

A CONCEPTUAL FRAMEWORK FOR EXPLORING THE MEANING AND EXPERIENCE OF FINANCIAL EXPLOITATION OF OLDER PERSONS IN MALAYSIA

Nurfadhilah binti Che Amani
Faculty of Human Ecology
Universiti Putra Malaysia, Malaysia
Email: fadhilah.amani@gmail.com

Dr. Rojanah binti Kahar
Faculty of Human Ecology
Universiti Putra Malaysia, Malaysia
Email: rojanah@upm.edu.my

Prof. Madya Rahimah binti Ibrahim
Faculty of Human Ecology
Universiti Putra Malaysia, Malaysia
Email: imahibrahim@upm.edu.my

Dr. Muslihah binti Hasbullah
Faculty of Human Ecology
Universiti Putra Malaysia, Malaysia
Email: muslihah@upm.edu.my

ABSTRACT

Based on the literature, studies have shown there exist confusion created between diverse people of interest and background in trying to understand and defining financial exploitation. A complexity of perception, understanding and conceptions of what is regarded as financial exploitation between multiple discipline and professionals proven to be one of the challenges in identifying financial exploitation in the first place. This confusion lead to difficulties in detection and reporting the incidents within the society, particularly in family environments. For the purpose of this study, views from older persons will be sought to understand the meaning they put to financial exploitation, their experience of financial exploitation incidents within family settings and the challenges that they face in detection and disclosure of such incidents. The framework for sampling design in the study include both older persons in community dwelling and institutionalised setting in Malaysia. The findings of this study will be helpful for researchers to understand financial exploitation of older persons phenomenon from the perspectives of older Malaysians. This study aim to contribute to the body of knowledge in discovering the conceptualization of Malaysian older persons' and how it differs from the view of the professionals with regard to elder financial exploitation in family setting.

Key words: older persons, financial exploitation, conceptualization

INTRODUCTION

Among many type of abuse, financial exploitation of older persons is the most common types of abuse of older persons (Kaspiew, Carson, & Rhoades, 2016; Pillemer et al., 2015). This has been recognised by the World Health Organisation to include financial abuse as types of abuse experienced by older persons (Price, King, Dillard, & Bulot, 2011). Financial exploitation that occurs within the family setting is considered as family violence in subgrouping of elder abuse (Tolan, Gorman-Smith & Henry, 2006). In Malaysia, research pertaining financial exploitation of older persons are still scarce. There were recent elder abuse studies conducted evidencing the prevalence of financial exploitation phenomenon among rural and urban areas in Malaysia (Ahmed et al., 2016; Hamid et al., 2013; Mardan, Jaehnichen, Tengku, & Hamid, 2014; Sooryanarayana, Choo, & Hairi, 2013). However the study is limited in terms of ascertaining risk factors of general abuse, review on the assessment tools and establishing prevalence. Acknowledging the fact that financial exploitation is under reported, quantitative data could not identify factors that lead to the under reporting of such incidents (Erlingsson, Saveman, & Berg, 2007).

Motivation of the Study

In the context of aging population, based on the fourth decennial Population and Housing Census of Malaysia 2000, the number of older persons stands at 2.10 million consisting of 6.5% of the total population (Department of Statistic, 2018). It is projected that the number will reach 15% by the year 2030. The National Policy for Older Persons 2011 highlighted economic security in late life as one of the main strategies (Ministry of Women, Family and Community Development, 2011). In this aspect, Malaysia's effort in improving the social policy for older persons can be seen in five aspects including non-contributory social assistance financed by state (zakat, poverty and welfare programs, older person's aid and allowance). Mandatory contributions limited with earnings (civil service pension, retirement fund incorporate (KWAP), mandatory defined contribution plan with investment (Employment Provident Fund (EPF), Lembaga Tabung Angkatan Tentera), voluntary saving scheme (life insurance, bond, stock, savings) and informal support or social programme for health care and housing including individual assistance that

could be in formal or non-formal form from families and intergenerational support (Hamid, 2015). It is through this effort, Malaysia is hoping to improve poverty and elevate economic status of the elderly (Yusoff & Buja, 2013).

