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ABSTRACT

With the increase in people over the age of 65, the need for education about elder abuse and intervention in confirmed cases has become a priority for service providers, including social workers. The purpose of this study is to bring awareness to the different circumstances attributing to a senior adult over the age of 65 becoming a victim of elder abuse or financial exploitation. This exploratory descriptive study gathered data from the Texas Department of Family and Protective Services Open Data Portal and the 2020 U.S. Census Bureau. Various analyses were conducted to determine what may cause someone to be a victim of abuse. Factors such as socioeconomic status, ethnic or cultural backgrounds, and perpetrator relationship are considered in the analysis of the data. The results show that there is no correlation between socioeconomic status and incidents of elder abuse. Ethnicity and the perpetrator's relationship to the victim showed to be higher contributing factors to elder abuse. The results of the study indicate that education for adults over the age of 65 is key to preventing elder abuse and financial exploitation.

The Correlations of Financial Exploitation on Senior Adults Over 65

A Thesis

Presented to

The Faculty of the School of Social Work

Abilene Christian University

In Partial Fulfillment

Of the Requirements for the Degree

Master of Science in Social Work

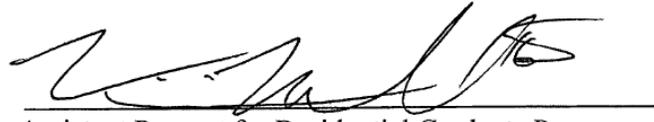
By

Carmen Price

May 2022

This thesis, directed and approved by the committee for the thesis candidate Carmen Price, has been accepted by the Office of Graduate Programs of Abilene Christian University in partial fulfillment of the requirements for the degree

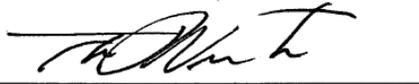
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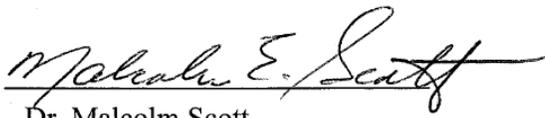
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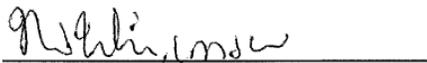
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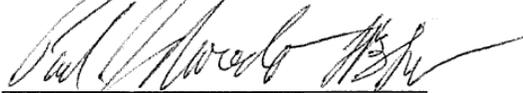
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Melissa Whitaker



Paul Naredo

This thesis is dedicated to Shane, Michael, Emylee, Ben, Jessica, Tim, Allen, Kaye, and Joe. I am so thankful for your words of encouragement, your guidance, love, and prayers to support me along this journey. Thank you for helping me reach my goal!

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TABLE OF CONTENTS

LIST OF TABLES.....	iv
LIST OF FIGURES.....	v
I. INTRODUCTION.....	1
Research Questions.....	2
Definitions of Terms.....	2
II. LITERATURE REVIEW.....	7
Elder Abuse.....	7
Incidence of Elder Abuse.....	8
Financial Exploitation.....	8
Types of Frauds and Scams.....	9
Characteristics of a Perpetrator.....	11
Characteristics of Elder Mistreatment.....	12
Psychological Factors that May Increase Risk of Elder Mistreatment.....	12
Social Factors that Increase Risk of Financial Scams.....	13
Racial and Ethnic Factors.....	14
Cultural Factors.....	15
Supportive and Protective Strategies.....	16
Educational Opportunities to Help Prevent Financial Elder Abuse.....	16
Signs of Elder Abuse.....	17
Supportive Professionals.....	18

	Public Service Workers	18
	Social Workers Help Lower Risk of Elder Mistreatment.....	19
	Legal Support Services.....	20
	Conclusion of Literature Review.....	21
III.	METHODOLOGY	23
	Design.....	23
	Population and Sampling.....	23
	Human Subjects Protections.....	24
	Procedures	24
	Data Analysis.....	25
IV.	FINDINGS.....	26
	Description of Sample	26
	Population.....	26
	Population Diversity	27
	Population Density	28
	Poverty.....	30
	Elder Abuse	30
	Financial Exploitation.....	31
	Perpetrator's Relationship to Victim.....	32
	Abuse by Ethnicity	34
	Test of Hypotheses	36
	Hypothesis One.....	36
	Hypothesis Two.....	37

	Hypothesis Three.....	38
	Hypothesis Four.....	38
V.	DISCUSSION.....	40
	Summary of Results.....	40
	Poverty and Abuse.....	40
	Perpetrator Relationship to Victim.....	41
	Racial/Ethnicity Diversity	41
	Conclusion.....	42
VI.	LIMITATIONS AND FUTURE RESEARCH	44
	Limitations.....	44
	Implications for Practice.....	44
	Implications for Policy	45
	Implications for Future Research	45
	REFERENCES.....	47
	APPENDIX A: Institutional Review Board Approval Letter.....	53
	APPENDIX B: Emergency Department Elder Mistreatment Assessment Tool for Social Workers (ED-EMATS) - Initial Assessment.....	54
	APPENDIX C: Abuse Intervention Model (AIM).....	55
	APPENDIX D: The 4Ms of the Age-Friendly Health System.....	56

LIST OF TABLES

1. DFPS Regions (DFPS, 2020; U.S. Census Bureau, 2020).....	27
2. Population Diversity by Region (DFPS, 2020)	28
3. Population Density Compared to All Abuse and Exploitation (DFPS, 2020).....	29
4. Perpetrator Relationship to Victim – Four Areas (DFPS, 2020).....	32
5. Perpetrator Relationship to Victim – Related Breakdown (DFPS, 2020)	33
6. Ethnicity of Victims of Exploitation and of All Abuse (DFPS, 2020).....	35

LIST OF FIGURES

1. Population Density to All Abuse (DFPS, 2020; U.S. Census Bureau, 2020)	29
2. Population Density to Exploitation (DFPS, 2020; U.S. Census Bureau, 2020).....	30
3. Poverty Rate to Rate of All Abuse (DFPS, 2020; U.S. Census Bureau, 2020).....	31
4. Exploitation by Region (DFPS, 2020).....	31
5. Relationship to Victim for Related Perpetrators (DFPS, 2020)	34
6. Ethnicity of Victims of Exploitation and All Abuse (DFPS, 2020)	35
7. Median Income to Rates of All Abuse (DFPS, 2020; U.S. Census Bureau, 2020).....	36
8. Financial Exploitation by Median Income (DFPS 2020; U.S. Census Bureau, 2020)..	37
9. Poverty Rate by Average Median Income (DFPS, 2020; U.S. Census, 2020).....	38
10. Financial Exploitation by Diversity (DFPS, 2020; U.S. Census Bureau, 2020)	39

CHAPTER I

INTRODUCTION

When I had the chance to meet my task supervisor at my internship, I was honored that he would immediately give me a case file to read. It was very detailed and showed me the steps involved in processing a case thoroughly. His faith in me, even though we had just met, increased my confidence level for the task of serving the elderly and adults with disabilities.

The case concerned a gentleman who was being financially exploited by a friend. The exploitation went on for several months until his daughter-in-law discovered the discrepancies in his bank account. Adult Protective Services (APS) was called, and an initial face-to-face interview was conducted to gather more information. The alleged victim defended the perpetrator's actions, and the case was closed. Not long after, another call was received concerning the client and a new allegation case was opened. This time the investigation was successful in identifying an exploitation. The APS case worker suggested that the daughter-in-law should pursue becoming the client's representative payee to help protect her father-in-law. The daughter-in-law and her husband (the client's son) moved to a house next door to the client to make it easier to help him. Because of the family's involvement, the case was successfully closed.

This is just one story that helps put a "face" on the tragedy of financial exploitation and those affected by it. In Dyer et al. (2020) the authors reference elder mistreatment in diverse populations and state "there is no significant difference in the

prevalence of any type of mistreatment among non-white, white, or Hispanic groups” (p. 92). My goal was to evaluate the data documented by the Texas Department of Family and Protective Services (DFPS) to see if the data supports this assertion. I anticipated finding correlations between visible attributes of senior adults over 65 and the likelihood of potential abuse. In looking at publicly available reports from the DFPS website, I found that these reports answered some of my questions.

The purpose of this study was to bring awareness to the different circumstances attributing to a senior adult over the age of 65 becoming a victim of elder abuse. The results of this study will help those serving older adults be more aware of and want to provide better services to this population.

Research Questions

I investigated three research questions:

- RQ1) How does socioeconomic status affect the likelihood that a senior adult over the age of 65 will be abused or financially exploited?
- RQ2) Is a perpetrator of elder abuse or financial exploitation more likely to be a relative or non-relative of the victim?
- RQ3) Does race impact the likelihood of financial exploitation?

Definitions of Terms

The following words and phrases will be used in this thesis in accordance with the definitions provided here:

- **Abuse** – the negligent or willful infliction of injury, unreasonable confinement, intimidation, or cruel punishment with resulting physical or emotional harm or pain to an elderly person or person with a disability by the

person's caretaker, family member, or other individual who has an ongoing relationship with the person. (Tex. Hum. Res. Code. § 48.001-§ 48.002, 2015)

- **Confirmed/Validated** – cases that have been investigated and found that the abuse actually happened. DFPS uses these terms interchangeably. For this thesis, I will use the term *confirmed* when discussing cases.
- **Exploitation** – the illegal or improper act or process of a caretaker, family member, or other individual who has an ongoing relationship with an elderly person or person with a disability that involves using, or attempting to use, the resources of the elderly person or person with a disability, including the person's Social Security number or other identifying information, for monetary or personal benefit, profit, or gain without the informed consent of the person. (Tex. Hum. Res. Code. § 48.001-§ 48.002, 2015)
- **Medical neglect** – the failure to ensure that an elderly person's health, dental and vision are well cared for. If these services are not provided, it can negatively affect a person's way of life.
- **Neglect** – the failure to provide for one's self the goods or services, including medical services, which are necessary to avoid physical or emotional harm or pain or the failure of a caretaker to provide such goods or services" (Tex. Hum. Res. Code. § 48.001-§ 48.002, 2015). Additionally, NCEA (n.d.) defines *neglect* as "the refusal or failure to provide an elderly person with such life necessities as food, water, clothing, shelter, personal hygiene, medicine, comfort, personal safety, and other essentials included in an

implied or agreed-upon responsibility to an elder.” If these services are not provided, a person’s quality of life will be negatively affected.

