts, support with navigating systems and accessing income supports. Women may also need support with acquiring housing, in addition to income supports, so they are able to flee the violence.

Discussion

Women and service providers engaged in this research study recounted the complex and often concealed nature of economic abuse. While the study explored a very small sample of senior immigrant women's experiences, there were several common themes across the research. Furthermore, the experiences shared by women and service providers mirrored the key themes found across literature on economic abuse among senior immigrant women.

Economic abuse among senior immigrant women is impacted by gender, age and immigration experience. As a result of these intersecting factors, economic abuse among senior immigrant women has unique risk factors. Norms related to gender, age and money often reinforce economic dependency and abusive behaviours. Additionally, immigration experiences and structures create financial dependencies between women and their families. Women and service providers across the research discussed that economic abuse was often perpetrated by adult children and was often in the form of exploitation of care work. These factors are not only unique to senior immigrant women but also pose complex barriers to women establishing safety and economic independence.

Women and service providers spoke about the importance of addressing women's isolation and access to services, especially wrap around services that are responsive to the intersecting needs that senior immigrant women have. Increasing women's knowledge of their rights and the resources available was also discussed as critical for women establishing financial independence. Service providers also discussed the importance of building capacity of services and communities to identifying economic abuse and understanding the supports available for those experiencing it.

References:

- Acierno, R., Hernandez, M. A., Amstadter, A. B., Resnick, H. S., Steve, K., Muzzy, W., & Kilpatrick, D. G. (2010). Prevalence and correlates of emotional, physical, sexual, and financial abuse and potential neglect in the United States: The National Elder Mistreatment Study. *American Journal of Public Health, 100*(2), 292–297. <https://doi.org/10.2105/ajph.2009.163089>
- Adams, A. E., Sullivan, C. M., Bybee, D., & Greeson, M. R. (2008). Development of the scale of economic abuse. *Violence Against Women, 14*(5), 563–588. <https://doi.org/10.1177/1077801208315529>
- Alvi, S., & Zaidi, A. U. (2017). Invisible voices: An intersectional exploration of quality of life for elderly South Asian immigrant women in a Canadian sample. *Journal of Cross-Cultural Gerontology, 32*(2), 147–170. <https://doi.org/10.1007/s10823-017-9315-7>
- Ammar, N. H., & Zaidi, A. (2015). Elderly abuse: An exploratory study of elderly members of the South Asian community in the Greater Toronto Area. *Arts and Social Sciences Journal, 06*(05). <https://doi.org/10.4172/2151-6200.1000150>
- Band-Winterstein, T. (2015). Aging in the shadow of violence: A phenomenological conceptual framework for understanding elderly women who experienced lifelong IPV. *Journal of Elder Abuse & Neglect, 27*(4-5), 303–327. <https://doi.org/10.1080/08946566.2015.1091422>
- Beaulaurier, R. L., Seff, L. R., & Newman, F. L. (2008). Barriers to help-seeking for older women who experience intimate partner violence: A descriptive model. *Journal of Women & Aging, 20*(3-4), 231–248. <https://doi.org/10.1080/08952840801984543>
- Bhatia, P., & Soletti, A. B. (2018). Hushed voices: Views and experiences of older women on partner abuse in later life. *Ageing International, 44*(1), 41–56. <https://doi.org/10.1007/s12126-018-9331-0>
- Conroy, S. (2021, October 6). Spousal violence in Canada, 2019. Canadian Centre for Justice and Community Safety Statistics. Retrieved April 19, 2022, from <https://www150.statcan.gc.ca/n1/pub/85-002-x/2021001/article/00016-eng.htm>
- Crockett, C., Brandl, B., & Dabby, F. C. (2015). Survivors in the margins: The invisibility of violence against older women. *Journal of Elder Abuse & Neglect, 27*(4-5), 291–302. <https://doi.org/10.1080/08946566.2015.1090361>
- Docherty, L., Zawitkowski, S., Wilson, B., & Currie, E. (2019). Hidden in the Every Day: Financial abuse as a form of intimate partner violence in the Toronto area. Woman Abuse Council Toronto. Retrieved from https://womanact.ca/wp-content/uploads/2020/11/WomanACT_Hidden-in-the-everyday_Financial-Abuse-Report-1.pdf.
- Ferrer, I., Lee, Y., & Khan, M. N. (2020). Understanding the lived experiences and financial realities of older immigrants. *Canadian Ethnic Studies, 52*(2), 53–78. <https://doi.org/10.1353/ces.2020.0013>
- Gabor, T., & Kiedrowski, J. (2021, December 8). Crime and abuse against seniors: A review of the research literature with special reference to the Canadian situation. Department of Justice Canada. Retrieved April 19, 2022, from <https://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/crim/index.html>
- Government of Canada. (2019, February 8). Immigration and Citizenship Canada. Canada.ca. Retrieved April 19, 2022, from <https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/family-sponsorship/sponsor-parents-grandparents/eligibility.html>
- Government of Canada. (2022, March 23). Immigration and Citizenship. Canada.ca. Retrieved April 19, 2022, from <https://www.canada.ca/en/immigration-refugees-citizenship/services/visit-canada/parent-grandparent-super-visa.html>