What is often overlooked in ageing demographic is that older Malaysians are of heterogeneous group. Only 4.8 % falls under the poverty line. The rest of 61.2% are among the successive cohort (Hamid, 2012) and are also at risk of being financially exploited. Owing to this fact economic wellbeing of an individual can be determined by income and asset accumulation across lifespan. Economic security is determined by the assured and stable standard of living that provides individuals and families with the necessary level of resources to participate economically, politically, socially and culturally with dignities in their communities (Sim & Hamid, 2012). Undermining abuse and neglect of older Malaysians in the form of financial exploitation, will inevitably effect quality of living to individual victim (Yusoff & Buja, 2013). Not only that, Malaysia as a country, will also be affected in failing to ensure old age economic security. As highlighted by Murphy & Longino (1992) any research in aging and gerontology should be sensitive on how older person put meaning and interpret experience in their lives, rather than just relying on empirical indicators. This is important to ensure socially relevant research is achieved.

Research Issue and Research Gap

Research have also seen contribution in the body of literatures in how conceptualization and development of defining financial exploitation evolves. It is important to highlight that among the growing number of literatures, the definition and investigation of financial exploitation or financial abuse has been professionally driven (Gilhooy, 2017; Rabiner, 2005; Gilhooy et al. 2013; Conrad et al, 2011). Conceptualization of models and frameworks on financial exploitation and abuse was developed by seeking opinions of experts and professionals. Little attention is given to the views of older people (Erlingsson, Saveman, and Berg, 2016). Across the globe there only a few studies have researched older persons' views on financial exploitation (Lee, Lee & Eaton, 2012; Mihaljevic & Lowndes, 2013). In Malaysian context, at present, there are no empirical research conducted to explore how older Malaysians understand, experience and put meaning to the phenomenon of financial exploitation. Most of the studies that is related to financial exploitation in Malaysia adopted definition and conceptualization of professionals from the literatures and is quantitative in nature (Mardan, Jaehnichen, & Hamid, 2014, Zaharah et al, 2015; Madu, Chuan, Abu Taher in Jamaludin et al. 2017).

Based on the literatures, studies have shown there exist confusion created between diverse people of interest and background in trying to understand and defining financial exploitation. A complexity of perception, understanding and conceptions of what is regarded as financial exploitation between multiple discipline professionals proven to be one of the challenges in identifying financial exploitation in the first place (Dessin, 2000). The complexities expanded on how different victims and perpetrators views financial exploitation phenomenon (Tilse et al., 2005). This confusion lead to difficulties in detection and reporting the incidents within the society (Deem, 2000; Jackson & Hafemeister, 2011). Apart from that, the complicated family dynamics, dependency, fear and cultural expectation influence the attitude on reporting any financial exploitation incidents of older persons by family members (Sanchez, 1997).

With all these factors, it is clear that a study need to be conducted to understand the reality of financial exploitation phenomenon in Malaysian context. The best views to be sought is an in-depth perspective of older persons themselves in order to gain better understanding of the reality of such phenomenon. Undermining this distinction may defeat the purpose in effective planning and implementation of any preventive measures (Rabiner, 2004).

This conceptual paper will be divided into several section. Firstly the motivation of the study, the research issue and gap as well as the problem statement shall be explained. The paper will explore further on the body of works from the literature supporting this study. Further methodology and study design are highlighted.

PROBLEM STATEMENT

It is well documented that prevalence of elder abuse is rising globally. The phenomenon of financial abuse or financial exploitation is an extension of elder abuse. Financial exploitation has been a new interest among the researchers in the field of elder abuse. Prevalence of financial exploitation in the literatures evidenced that it is a global concern (Rabiner, Brown, O'keefe, 2004; Naughton et al, 2012; Darzins, Lowndes, Wainer, 2009; Penhale, 2006; Hamid et al., 2013). In Malaysia few empirical studies conducted shown the rise of elder abuse among older Malaysians (Sooryanarayana, Yuen & Hairi, 2017; Yunus et al., 2017; Zabdi,2009). There is consensus of agreement in the local literatures that financial exploitation is prevalence. This is proven in a two-year population based descriptive study among elder abuse victim in rural Malaysia found that mortality of the elderly was highest in financial abuse (13%) compared to other types of abuse (Yunus, Hairi, Choo et al.,2017). Ahmed et al. (2016) reported that health care physician assessed every one in four elderly suffered from elder abuse and it is the reluctance of these elderly to make a report contributed to the fact that it is under reported. Implication of older persons as victim of financial exploitation must be highly emphasised. The negative effect of financial exploitation not only effect financial standing of the older persons, but could also lead to physical abuse, emotional abuse, neglect and eventuality caused mortality (Dessin, 1999; Mardan et al., 2014; Yunus et al., 2017).