- **Social isolation** – the act of not interacting with others, whether intentional or not. Social isolation can be dangerous because it provides an environment where abuse and neglect can occur without opportunity for awareness and intervention. Mosqueda et al. (2016) define social isolation as “the vulnerable elderly adult and trusted other are not connected to social supports, if there is no one else to help when needed, if others who can offer help are not observing them, and if the trusted other is purposely keeping the vulnerable older adult isolated” (p. 1881).
- **Socioeconomic status** – this study is using this term as used by the U.S. Census Bureau which looks at median household income and poverty rate.
- **Senior adult** – someone 65 and older
- **Sexual abuse** – “an elderly person or person with a disability, including any involuntary or nonconsensual sexual conduct that would constitute an offense... committed by the person’s caretaker, family member, or other individual who has an ongoing relationship with the person” (Tex. Hum. Res. Code. § 48.001-§ 48.002, 2015). However, in defining *sexual abuse*, the number of sections in the Texas Penal Code where this form of abuse is addressed can be overwhelming. The Texas Penal Code has many different descriptions, such as (1) “deviate [deviant] sexual intercourse” and (2) “continuous sexual abuse of a young child or disabled individual” (Tex. Penal Code, § 21.01-§ 21.02, 2021). In general, sexual abuse involves

coercing someone to participate in sexual acts that they would not otherwise participate in, whether or not they may have the capacity to make informed decisions about sexual contact.

This study used the DFPS definition for financial exploitation. *Financial exploitation* is

the illegal or improper act or process of an alleged perpetrator using, or attempting to use, the resources of the alleged victim, including the alleged victim's Social Security number or other identifying information for monetary or personal benefit, profit, or gain, and without the informed consent of the alleged victim (Tex. Hum. Res. Code. § 48.001-§ 48.002, 2015)

However, when looking at research on elder abuse, it is important to know how the specific study or author defines terms related to elder abuse. In Stiegel (2012) the definition of *financial exploitation* used is from the Elder Justice Act:

the fraudulent or otherwise illegal, unauthorized, or improper act or process of an individual, including a caregiver or fiduciary, that uses the resources of an older individual for monetary or personal benefit, profit, or gain, or that results in depriving an older individual or rightful access to, or use of, benefits, resources, belongings, or assets. (p. 73)

As broad as the Elder Justice Act's definition is, it is not consistent with or applicable to all state laws. The discrepancies between the Elder Justice Act's definition and definitions provided in state laws could cause a person to misinterpret the specific and sometimes stricter guidelines pertaining to elder abuse. With an aging United States population (Bavafa et al., 2019), the percentage of elder exploitation is likely to increase

(Stiegel, 2012). The expected increase in elder exploitation makes comprehensive protections even more important, regardless of in which state a person lives.

CHAPTER II

LITERATURE REVIEW

Elder mistreatment can involve many types of abuse including mental, physical, social, and financial. Each of these areas of elder mistreatment have specific attributes or areas of risk associated with them, and each is worthy of its own research.

For this literature review, OneSearch was used to find scholarly and peer-reviewed journal articles from databases available through the Abilene Christian University Library. The databases accessed for this literature review include Academic Search Complete, Education Source, Scopus, and Complementary Index. Searches were performed using Boolean search strategies through the Abilene Christian University Library website. Professional search terms included “elder abuse,” “elder mistreatment,” “elder neglect,” and text terms of “financial elder abuse,” “health care worker,” “nurses,” “medical worker,” and “health care professional.” The second search used interface word search terms of “internet fraud,” “financial elder exploitation,” “elderly person,” “aged or older adult,” “financial scams,” “senior exploitation,” and “senior citizen.”

Elder Abuse

There are several different definitions of *elder abuse* found in the literature. The National Center on Elder Abuse (NCEA, n.d.) defines *elder abuse* as “the mistreatment or harming of an older person. It can include physical, emotional, or sexual abuse, along with neglect and financial exploitation.” The Department of Family and Protective Services (DFPS) uses four different overarching categories when defining elder abuse:

(1) abuse, (2) sexual abuse, (3) neglect, and (4) exploitation (Tex. Hum. Res. Code, 2015). These four categories are listed in § 48.002 of the Code, which gives legal definitions for each of these sections. NCEA and DFPS each have their own definition of what constitutes elder abuse but they both agree that abuse is the act of causing harm or distress to someone who is older or has disabilities. In this thesis, *elder abuse* is defined as the negligent or willful infliction of injury, unreasonable confinement, intimidation, or cruel punishment with resulting physical or emotional harm or pain to an elderly person or a person with a disability by the person's caretaker, family member, or other individual who has an ongoing relationship with the person.

Incidence of Elder Abuse

The literature suggests that there is a steady increase in elder abuse. Li et al. (2020) state that in 2017, the United States population of persons 65 and over was 50.9 million people, representing 15.6% of the population, and they expect this number to increase. Reingle-Gonzalez et al. (2016) report that elder abuse is under-reported and that 11% of the elder population will have experienced some form of elder abuse during their lifetime. The most common alleged perpetrator is a family member, according to Heisz (2021). While Li et al. (2020) bring attention to the population increase of senior adults over 65, the number of reported acts of elder abuse will not be a true reflection because more often than not, people do not want others to know they are a victim of abuse.

Financial Exploitation

Fenge and Lee (2018) and Lichtenberg et al. (2019) use the term *financial exploitation* when discussing financial elder abuse. Lichtenberg et al. (2019) provide the following risk factors that make older people more susceptible to elder abuse: “poor

physical health, limited social support or interaction, having a lower education, or signs of dementia” (p. 437). Breckman et al. (2020) and Mosqueda et al. (2016) agree with these risk factors; however, Breckman et al. use terms like “inability to manage finances or activities of daily living” (p. 69), and Mosqueda et al. use terms like “impairments in physical function” (p. 1880).

Rosen et al. (2019) discuss financial exploitation as “a common type of elder mistreatment, and financial dependence on an older adult is an established risk factor for becoming an abuser” (p. 2613). Li et al. (2020) state that the increase in the elderly population is alarming in regard to financial exploitation and the projected increase in the numbers of those being abused financially.

Types of Frauds and Scams

Policastro and Payne (2015) discuss telemarketing fraud and describe it as “a mass marketing fraud that involves the use of mass-communication devices or technologies (e.g., mail, telephone, and/or internet)” (p. 621). In their research, Policastro and Payne (2015) cite Pratt et al. (2010) who suggest that “it is not time spent away from home that is risky, but time spent at home, making purchases online that introduces the individual to increased risk of victimization” (p. 623). Various authors agree there are several tactics that lure the elderly into being taken advantaged of concerning their finances. Kircanski et al. (2018) address this by stating, “One of the most common influence techniques relies on eliciting emotional arousal” (p. 326). Emotional arousal is defined as “a subjective feeling state that can be represented along dimensions of valence (displeasure to pleasure) and arousal (deactivation to activation)” (Kircanski, et al., 2018, p. 326).

Boyle (2020) discusses multiple scams identified by the American Association of Retired Persons (AARP) for the older adult to be aware of and to hopefully not fall victim to. For example:

- “Identity Theft - scammers call asking for personal information and financial data” (p. 435).
- “IRS Impostor Scam - con artists pretend to be IRS employees to extort money from older adult taxpayers” (p. 436).
- “Health Insurance Scam - a fraudulent caller states the open enrollment period has passed, but the older adult is in luck and will not be without coverage. The scammer’s goal is to solicit personal and privileged information” (p. 436).
- “Social Security Scam - the perpetrator claims that someone is using an older adult’s social security number and the victim is liable for outstanding debt” (p. 436).
- “COVID-19 Scam - with the pandemic causing prolonged isolation, older adults may be more susceptible for falling victim to scams or frauds” (p. 436).

While these scams may take place over the phone or on the internet, one must not forget the in-person scenario. All of these scams “offer companionship, love and sometimes marriage” (Migliaccio, 2020, p. 23). The goal of the scammer is to “eventually take control of the victim’s finances, assets, and life” (Migliaccio, 2020, p. 23).

Other types of elder mistreatment are technology support scams, real estate, and timeshares. Migliaccio (2020) states, “In 2018, the most frequent type of loss for older consumers was for tech support scams” (p. 23). White et al. (2017) also address “internet safety and the Silver Surfer.” *Silver surfer* is a reference to older adults who use the internet stating that “financial scams targeting seniors have become so prevalent that they are now considered the crime of the 21st century” (p. 824).

Migliaccio (2020) states that real estate and timeshares are considered to be romance scams. Migliaccio states that in 2018 “romance scams accounted for the highest median losses of \$10,000 for those who were aged 70 and older” (p. 23). While this is a great loss for older adults, the “romance scams resulted in the highest losses overall at \$143 million and older adults lost a significant portion of that total” (p. 23). Migliaccio also states that “these financial losses can be devastating for older adults with limited financial resources or on fixed incomes can divest wealthier older adults of millions” (p. 23).

Characteristics of a Perpetrator

The *Cambridge Dictionary* defines *perpetrator* as being “someone who has committed a crime or a violent or harmful act” (Cambridge University Press, n.d.). Pouryousefi and Frooman (2019) point out that “in a consumer scam, perpetrators (agents) have access to private information” (p. 4). Mosqueda et al. (2016) do not give a specific reason why someone becomes a perpetrator but indicate that the most common perpetrator is a family member, friend, attorney, or acquaintance.

Heisz (2021) says that “elder abuse in general is most often committed by those who are closest to the elder” (p. 43). Heisz also states that “90 percent of elder abuse is

committed by family members, with the elder's adult offspring and spouses accounting for about 70 percent of such cases" (p. 43). Betz-Hamilton and Vincenti (2018) recognize factors that may be perceived as risks within families that cause elder financial exploitation. These factors are "problematic family relationships, trust issues and unhealthy power dynamics among family members" (p. 22).