- Guruge, S., Kanthasamy, P., Jokarasa, J., Wan, T., Chinichian, M., Shirpak, K., Paterson, P., & Sathananthan, S.-S. (2010). Older Women Speak About Abuse & Neglect in the Post-migration Context. *Women's Health and Urban Life*, 9(2), 15–41. <https://doi.org/http://hdl.handle.net/1807/25498>
- Guruge, S., Sidani, S., Man, G., Matsuoka, A., Kanthasamy, P., & Leung, E. (2021). Elder abuse risk factors: Perceptions among older Chinese, Korean, Punjabi, and Tamil immigrants in Toronto. *Journal of Migration and Health*, 4, 100059. <https://doi.org/10.1016/j.jmh.2021.100059>
- Hightower, J., Smith, M. J., & Hightower, H. C. (2006). Hearing the voices of abused older women. *Journal of Gerontological Social Work*, 46(3-4), 205–227. https://doi.org/10.1300/j083v46n03_12
- Krigel, K., & Benjamin, O. (2020). From physical violence to intensified economic abuse: Transitions between the types of IPV over survivors' life courses. *Violence Against Women*, 27(9), 1211–1231. <https://doi.org/10.1177/1077801220940397>
- Lai, [AK1] D.L.W., Daoust, G., & Li, L. (2014). Understanding elder abuse and neglect in aging Chinese immigrants in Canada. *The Journal of Adult Protection*, 16(5), 322–334. <https://doi.org/10.1108/jap-03-2014-0006>
- Lantrip, K. R., Luginbuhl, P. J., Chronister, K. M., & Lindstrom, L. (2015). Broken dreams: Impact of partner violence on the Career Development Process for professional women. *Journal of Family Violence*, 30(5), 591–605. <https://doi.org/10.1007/s10896-015-9699-5>
- Lazenbatt, A., & Devaney, J. (2014). Older Women Living with Domestic Violence: Coping Resources and Mental Health and Wellbeing. *Journal of Clinical Nursing*, 1(1), 10–22.
- Lee, Y.-S., Moon, A., & Gomez, C. (2014). Elder mistreatment, culture, and help-seeking: A cross-cultural comparison of older Chinese and Korean immigrants. *Journal of Elder Abuse & Neglect*, 26(3), 244–269. <https://doi.org/10.1080/08946566.2013.820656>
- Matsuoka, A., Guruge, S., Koehn, S., Beaulieu, M., & Ploeg, J. (2012). Moving Forward: Prevention of Abuse of Older Women in the Post-Migration Context in Canada. *Canadian Review of Social Policy / Revue Canadienne De Politique Sociale*, 2, 68–69. <https://doi.org/https://crsp.journals.yorku.ca/index.php/crsp/article/view/34745>
- McGarry, J., Simpson, C., & Hinchliff-Smith, K. (2010). The impact of domestic abuse for older women: A review of the literature. *Health & Social Care in the Community*, 19(1), 3–14. <https://doi.org/10.1111/j.1365-2524.2010.00964.x>
- Meyer, S. R., Lasater, M. E., & García-Moreno, C. (2020). Violence against older women: A systematic review of qualitative literature. *PLOS ONE*, 15(9). <https://doi.org/10.1371/journal.pone.0239560>
- Pantea, M.-C. (2012). Grandmothers as main caregivers in the context of parental migration. *European Journal of Social Work*, 15(1), 63–80. <https://doi.org/10.1080/13691457.2011.562069>
- Postmus, J. L., Hoge, G. L., Breckenridge, J., Sharp-Jeffs, N., & Chung, D. (2018). Economic abuse as an invisible form of domestic violence: A multicountry review. *Trauma, Violence, & Abuse*, 21(2), 261–283. <https://doi.org/10.1177/1524838018764160>
- Roger, K. S., Brownridge, D. A., & Ursel, J. (2014). Theorizing low levels of reporting of abuse of older immigrant women. *Violence Against Women*, 21(5), 632–651. <https://doi.org/10.1177/1077801214545021>
- Shankar, I., & Northcott, H. (2009). Through my son: Immigrant women bargain with patriarchy. *Women's Studies International Forum*, 32(6), 424–434. <https://doi.org/10.1016/j.wsif.2009.09.004>

- Souto, R. Q., Merighi, M. A., Guruge, S., & de Jesus, M. C. (2015). Older Brazilian women's experience of psychological domestic violence: A social phenomenological study. *International Journal for Equity in Health*, 14(1). <https://doi.org/10.1186/s12939-015-0173-z>
- Straka, S. M., & Montminy, L. (2006). Responding to the needs of older women experiencing domestic violence. *Violence Against Women*, 12(3), 251–267. <https://doi.org/10.1177/1077801206286221>
- Tyyskä, V., Dinshaw, F. M., Redmond, C., & Gomes, F. (2013). "Where we have come and are now trapped": Views of victims and service providers on abuse of older adults in Tamil and Punjabi families. *Canadian Ethnic Studies*, 44(3), 59–77. <https://doi.org/10.1353/ces.2013.0004>
- Walsh, C. A., Ploeg, J., Lohfeld, L., Horne, J., MacMillan, H., & Lai, D. (2007). Violence across the lifespan: Interconnections among forms of abuse as described by marginalized Canadian elders and their care-givers. *British Journal of Social Work*, 37(3), 491–514. <https://doi.org/10.1093/bjsw/bcm022>
- Wilber, K. H., & Reynolds, S. L. (1996). Introducing a framework for defining financial abuse of the elderly. *Journal of Elder Abuse & Neglect*, 8(2), 61–80. https://doi.org/10.1300/j084v08n02_06
- Yan, E. (2015). Elder abuse and help-seeking behavior in elderly Chinese. *Journal of Interpersonal Violence*, 30(15), 2683–2708. <https://doi.org/10.1177/0886260514553628>
- Zink, T., Regan, S., Jacobson, C. J., & Pabst, S. (2003). Cohort, period, and aging effects. *Violence Against Women*, 9(12), 1429–1441. <https://doi.org/10.1177/1077801203259231>