Literatures have suggested several underlying factors to unveil the complexity of financial exploitation incidents in the society. The main attributing factors would be due to complexity of understanding and conceptualization the conduct itself. Different individual and interest would perceive the subject of financial exploitation differently. This is evidenced in body of literatures. It is highlighted on the ongoing debates on how the definition of financial exploitation are complex and professionally driven. The marked differences was seen in research that include older adult and members of public in understanding financial exploitation.

This was evidenced in past studies conducted that considers culture (Dong et al., 2011; Lee et al., 2012; Petrusic et. al., 2015) and minority population in exploring the conceptualization of financial exploitation. This notion was further strengthened in several other studies (Conrad et al., 2011b; Gilhooly et al., 2013; Gilhooly et al., 2016; Rabiner et al., 2005).

In Malaysia, few studies have conducted to understand the perception or attitudes of elder abuse from the perspective of health care professionals (Ahmed et al, 2016), students (Hasbullah, Kahar & Ismail, 2018), primary care physicians (Mydin & Othman, 2017) and elderly (Bidin & Yusof, 2015). As we may observe, there are no study conducted to obtain understanding from elderly's perspective on elder abuse incidents. Though Bidin & Yusof (2015) did conducted a qualitative study on elderly experience on domestic abuse in general, the reported findings are descriptive in nature and the analysis was not in-depth. Other existing studies on elder abuse in general are mostly quantitative studies aiming in showing prevalence of several types of abuse in society including financial exploitation (Sooryanarayana, Choo & Hairi, 2013; Ahmed, Choo, Othman, 2016). This study fail to explore in depth of the reason why the incidents goes unreported or reluctance of older persons in disclosing such incidents when it involves own family members.

This proposed study fills the gap. It is necessary to consider older person's understanding and conceptualization of the financial exploitation phenomenon, taking into consideration the social and cultural context in which it occurs. For the purpose of this study, views from older persons will be sought to understand the meaning they put to financial exploitation, their experience of financial exploitation incidents within family settings and the challenges that they face in detection and disclosure of such incidents. In order to answer the research questions, this study will employ qualitative approach using transcendental phenomenology. It is the nature of qualitative researcher to "make sense of, or interpret, phenomena in terms of the meaning people bring to them" (Denzin and Lincoln, 2000). It is important that the collection of data should be in natural setting sensitive to the people and places under study. Data analysis process shall be inductive that would lead to generate a pattern or theme. The final report will display the voices of the participants, being older populations, on how they put meaning and experience to financial exploitation that occurs in family setting, the reflexivity of the researcher and the description and interpretation of the problem. Anticipating new emerging themes to appear, it will make a great contribution to the present literature.

RESEARCH QUESTIONS

Based on the literature, prevalence of elder abuse is rising in Malaysia (Ahmed et al, 2016; Sooryanarayana, Yuan & Hairi, 2017). Recently a two-year population based descriptive study among elder abuse victim in rural Malaysia found that mortality of the elderly was highest in financial abuse (13%) compared to other types of abuse (Yunus, Hairi, Choo et al., 2017). Ahmed et al. (2016) reported that health care physician assessed every 1 in 4 elderly suffered from elder abuse and it is the reluctance of these elderly to make a report contributed to the fact that it is under reported. Literatures have suggested several reasons for reluctance of reporting in cases of abuse. The main factor would be the mismatch of definition of what is amounting to financial exploitation from professionals and public. Mismatch of understanding on the definition of financial exploitation will eventually resulted to poor implementation of policies and ineffective preventive strategies. Further other factors such as attributes of older persons (Choi, Kullick & Meyer, 1999) dependency (Kaspiew, Carson & Rhoades, 2016), cultural values (Miskovski, 2014), complicated reporting mechanism (Dessin, 1999) are among factors that lead to underreporting and low coping mechanism. All these factors lead to this study's intention to explore how older Malaysians put meaning and experiences financial expectation and their coping mechanism on such phenomenon.