Characteristics of Elder Mistreatment

What are some factors that cause someone to be a perpetrator of elder mistreatment? While there may be many factors associated with elder mistreatment, this literature review will discuss the four listed below: (1) psychological factors that may increase risk of elder mistreatment; (2) social factors that increase risk of financial scams; (3) racial and ethnic factors; and (4) cultural factors.

Psychological Factors that May Increase Risk of Elder Mistreatment

Mosqueda et al. (2016) suggest several risk factors may contribute to elder mistreatment. Examples of these risk factors are physical impairments, emotional distress, or impairments in cognition (p. 1880). As people age, their mental abilities may decline (Reams, 2016). Victims may say "How did this happen?" or "Why did this happen?" As people grow older they tend to forget where they left their car keys or what they had for supper. They find themselves needing help with their daily activities from things as simple as tying their shoes to the more important decisions such as managing bank accounts. Adding and subtracting may not be as simple as it used to be.

Another possible risk factor is emotional distress. This could be manifested by depression or cognitive impairments like dementia that can cause social isolation. Reams (2016) defines *dementia* as "the loss of cognitive functioning, which means the loss of

the ability to think, remember, or reason, as well as behavioral abilities, to such an extent that it interferes with a person's daily life and activities" (p. 334).

Any of these risks factors may cause a decline in performing activities of daily living (ADLs), such as not being involved with a senior citizen center or church or socializing with a group of friends. If someone is active in social activities then not, this can be an indicator that their behavior changed. If an older adult chooses to no longer attend these activities, this could be a sign of depression. Friends and family can play a vital role in helping ensure they are receiving services to help them through this season of life.

Caregivers working with someone who may be experiencing these risk factors can have difficulty helping them maintain their self-care needs and relationships (Mosqueda et al., 2016). It is important for older people to have a trustworthy support system like family and friends to offer advice, encouragement, and support as they age.

Social Factors that Increase Risk of Financial Scams

Talking about financial elder abuse may be difficult between the younger family member or caregiver and the elderly adult. Having these difficult conversations suggests that someone has become a victim of financial exploitation, or that they can no longer be trusted to handle their own finances. Social isolation may lead to depression which, if left untreated, may cause a lack of sound judgment. Mosqueda et al. (2016) explain *social isolation* as:

the vulnerable elderly adult and trusted other are not connected to social supports, if there is no one else to help when needed, if others who can offer help are not

observing them, and if the trusted other is purposely keeping the vulnerable older adult isolated. (p. 1881)

Fenge and Lee (2018) also discuss social isolation and loneliness. They recognize that someone who is lonely may be more susceptible to being exploited because they respond more positively to the attention. Burnes et al. (2017) discuss public health implications like major depression, generalized anxiety disorder, and lower subjective health ratings to name a few. Their findings for elder financial fraud and scams specifically mention that “financial fraud victimization is associated with serious physical and mental health issues” (p. e21). Some of these health and mental health issues can involve “major depression, generalized anxiety disorder, lower subjective health ratings, and increased functional somatic complications” (Burnes et al., 2017, p. e20).

Another example of social isolation is when an older adult was once active at a senior citizen center in the community, in a church, or volunteering at a non-profit, or even being visible in the neighborhood where one lives, and then not showing up for a while. Activities that are normal for someone, then stop, can be signs that the person may be having problems. Hopefully, there are family and friends that recognize the change in behavior and help get services for the older adult.

Racial and Ethnic Factors

While there are formal definitions of elder abuse provided by agencies and legal codes, different cultures and ethnic groups have their own understanding of elder abuse. Li et al. (2020) mention that interpersonal relationships may play a role in elder mistreatment and recommend that “any attempt to understand elder mistreatment in different racial or ethnic groups should take into account cultural context” (p. 20). For

example, Cardona et al. (2007, as cited in Li et al., 2020) explain that “Latino families prefer seeking resolutions on their own rather than from formal social systems” (p. 23). Horsford et al. (2011, as cited in Li et al., 2020) state, “African American elders might distrust institutions and be reluctant to seek help in the community, particularly if they consider themselves and their families at risk of discrimination based upon race” (p. 23).

Li et al. (2020) recognize that the “population of the United States is aging and becoming more racially and ethnically diverse” (p. 21). Lichtenberg et al. (2019) did a randomized survey and found that “African Americans were more likely than non-African Americans to be victims of FE [financial exploitation]” (p. 435). It is important to understand that populations in the United States and around the world are growing older and with that comes the responsibility to ensure that the elderly from any culture are not mistreated.

Cultural Factors

It is important to note that elder mistreatment affects the elderly not only in urban areas, but also in diverse and rural populations. One major difference between urban and rural areas is access to services. Dyer et al. (2020) found that “the ability to access community and health services becomes more difficult in areas that are sparsely settled or that encompass large geographical regions” (p. 93). Living in a rural area tends to promote higher percentages of depression and lower social interaction. According to Dyer et al. (2020) “older adults who live in rural areas often are isolated and lack the social supports that have been consistently found to protect against most negative outcomes of elder mistreatment such as depression, anxiety, PTSD, and self-reported poor health” (p. 93). In Dyer et al. (2020) discuss how, at one point, “78 percent of the

rural areas were all white, non-Hispanic” (p. 93). They go on to note that “Hispanics now form the largest minority in rural communities” (p. 93).

Supportive and Protective Strategies

Throughout the literature, different strategies for helping to prevent elder mistreatment or exploitation are discussed. Dahlberg (2020) writes on “strategies to prevent violence across the life span” (p. 104). Lachs et al. (2020) discuss Elderabuse.org and how it is the “first national charity in the United States devoted to the elimination of elder abuse via policy, research, and-or public advocacy” (p. 124). This section will discuss several of these strategies to help readers have a better understanding of what is needed to prevent these harmful actions from happening to senior adults 65 and older or those adults who have disabilities.

Educational Opportunities to Help Prevent Financial Elder Abuse

Educational opportunities and programs are becoming more and more important for older adults to identify potential financial scams or fraud. One such program is Success After Financial Exploitation (SAFE) as mentioned by Lichtenberg et al. (2019). This program helps older adults who have experienced abuse regain financial, mental, and physical stability. Another program called AIM (Abuse Intervention Model) is discussed by Mosqueda et al. (2016). AIM is a tool used by groups such as APS that focuses on three areas, the vulnerable older adult, trusted other, and context. The person evaluating potential risks for abuse can use AIM to determine the areas in which an individual may be most vulnerable and benefit from an intervention program (Appendix C). Alshabasy et al. (2020) talk about the 4Ms Framework by The Age-Friendly Health Systems (AFHS). The 4Ms are (1) What Matters, (2) Medication, (3) Mentation, and (4)

Mobility (Appendix D). These four age-friendly approaches consistently help detect and intervene in elder mistreatment events, regardless of setting.

Signs of Elder Abuse

The NCEA website has an extensive list of signs and symptoms to look for to help determine if a senior adult has been the victim of many forms of abuse, including financial abuse. The section titled Financial or Material Exploitation (NCEA, n.d.) provides a number of warning signs that a loved one is a victim of financial abuse, including:

- “sudden changes in bank account activity, balance or banking practice including an unexplained withdrawal of large sums of money by person accompanying the elder”
- “unauthorized withdrawal of an elder’s funds using the elder’s ATM card”
- “unexplained disappearance of funds or valuable possessions”
- “discovery of an elder’s signature being forged for financial transactions or for titles of his/her possessions”

Educating the older adult is the best way to reduce the likelihood they will become a victim of elder mistreatment. Bavafa et al. (2019) discuss the importance of being informed to help a senior adult strengthen his or her financial and health knowledge. One important area for older people to be educated about is how to safely access the internet. Bavafa et al. (2019) see older people being internet savvy as a major advantage when discussing financial exploitation. They also mention resources available to help educate the older adult population about the internet. Some of these are on “The

Financial Literacy and Education Commission (FLEC) website and consist of areas like MyMoney.gov, Investor.gov, and IdentityTheft.gov” (p. 879).

Supportive Professionals

Another strategy to reduce instances of mistreatment of senior adults is the use of multidisciplinary teams (MDTs). Breckman et al. (2020) state that “the MDT is a powerful person-centered, collaborative, highly coordinated intervention [team]” (p. 67). The role of MDTs is providing services to the client in several different capacities. These capacities range from “social service areas, law enforcement, adult protective services, medical and mental health professionals, district attorney offices, and others depending on community resources” (p. 68).

MDTs usually have one specialist, but if there are two specialists on a team, teams are described as “Enhanced MDTs or E-MDTs” (Breckman et al. 2020, p. 68). Breckman et al. (2020) also discuss how these teams are funded. Sadly, “some teams have no funding for this work, while other receive government or grant funding which often supports the MDT coordinator position and specialists” (p. 68).

Public Service Workers

The DFPS website has a link “APS History” that takes the reader through the history of Adult Protective Services (APS) in Texas and how this department has developed over the years. In the mid-1970s, APS was part of Title 20 of the Social Security Act. In 1992, oversight of APS changed from being under Texas Legislature to the Texas Department of Protective and Regulatory Services, and in 2017 became a standalone agency under the Department of Family and Protective Services.

There is literature that discusses the importance of providing protective services to the elderly and adults with disabilities. For example, Breckman et al. (2020) state that the role of an adult protective services worker is “a necessary and vital component of a system-wide response to adult neglect, abuse, and exploitation; thus, having APS representation on multidisciplinary teams is considered a necessity” (p. 69).

Elman et al. (2020) discuss the important roles social workers play in providing services in a hospital emergency department. They discuss several tools available to help assess the different variables that might raise questions about elder mistreatment. One of these tools created was the Emergency Department Elder Mistreatment Assessment (ED-EMATS) (Appendix B). The purpose of this tool is “to help emergency department social workers increase their confidence in assessing for elder mistreatment and help ensure standardization between professionals” (p. 110). This tool has specific questions for first responders or emergency room personnel to ask if they suspect certain types of abuse.