The main purpose of this study is to explore the experience on financial exploitation of older person by family members. This include to discover the meaning of financial exploitation among older persons as victim of financial exploitation and to explore the lived experience of financial exploitation incidents among older persons. The research questions will be as follow; (1) What does financial exploitation mean to older person? (2) How does older person experience financial exploitation incidents in a family setting? (3) How does older person experience detection and disclosure of financial exploitation incidents in family setting?

SCOPE OF THE STUDY

This study propose to explore a deep understanding of experience of older persons dealing with financial exploitation by family members. This understanding would be presented by explaining how older persons describe their meaning, feeling and experience about financial exploitation in family setting and response mechanism. This study will give weightage to the views of older persons through in-depth interview as the main instrument for data collection. The participants sampling in the study comprise of those older persons in community dwelling and institutionalised setting in Selangor. The older persons selected to participate are those who have experience any form of indication of financial exploitation at least once in their life-time.

LITERATURE REVIEW

Theoretical Framework

In most elder abuse incidents, dependency, physical disabilities, cognitive impairment and characteristic of aged person are considered as risk factors. All these factors shares similar traits that impose circumstances for elderly to rely on other people in order to sustain livelihood. This concept of exchange of reward and resources have been explain in social exchange theory. It stem from the concepts of rewards and costs when discussing the foundation of the interpersonal exchange. Rewards and resources refer to the benefits exchange in social relationships. The social exchange theory perspective is important to understand exchange between intergenerational support and exchange as between older persons and adult children (Lowenstein, Katz, & Gur-Yaish, 2007). Similarly in the event of elder abuse, the relationship between perpetrator and victim is dynamic in nature.

The exchange of resources between these two includes providing daily assistance, care giving, financial and social support. Complexity of family dynamics occurs when expectation between two parties in an exchange process is unmet.

Often elder abuse happens when there is power imbalance in a relationship (Setterland, Tilse, Wilson et al., 2007). Researchers have questioned the exchange concept as power inequality. Bleau (1964) mentioned "the two reasons men engage in voluntary exchange transactions is that both benefit from it. Both can benefit from it if they have divergent attitudes (preferences or endowments). He further added once inequalities emerge, those of more resources are viewed to be of higher status and more social influence (Blau 1977). That is to say when there exists power imbalance in a care giving relationship, possibility for abuse cases are higher (Jackson & Hefemeister, 2013).

Financial exploitation can also be examined from ecological perspectives. It allows the researcher to explore how an older person understands and conceptualises financial exploitation in a family setting through the nested ecosystem (Schiamberg & Gans, 2000). Rabiner, O'Keefe, & Brown (2005) has developed a framework for financial abuse model that combined both micro and macro level processes and factors associated to the risk of financial exploitation at both levels within the framework. Micro processes factors include characteristics of older persons at risk for financial exploitation and the relevant attributes of the older persons. Interactions between the victim and the perpetrator will depend on the status inequality, type of social relationship in which the interactions occur and the extent of power and exchange that occurs between the two individuals. At the macro level, though Rabiner (2005) emphasized factors such as socio-cultural, policy environment and social network between older persons victim and perpetrator within the macro level process (Rabiner, O'Keefe, & Brown, 2005). Underpinning this framework as a foundation, this study will explore how older persons put meaning and experience to financial exploitation taking into consideration such occurrence within family setting.