Social Workers Help Lower Risk of Elder Mistreatment

Elder mistreatment can happen to anyone regardless of ethnicity, social status, or gender. When social workers take their certification test, they are also agreeing to abide by the Code of Ethics of the National Association of Social Workers (NASW). According to the NASW, the primary goal of the social work profession is to help people in need and address social problems. One role of social workers is to help address reported elder mistreatment and educate senior adults and family members and care givers in elder abuse prevention. Social workers could work with mistreated senior adults or their care givers through a state office like Adult Protective Services, in a hospital, or as part of a Community Response Team. Community Response Teams consist of social workers

EMS, and law enforcement professionals who are tasked with responding to community members including senior adults who need services.

Li et al. (2020) discuss the importance of understanding cultural context in elder mistreatment. They state that “culture affects how racial and ethnic groups perceive elder mistreatment and help-seeking behaviors, and how professionals and authorities could best engage populations, assess situations, and intervene to prevent mistreatment” (p. 20).

Fenge and Lee (2018) also address the role of the social worker. They recognize that “social workers play a key role in joined-up responses with other agencies like the police [and FBI]” (p. 919). Social workers serving in a joint response team will have access to privileged information such as bank accounts or medical records that may not otherwise be available to them. Fenge and Lee (2018) also state that “risks posed by financial scams are on a global scale, affecting older people in communities across the world” requiring “collaboration and integrated solutions, as scams have no borders” (p. 919).

Legal Support Services

Attorneys play a vital role in helping the older population legally protect themselves from abuse, neglect, or exploitation. Riles (2018) explains that attorneys are bound to a code of ethics that determine how they practice law. Attorneys are required to follow this code of ethics in their professional conduct and the manner in which they advise clients. Lawyers have an ethical duty to identify and respond to situations where an older client is being abused or exploited. Balancing sound legal advice while maintaining or enhancing the client’s psychological well-being can be challenging. In

these circumstances, developing and using appropriate screening processes to identify instances of abuse and neglect is important.

Galvan and Mbaku (2020) discuss the role of the civil legal aid attorney in instances of elder abuse. The role of the civil legal aid attorney in its simplest form is to provide competent and free legal representation to low-income community members. The roles of these attorneys ensure protection, redress, and ongoing stability for clients. Galvan and Mbaku (2020) emphasize that “the role of the attorney is to support the client and implement the client’s wishes, within reason and within the parameters of the law” (p. 85).

Conclusion of Literature Review

There is consensus in the literature that shows how elder mistreatment is becoming a major crisis as the world’s population ages. The literature also indicates that there are multiple ways elderly persons or persons with disabilities are mistreated including abuse, neglect, sexual abuse, and exploitation. The literature provides insights into strategies and discusses approaches of interventions as well as agencies that are actively working to reduce occurrences of elder mistreatment. While there are many success stories, it is clear that there are barriers that still need to be overcome.

Some barriers remain that can be addressed by (1) providing resources in rural areas for alleged victims; (2) providing better assessment tools for frontline emergency personnel workers to quickly assess and more effectively help alleged victims; and (3) providing educational opportunities to help potential victims and their care givers recognize the signs of mistreatment and how to protect themselves from different forms of abuse.

This study will focus on providing educational opportunities for potential victims. To do that it will evaluate relationships between perpetrators and confirmed cases of elder financial exploitation and mistreatment to determine if the type of relationship is a determining factor for whether or not one person is more likely to abuse another.

This study will examine the following hypotheses:

- HP1: Rates of abuse will be higher in regions characterized by lower socioeconomic status.
- HP2: Rates of financial exploitation will be higher in regions characterized by lower socioeconomic status.
- HP3: Rates of abuse will be higher with perpetrators that are related.
- HP4: Rates of financial exploitation will be similar regardless of race.

CHAPTER III

METHODOLOGY

This study was an analysis of the 2020 data from the eleven DFPS regions of Texas and seeks to answer hypotheses with the available data. This was an exploratory-descriptive study. I looked at different definitions concerning abuse and determined if elder mistreatment occurs more often in certain relationships. This included family members such as siblings, children, and parents, as well as others such as neighbors and professional caregivers. I also looked at demographics and socioeconomic status to see if either impacts prevalence of abuse.

Design

The exploratory descriptive investigation involved gathering specific data from Excel workbooks from the DFPS Adult Protective Services website. The data included all eleven regions, as well as the number of confirmed cases and race/ethnicity of senior adults over 65. The descriptive information consisted of relationship dynamics like adult child to parent, grandchild to grandparent, and others. In understanding these types of relationships, the study attempted to reflect the correlations between the number of confirmed cases of abuse and/or exploitation and poverty, ethnicity, and relationship.

Population and Sampling

Aggregated data was gathered from the DFPS Adult Protective Services (APS) public website. APS divided the counties in Texas into eleven regions. Comparisons between the eleven regions were conducted, and the information provided from the

public website covered the fiscal year 2020. The economic information was from the 2020 United States Census for the State of Texas. There was no human interaction between the primary investigator and persons 65 and older. The information collected consisted of confirmed cases (cases that had been investigated and found that abuse or exploitation actually happened) involving senior adults.

Human Subjects Protections

All data in data sets were aggregated. No identifying information was reported. Because the study involved secondary analysis of data, there was no risk to the subjects reported in the databases. The Institutional Review Board (IRB) of the university reviewed an application for non-research and determined that this study fell within the guidelines for this category (Appendix A).

Procedures

I retrieved data relevant to this study from the DFPS Open Data Portal; all data available were found in the public domain. Data were retrieved for analysis in Microsoft Excel. Additionally, I retrieved demographic data from the eleven regions of DFPS in order to allow for additional comparisons between regions. Data included but were not limited to race and ethnic comparisons, income levels, and socioeconomic status as determined by income distribution within the region. I also retrieved data from the website for the U.S. Census Bureau related to the 2020 census. Their data were broken down by county. I consolidated this data to match the eleven regions used by DFPS. For ethnic data, DFPS only had *African American*, *Anglo*, *Hispanic* and *Other*. The U.S. Census data further broke down *Other* to specify *Native American* and *Asian* populations.

For consistency, I consolidated *Native American*, *Asian*, and *Other* from the U.S. Census Bureau into a single *Other* category for comparison with DFPS data.

Data Analysis

Data analyses were conducted using cross tabulations and parametric measures (Pearson's r) of association to test hypotheses of the study. The data was analyzed by utilizing the IBM SPSS Statistics Platform 25.0. Data were de-identified before receipt by the principal investigator. This study examined the following hypotheses:

- HP1: Rates of abuse will be higher in regions characterized by lower socioeconomic status.
- HP2: Rates of financial exploitation will be higher in regions characterized by lower socioeconomic status.
- HP3: Rates of abuse will be higher with perpetrators that are related.
- HP4: Rates of financial exploitation will be similar regardless of race.

CHAPTER IV

FINDINGS

This chapter summarized the data collected in this study. Data were extracted from public records reported by DFPS for the year 2020. Data were also collected from the 2020 United States Census for the State of Texas. The purpose of this study was to examine how rates of financial exploitation and other abuses of senior adults over 65 correlated to the race of the victim, relationships of perpetrator to the victim, and socioeconomic status of the victim. Although data were also provided by DFPS for disabled persons 18-64 years of age, I only considered data on victims over 65 in the analysis.

Description of Sample

Population

There are eleven regions in Texas ranging in population from 549,130 (lowest) in Region 2 to 8,044,641 (highest) in Region 3. Not surprisingly, the largest populations were found in regions with the largest metropolitan areas (Table 1).

Table 1*DFPS Regions (DFPS, 2020; U.S. Census Bureau, 2020)*

Region	Population	Avg Median Income	Poverty Rate	Num of Confirmed Cases of Elder Abuse	Num of Confirmed Cases of Exploitation	Confirmed Cases of Elder Abuse per 100,000	Confirmed Exploitation per 100,000
1	866,112	52,931	15.0	4,228	38	488.16	4.39
2	549,130	49,841	14.5	3,969	44	722.78	8.01
3	8,044,641	70,993	10.5	12,901	161	160.37	2.00
4	1,149,993	51,001	15.4	3,362	55	292.35	4.78
5	768,635	49,887	17.0	2,709	37	352.44	4.81
6	7,297,022	68,323	13.5	13,483	250	184.77	3.43
7	3,661,292	67,676	11.6	5,663	113	154.67	3.09
8	3,026,195	59,415	14.1	7,969	206	263.33	6.81
9	646,070	63,341	12.1	2,106	15	325.97	2.32
10	888,720	46,658	17.6	3,200	20	360.07	2.25
11	2,246,397	44,089	22.0	5,725	89	254.85	3.96
Total	29,144,207	63,614	13.5	65,315	1,028	224.11	3.53

Population Diversity

The population diversity data was gathered from the 2020 U.S. Census population estimates specifically from the numbers under Race and Hispanic Origin. The diversity percentage per region included non-white, African American, and Hispanic/Latino.

Population diversity ranged from the highest percentage of 87.8% in Region 10 with a population of 888,720 to the lowest percentage of 33.1% in Region 2 with a population of 549,130. This information is reflected in Table 2.

Table 2*Population Diversity by Region (DFPS, 2020)*

Region	Population	Racial Diversity Percentage
1	866,112	48.2
2	549,130	33.1
3	8,044,641	53.4
4	1,149,993	36.0
5	768,635	39.5
6	7,297,022	64.3
7	3,661,292	46.6
8	3,026,195	66.0
9	646,070	58.2
10	888,720	87.8
11	2,246,397	87.6

Population Density

While not directly related to my hypotheses, I also looked at comparisons based on population density. The region with the highest population was in Region 3 with 8,044,641. The number of confirmed elder abuse cases per 100,000 for Region 3 was 160.37 with 2.00 confirmed exploitation cases per 100,000. The region with the lowest population was in Region 2 with 549,130. The number of confirmed elder abuse cases per 100,000 in Region 2 was 722.78 with 8.01 confirmed exploitation cases per 100,000 (Table 3). Figures 1 and 2 reflect the population density to all abuse and exploitation cases respectively.

Table 3

Population Density Compared to All Abuse and Exploitation (DFPS, 2020)

Region	Population	Num of Confirmed Cases of Elder Abuse	Num of Confirmed Cases of Exploitation	Confirmed Cases of Elder Abuse per 100,000	Confirmed Exploitation per 100,000
1	866,112	4,228	38	488.16	4.39
2	549,130	3,969	44	722.78	8.01
3	8,044,641	12,901	161	160.37	2.00
4	1,149,993	3,362	55	292.35	4.78
5	768,635	2,709	37	352.44	4.81
6	7,297,022	13,483	250	184.77	3.43
7	3,661,292	5,663	113	154.67	3.09
8	3,026,195	7,969	206	263.33	6.81
9	646,070	2,106	15	325.97	2.32
10	888,720	3,200	20	360.07	2.25
11	2,246,397	5,725	89	254.85	3.96

Figure 1

Population Density to All Abuse (DFPS, 2020; U.S. Census Bureau, 2020)

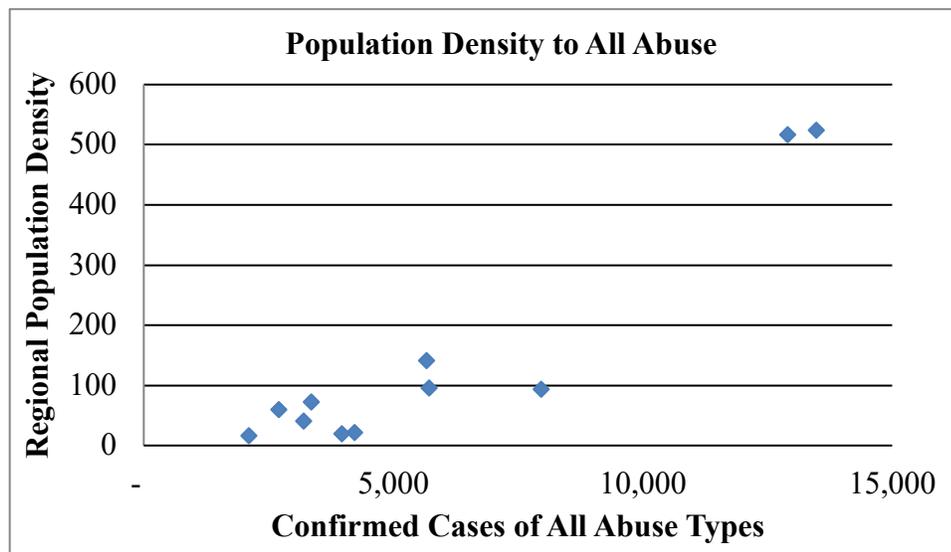
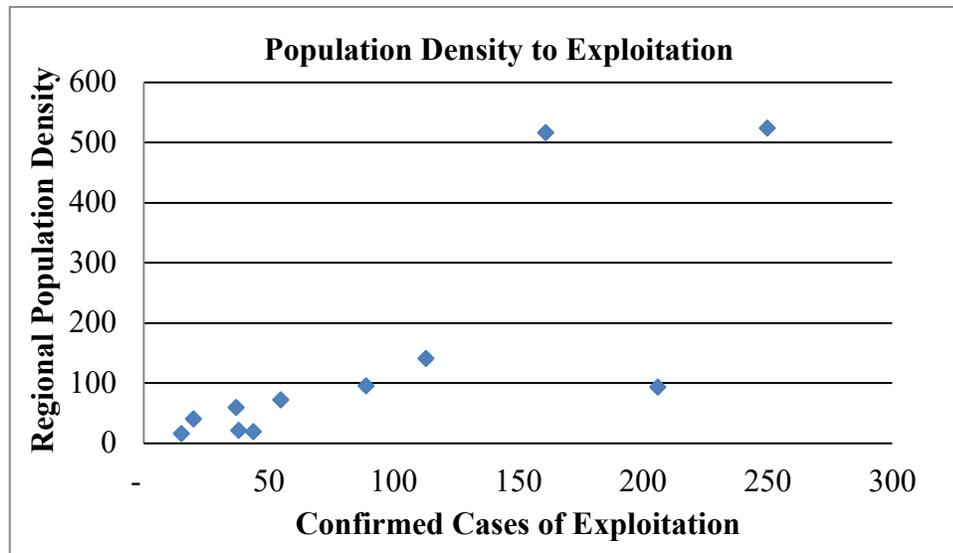


Figure 2

Population Density to Exploitation (DFPS, 2020; U.S. Census Bureau, 2020)



Poverty

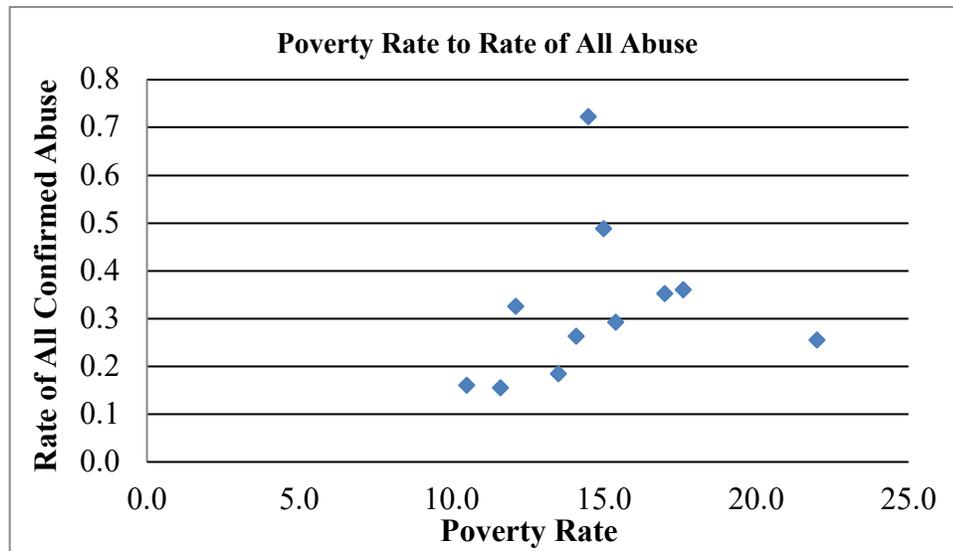
The poverty percentages for the DFPS regions ranged from the lowest of 10.5% in Region 3, which had a population of 8,044,641, to the highest rate of 22% in Region 11 with a population of 2,246,397 (refer to Table 1 for poverty rates).

Elder Abuse

Confirmed cases of elder abuse were described in several different ways: emotional/verbal abuse, medical neglect, mental health neglect, physical abuse, physical neglect, and financial exploitation. The lowest rate of confirmed cases of elder abuse was 154.67 per 100,000 in Region 7. The highest rate of confirmed cases of elder abuse was 722.78 in Region 2 (refer to Table 1 elder abuse rates). Figure 3 shows poverty rate compared to all abuse.

Figure 3

Poverty Rate to Rate of All Abuse (DFPS, 2020; U.S. Census Bureau, 2020)

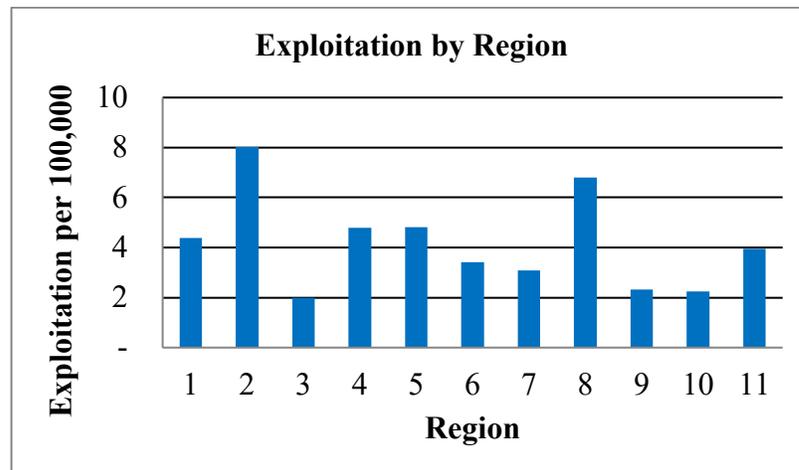


Financial Exploitation

The occurrence of financial exploitation can be seen in Table 1. The lowest occurrence was in Region 3 with a rate of 2.00 per 100,000. The highest occurrence was in Region 2 with a rate of 8.01 per 100,000. Figure 4 shows the rate of exploitation by region.

Figure 4

Exploitation by Region (DFPS, 2020)



Perpetrator’s Relationship to Victim

Perpetrators were consolidated into four groups: related, non-related, self-neglect, and unknown. The *related* area included adult children, grandchildren, other relatives, parents, siblings, and spouses. The *non-related* group was made up of facility-institutional staff, friend-neighbor, no relation, other, and service providers. The *self-neglect* category represented someone not taking care of themselves, and the *unknown* relationship was either not documented at the time of the report or unable to be determined. The higher proportions of relatives did not necessarily correlate with the higher rates of abuse (Table 4).

Table 4

Perpetrator Relationship to Victim – Four Areas (DFPS, 2020)

Region	Related	Non-Related	Self Neglect	Unknown	Total Abuses
1	142	41	3,469	0	3,652
2	165	38	3,354	2	3,559
3	806	125	10,556	2	11,489
4	143	43	2,874	0	3,060
5	131	25	2,298	2	2,456
6	845	268	11,375	23	12,511
7	429	119	4,633	4	5,185
8	672	133	6,575	6	7,386
9	82	6	1,789	0	1,877
10	108	7	2,660	2	2,777
11	473	66	4,657	1	5,197
Total	3,996	871	54,240	42	59,149

Table 5 reflects how each of the four groups in Table 4 were broken down to show the specific categories and the percentages that made up each group of perpetrators. In the *related* section, adult children are the highest abuser with 3.35%, followed by spouses with 1.41% being the abuser. Among the *non-related* section, the most common

abuser fell in the *other* section, with 0.87% being the abuser, followed by *no relationship* with 0.34% being the abuser. In the non-related category (Facility-Institutional Staff, Friend-Neighbor, and Service Provider), the occurrences of abuse are infrequent. In the category of *self-neglect*, the data showed this to be the most significant result for “perpetrators” with a 91.7% rate of abuse.

Table 5

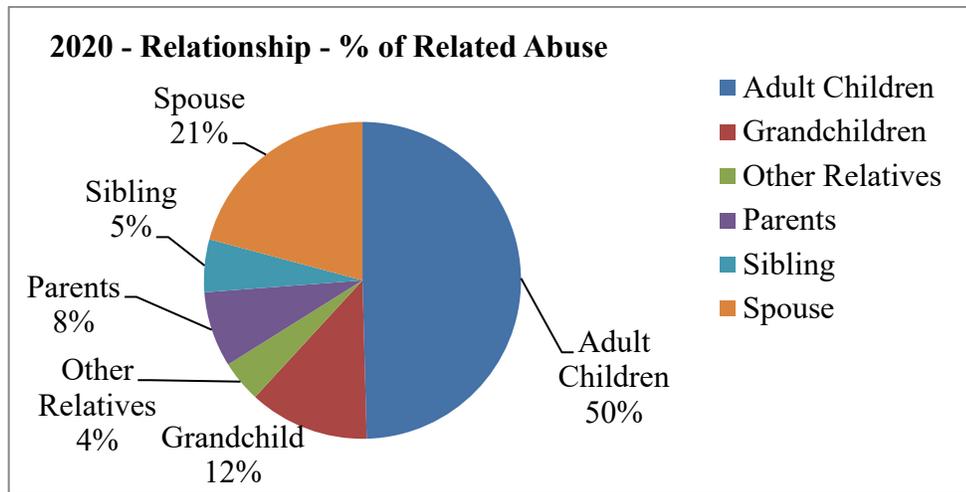
Perpetrator Relationship to Victim – Related Breakdown (DFPS, 2020)

Relationship Type	Percent of Total Abuses	Count (2020)
Related		
Adult Children	3.35%	1,981
Grandchildren	0.83%	490
Other Relatives	0.29%	170
Parents	0.52%	308
Siblings	0.36%	215
Spouse	1.41%	832
Non-Related		
Facility-Institutional Staff	0.02%	14
Friend-Neighbor	0.12%	73
No Relationship	0.34%	201
Other	0.87%	516
Service Provider	0.11%	67
Self	91.70%	54,240
Unknown	0.07%	42
Total	100.00%	59,149

When limiting to just the *related* perpetrators, the data showed that adult children were the most likely to abuse at 50%. The next most likely were spouses at 21%, followed by grandchildren at 12%. Instances of abuse from other relationships are infrequent, ranging from 4% to 8% (Figure 5).

Figure 5

Relationship to Victim for Related Perpetrators (DFPS, 2020)



Abuse by Ethnicity

The highest rate of financial exploitation per 100,000 among ethnicities is 0.53 from the Anglo ethnicity. The lowest rate of financial exploitation per 100,000 among ethnicities is 0.25 from the Hispanic ethnicity. The highest rate of exploitation from all abuse was 3.54 per 100,000 from the Anglo ethnicity. The lowest rate of all abuse was 1.74 per 100,000 from the Hispanic ethnicity. Hispanic victims experienced abuse at half the rate of Anglo and African American victims, with Other victims just slightly higher than Hispanic victims. The ethnicity rates are reflected in Table 6 and Figure 6.

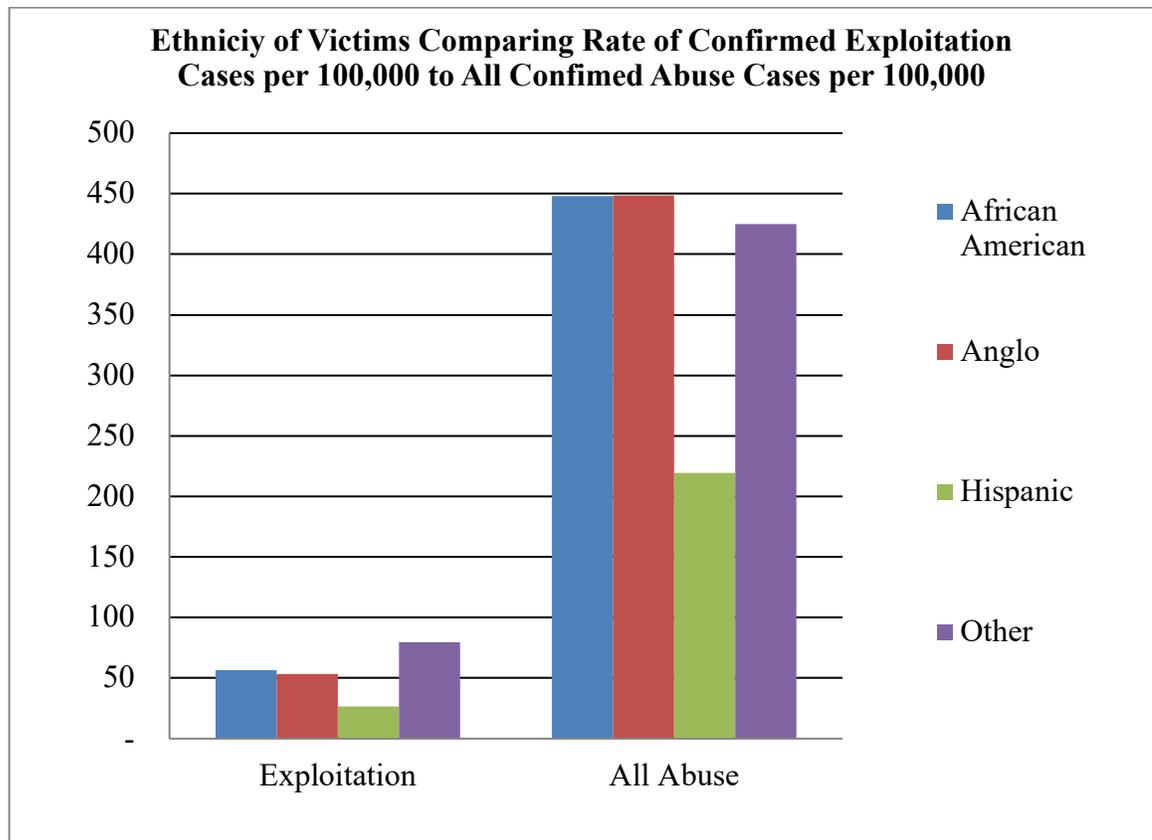
Table 6

Ethnicity of Victims of Exploitation and of All Abuse (DFPS, 2020)

Ethnicity	Rate of Exploitation per 100,000	Rate of All Abuse per 100,000
African American	53.51	448.29
Anglo	56.51	448.27
Hispanic	26.81	219.51
Other	79.88	424.79

Figure 6

Ethnicity of Victims of Exploitation and All Abuse (DFPS, 2020)



Test of Hypotheses

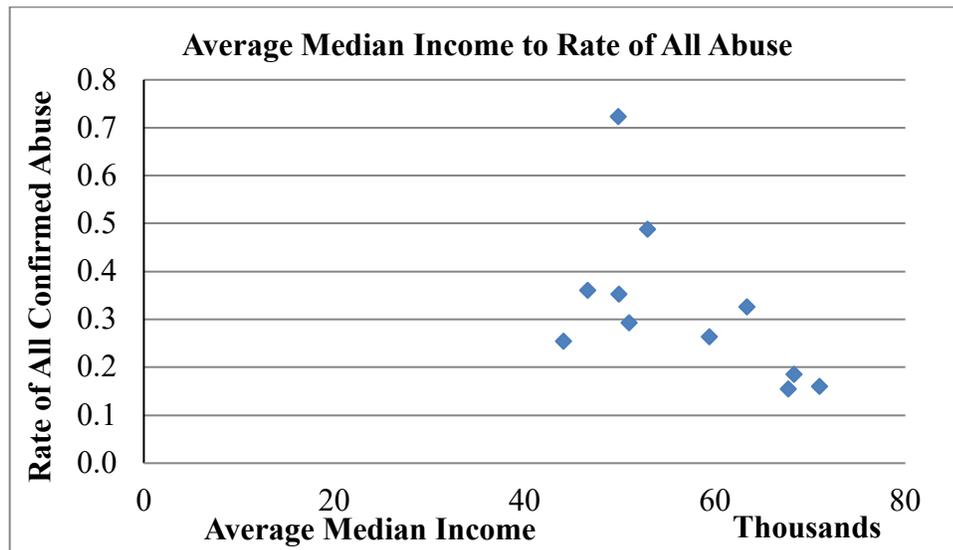
As reported in the literature review and described above, this study postulates four hypotheses.

Hypothesis One

This hypothesis tested that rates of abuse will be higher in regions characterized by lower socioeconomic status. This hypothesis was tested two ways. First, a comparison of poverty rate and rates of abuse by region was conducted using Pearson's r . There was no significant correlation found between the poverty rate and rates of abuse ($r = 0.193$; $p = n. s.$; Figure 3). Second, a comparison of median income as the indicator of socioeconomic status with overall rates of confirmed abuse. Using Pearson's r , an inverse relationship was found ($r = -0.560$; $p = n. s.$; Figure 7).

Figure 7

Median Income to Rates of All Abuse (DFPS, 2020; U.S. Census Bureau, 2020)

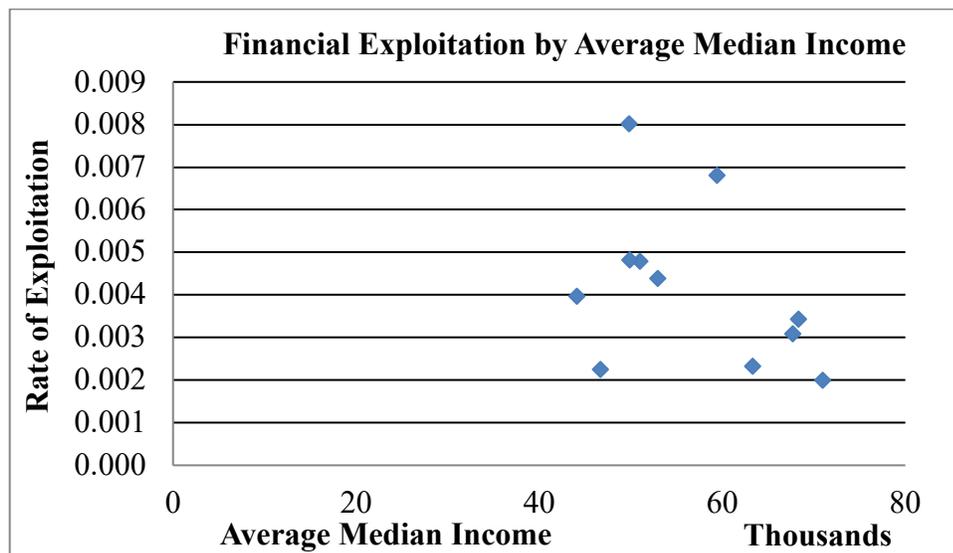


Hypothesis Two

The second hypothesis predicted that rates of financial exploitation will be higher in regions characterized by lower socioeconomic status. This hypothesis was tested in two ways. First, a comparison of socioeconomic status and financial exploitation was conducted using Pearson's r . There was no significant correlation found between the socioeconomic status and the financial exploitation rate ($r = 0.175$; $p = n. s.$; Figure 8).

Figure 8

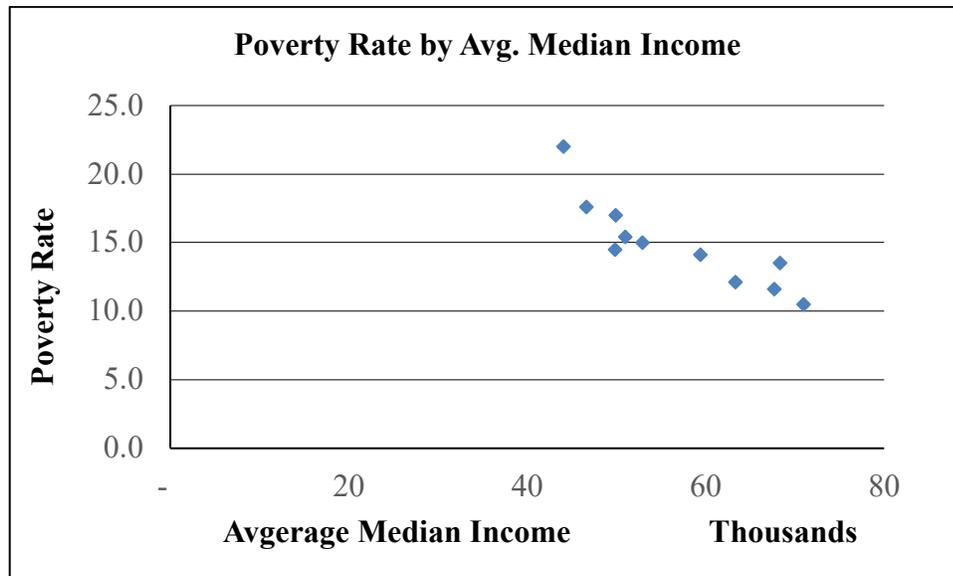
Financial Exploitation by Median Income (DFPS 2020; U.S. Census Bureau, 2020)



Second, a comparison of poverty rates and median income rates was conducted. Using Pearson's r , an inverse relationship was found ($r = -0.873$; $p = n. s.$; Figure 9).

Figure 9

Poverty Rate by Average Median Income (DFPS, 2020; U.S. Census, 2020)



Hypothesis Three

This hypothesis predicted that rates of abuse will be higher with perpetrators who are related. To test this hypothesis, I summed the total numbers of the related perpetrators by region and compared that to rates of exploitation using Pearson's r . When calculating the Pearson's r correlation coefficient for perpetrators that are related to the victim by rates of exploitation ($r = -0.618$; $p = n. s.$), the data shows an inverse relationship.

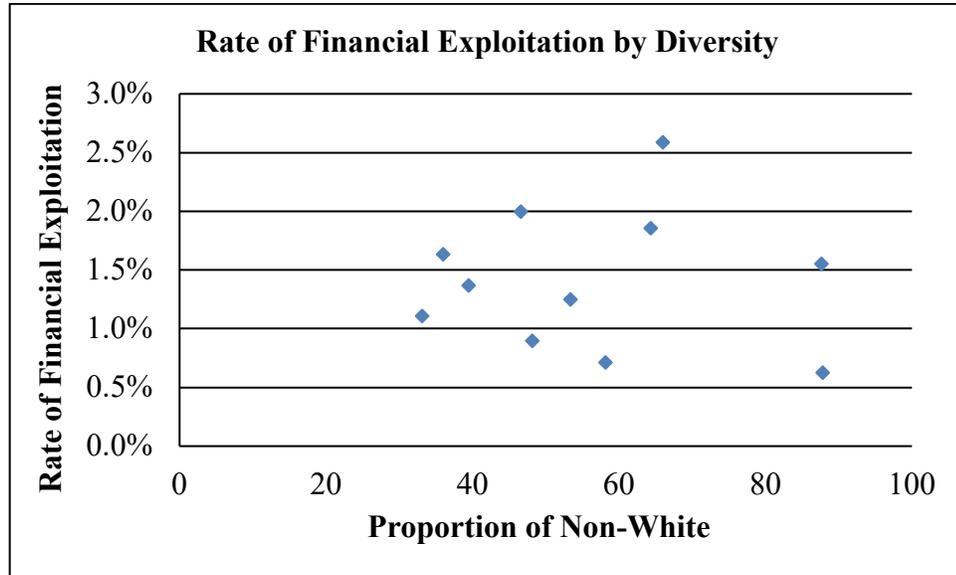
Hypothesis Four

The fourth hypothesis predicts that rates of financial exploitation will be similar regardless of race. The population diversity data was gathered from the 2020 U.S. Census population estimates specifically from the numbers under Race and Hispanic Origin.

Figure 10 shows the rate of financial exploitation for all non-white victims. Using Pearson's r , there is not a correlation between the proportion of minorities and all abuse ($r = -0.355$; $p = n. s.$).

Figure 10

Financial Exploitation by Diversity (DFPS, 2020; U.S. Census Bureau, 2020)



CHAPTER V

DISCUSSION

Summary of Results

The research questions described the results financial exploitation had on its victims. The findings are specific to senior adults over 65 for the year 2020 as specific to data from the DFPS website and the 2020 U.S. Census for the socioeconomic status of the targeted population. This was an exploratory-descriptive study looking at a specific population and the effects of financial exploitation and other abuses. The data was analyzed to see if there were any correlations over the year in relation to specific abuses or the relationship of the perpetrator to the victim.

The research questions addressed were: How does socioeconomic status affect the likelihood that a senior adult over the age of 65 will be abused or financially exploited? Is a perpetrator of elder abuse or financial exploitation more likely to be a relative or non-relative of the victim? Does race impact the likelihood of financial exploitation? To answer these questions, analyses were performed to determine if correlations exist.

Poverty and Abuse

The first research question was related to whether or not socioeconomic status affects the likelihood that a senior adult over the age of 65 will be abused or financially exploited. The first hypothesis addressed the relation to poverty and abuses other than financial exploitation by regions. The findings showed that there is no relation between low socioeconomic status and rates of abuse.

The second part of hypothesis one compared financial exploitation to socioeconomic status to determine if there was a relation between the two. The data show there is no relation between being financially exploited and socioeconomic status.

Perpetrator Relationship to Victim

The second research question was whether the perpetrator of elder abuse or financial exploitation was more likely to be a relative or non-relative of the victim. The third hypothesis looked specifically at the abuse and the perpetrator's relationship to the victim. These data were divided into four groups showing the differences between *related*, *non-related*, *self-neglect* and *unknown* abusers. The related group was broken down further into more specific categories to reflect the specific relations within the family dynamic. The data in both groups showed overall that the self-abuse group was the highest. If self-neglect cases are excluded, the DFPS data showed that 82% of elder abuse in Texas is committed by family members, with the victim's adult offspring and spouses accounting for about 58% of such cases. This indicates that abuse other than self-neglect is much more likely to come from a close relative than someone who is not related.

Racial/Ethnicity Diversity

The third research question was whether race impacts the likelihood of financial exploitation. To look at this data from both the DFPS website and the 2020 U.S. Census, there were only four categories reflected in the gathering of the data: African American, Anglo, Hispanic, and Other. To be consistent between the two areas, Native American and Asian were considered in the Other category. African American, Anglo, and

Hispanic categories were selected because they each reflected the highest numbers from both websites.

Conclusion

This study sought to determine if there was a correlation between certain types of abuse, poverty, ethnicity, and relationships to the victim. By conducting this exploratory-descriptive study, I anticipated to find some correlation specific to financial exploitation but that did not happen. The data showed there was no correlation between socioeconomic status and the different types of abuse discussed. It also showed there is no correlation between socioeconomic status and the rates of financial exploitation. This indicated that abuse or financial exploitation was not dependent on a victim's socioeconomic status. Stiegel (2012) stated, "the percentage of elder exploitation is likely to increase." The expected increase in elder exploitation makes comprehensive protections even more important. Lichtenberg et al. (2019) mentioned the SAFE program and Mosqueda et al. (2016) discussed the AIM program. These highlighted the importance of using education to help reduce incidents of financial exploitation among senior adults over 65.

In examining the data specific to the perpetrator's relationship to the victim, I found that the group with the highest cases reported were self-neglect with 54,240 or 91.7% of total abuses. If self-neglect cases are excluded, the DFPS data shows that 82% of elder abuse in Texas is committed by family members, with the victim's adult offspring and spouses accounting for about 58% of such cases. Heisz (2021) stated, "In residential settings, 90 percent of elder abuse is committed by family members, with the elder's adult offspring and spouses accounting for about 70 percent of such cases" (p.

43). The DFPS data were in alignment with his statement. For example, adult children and spouses account for 71% of abuse by people related to the victim.

The study question concerning the ethnicity of victims of abuse or financial exploitation was placed in specific groups: African American, Anglo, Hispanic, and Other. By making data from both DFPS and the U.S. Census reflect the same groups, it was possible to see if there was a correlation between exploitation, abuse other than exploitation, and ethnicity. The data showed the rate of abuse other than exploitation is 3.54 for Anglo and 3.49 for African American. These were about twice the value measured for Hispanic and Other ethnicities. Thus, the likelihood of being abused is higher if one is Anglo or African American, compared to other ethnicities. Cardona et al. (2007, as cited in Li et al., 2020) explain that “Latino families prefer seeking resolutions on their own rather than from formal social systems” (p. 23). Horsford et al. (2011, as cited in Li et al., 2020) state, “African American elders might distrust institutions and be reluctant to seek help in the community, particularly if they consider themselves and their families at risk of discrimination based upon race” (p. 23). Lichtenberg et al. (2019) did a randomized survey and found that “African Americans were more likely than non-African Americans to be victims of FE [financial exploitation]” (p. 435). When comparing the data from DFPS with the findings from the referenced articles, one possible conclusion could be that confirmed cases with Hispanic victims may be lower than other ethnicities due to their preference of seeking resolutions on their own. With regard to findings of Lichtenberg et al. (2019), the DFPS data did not reflect a higher likelihood that African Americans would be victims of financial exploitation. That could be from the different data set used for that article.

CHAPTER VI
LIMITATIONS AND FUTURE RESEARCH

Limitations

I intended to investigate the possible correlation between the relationship of the perpetrator to the victim and abuse type. However, that information is not provided on the DFPS public website. My next step was to request access to raw data from DFPS. Unfortunately, I was told that access had been denied by decision makers at the state level.

Another limitation is that DFPS does not record economic data on alleged or confirmed victims. Because of this, I had to integrate data from the 2020 U.S. Census with aggregate data from DFPS.

Implications for Practice

The purpose of this study was to bring awareness to the different circumstances contributing to senior adults over the age of 65 becoming a victim of elder abuse. The hypotheses looked at several different areas, including whether or not poverty or ethnicity were contributing factors in determining if someone is likely to be abused. As stated in the conclusion, there is not a correlation between poverty rate and financial exploitation. Unfortunately, the data show that Anglo and African American victims have a higher incidence of abuse compared to other ethnic groups. For practical application, those providing services need to be open minded and not judgmental of those needing services.

Everyone needs to be considered for who they are and not the circumstances that are challenging them.

Implications for Policy

The results of this study could be used by policy writers to emphasize to caseworkers, public servants, etc., that socioeconomic status is not an indicator of whether or not abuse may be happening. Also, even though the data showed a lower incidence of abuse for elderly Hispanic victims, the literature reflects that this population is hesitant to report incidence of abuse therefore even though the number of confirmed cases was low, any allegations made should be taken seriously.

Another policy application is that it could encourage an expansion of what data relationships are released to the public. Since APS reports to the state legislature, possible changes in what is documented, like the relationship to the victim and abuse type, would be beneficial for future researchers.

Implications for Future Research

Future research should include access to raw data that has been deidentified. This would allow for more specific data analysis, allowing the researcher the ability to ensure the information being gathered is accurate. Future research should also allow for more time for a second-tier review of the findings.

Ethnic and racial diversity are a growing concern when providing services to older adults experiencing mistreatment. According to Dyer et al. (2020), rural populations are becoming more and more diverse. Dyer et al. (2020) explained that providing services for elder mistreatment may be difficult because of the language and or geographical locations. Programs are available and more and more technology is becoming a means of

providing services. This brings the issue of do these clients have the availability to have and use the technology. Dyer et al. (2020) concluded that “significant gaps remain in existing research to understand elder mistreatment among racial and ethnic minority populations and to improve health equity” (p. 23). Reingle-Gonzalez et al. (2016) talked about several screening tools that are available to help detect elder but none were appropriate to use by EMTs. Further research could be conducted to determine what these tools are and could they be modified to fit the work requirements of EMTs and other frontline workers. Riles (2018) discussed the ethical responsibilities of lawyers and elder abuse. At the conclusion of this article, Riles made several recommendations for further research. One recommendation in particular is to involve older adults in the process of developing better ways to help educate senior adults against elder mistreatment.

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APPENDIX A

Institutional Review Board Approval Letter

ABILENE CHRISTIAN UNIVERSITY
Educating Students for Christian Service and Leadership Throughout the World

Office of Research and Sponsored Programs
320 Hardin Administration Building, ACU Box 29103, Abilene, Texas 79699-9103
325-674-2885

November 12, 2021

Carmen Price
Department of Social Work
Abilene Christian University



Dear Carmen,

On behalf of the Institutional Review Board, I am pleased to inform you that your project titled "Elder Mistreatment",

(IRB# 21-164) is exempt from review under Federal Policy for the Protection of Human Subjects as:

- Non-research, and
- Non-human research

Based on:

* The research does not involve interaction or intervention with living individuals, and the information being collected is not individually identifiable [45 CFR 46.102(f)(2)]

If at any time the details of this project change, please resubmit to the IRB so the committee can determine whether or not the exempt status is still applicable.

I wish you well with your work.

Sincerely,

Megan Roth

Megan Roth, Ph.D.
Director of Research and Sponsored Programs

APPENDIX B

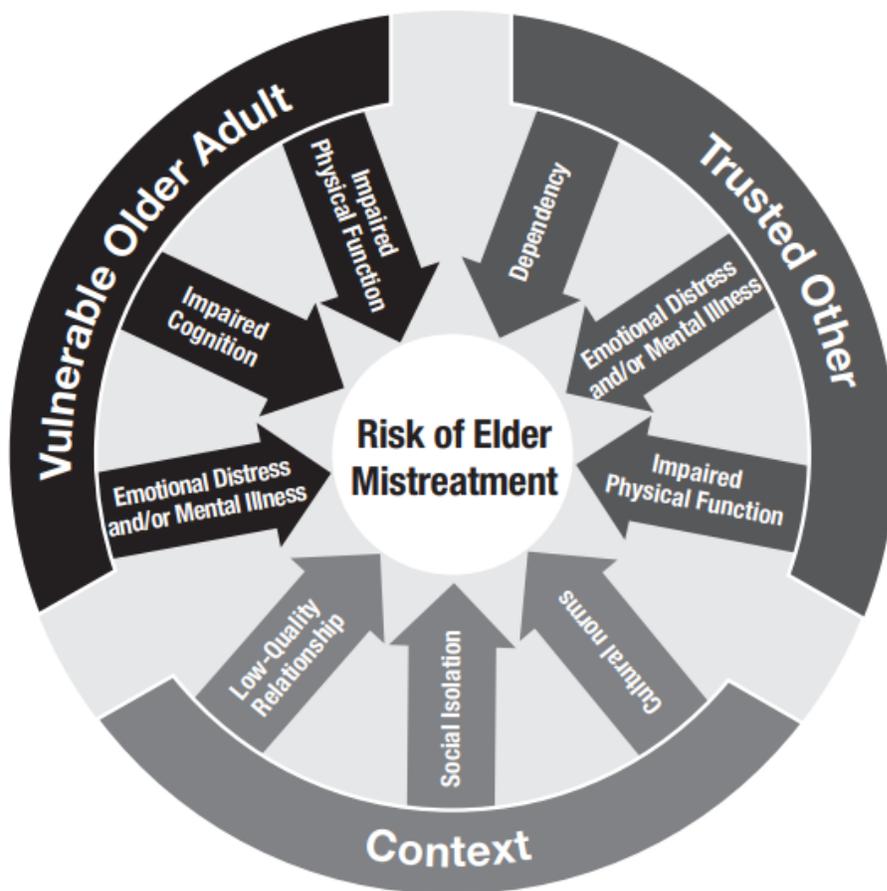
Emergency Department Elder Mistreatment Assessment Tool for Social Workers

(ED-EMATS) – Initial Assessment

NEGLECT/FUNCTIONAL STATUS	<ol style="list-style-type: none"> 1. Has anyone prevented you from getting food clothes, medication, glasses, hearing aids, medical care, or anything else you need to stay health (may also inquire about bathing, dressing, shopping, and banking if appropriate)?
PSYCHOLOGICAL ABUSE	<ol style="list-style-type: none"> 2. Has anyone close to you called you names, put you down, or yelled at you? 3. Has anyone close to you ever threatened to punish you or put you in an institution? 4. Have you felt afraid of anyone close to you? 5. Do you distrust anyone close to you?
PHYSICAL ABUSE	<ol style="list-style-type: none"> 6. Has anyone tried to harm or threaten you? Have you been hit, slapped, pushed, grabbed, strangled, or kicked? 7. Are there guns or other weapons in your home? Does anyone close to you have access to guns or other weapons?
FINANCIAL EXPLOITATION	<ol style="list-style-type: none"> 8. Has anyone tried to force you to sign papers against your will, or that you did not understand? <ol style="list-style-type: none"> a. Has anyone pressured you to give them money or property? 9. Has anyone taken money or things that belong to you without asking? 10. Did you give, or feel pressure to give, money in person or over the telephone for an investment, financial opportunity, or lottery?
SEXUAL ABUSE	<ol style="list-style-type: none"> 11. Has anyone touched you in ways or places you did not want to be touched or forced you to do that to them?
RAPPORT-BUILDING QUESTIONS	<ul style="list-style-type: none"> • What typically causes conflict in your home? How do you resolve it? • Describe a typical day. Who do you see? What do you do? • Are you aware of supportive community services and crisis services? Have you ever used them? • Are you, your caregiver, or someone close to you interested in receiving additional services or resources?

APPENDIX C

Abuse Intervention Model (AIM)



APPENDIX D

The 4Ms of the Age-Friendly Health System