Another theory to examine financial exploitation phenomenon within family setting is the attachment theory. This theory stems from two most prominent theories Bowlby (1951) and Ainsworth (1967) which develop an infant working model of what is expected from the parents as primary caregiver. The basic concept underlying attachment theory is that once the attachment bond is formed, it will ensure that a secure base of the relationship is in place. The development of this theory can be seen in the field of aging where the growing number of literatures concurs with Bowlby's assertion that attachment representations are likely to exert influence 'from the cradle to the grave' (Bowlby, 1979). With an extension to Bowlby's theory past research has acknowledged the significance of attachment issues among older adults. This study will focus on the role of attachment bonds in care giving and chronic illness and the relationship and well-being in old age. Chronic related illness will reduce capacity to engage in self-directed activity (Wright et al., 1995). Loss of self-sufficiency is often accompanied by fear, vulnerability and insecurity in the elderly. This concept was then compared to the experience of an infant, who is dependent on a caregiver to function and survive in a strange environment. Over-reliance and attachment to adult children due to chronic illness or incapacity to manage daily tasks and financial matters has been stated as one of the reasons for under-reporting and reluctance in disclosing financial exploitation experiences (Hafemeister, 2011; Rabiner, Brown & O'Keefe, 2004). This elderly behaviour could be due to the priority in maintaining proximity to the attachment figure/ caregiver to sustain livelihood in old age.

Prevalence of Financial Exploitation and Its Impact

Financial exploitation has been a new interest among researchers in the field of elder abuse. Prevalence of financial exploitation in the literatures evidenced that it is a global concern (Rabiner, Brown, O'Keefe, 2004; Naughton et al, 2012; Darzins, Lowndes, Wainer, 2009; Penhale, 2006; Hamid et al., 2013). In Malaysia few empirical studies conducted show the rise of elder abuse among older Malaysians (Sooryanarayana, Yuen & Hairi, 2017; Yunus et al., 2017; Zabdi, 2009). There is consensus of agreement in the local literatures that financial exploitation is prevalent. With scarce statistical data due to under-reporting and difficult nature of proving a case and complexity of family dynamics (Wilber & Reynolds, 1996; Conrad et al; 2010; Dessin, 2003), the problem remains insubstantial.

The implications for non-disclosure and non-reporting incidents of financial exploitation will affect the older persons both physically, emotionally and financially at the micro level. Physical effects include causes of death mentioned in Yunus et al., (2017). Often financial exploitation is associated with self-neglect and emotional abuse (Mardan, Jaehnichen & Hamid, 2014). Emotional effects can be in the form of embarrassment, stigma and psychological trauma (Rabiner, 2005; Dessin, 2000). The impact on living arrangements of the older person could also have negative implications had the financial exploitation incidents been reported. Financially, those who experienced financial exploitation will be affected in wealth preservation. Findings from Jackson & Hafemeister (2011) persons who experienced financial exploitation (both pure financial exploitation and hybrid financial exploitation) lost a considerable amount of money and assets. Based on this data, older persons in the United States lost \$4.6 million, or an average loss of \$87,967 per elderly person. Most (86%) of these elderly persons did not recover any of their lost funds or assets. Based on diverse risk factors in the literatures, steps in ensuring preventive measures must be holistic in nature. Reporting procedures, uniform assessment tools, intervention mechanisms, protocols and appropriate responses are some of the key strategies that need to be developed taking into account the needs of the older persons.

At the macro level, policy on law of older persons need to give considerable amount as to what may be the most appropriate solution in combating the issue. Complicated reporting systems and inadequate legal remedies available has been some factors that need to be revisited by the relevant authorities (Tilse et al., 2005). Lack of legal literacy and knowledge among older persons themselves and other professionals in general makes the crime more difficult to detect (Doron & Apter, 2010). Consequently alternatives are needed to address older persons' needs outside the criminal justice system.

Training of relevant professionals involved in detection, investigations, reporting such incidents is paramount, to address this issue at the macro level. Most professionals are still lacking the knowledge in detecting financial abuse and exploitation including

physician (Thornton, 2010; Keneddy, 2005; Jain, Cairns, Marvis et al., 2013), financial institution (Phelan, O, Donell, McCarthy, 2018; DeLiema, Deevy, 2016); social workers (Tapp, 2013; Rabiner, Brown & O'Keefe, 2004). Lack of education and training about methods to identify and report suspected or known financial exploitation is a major challenge because in order to identify, it is pertinent to have knowledge about the state of finance of older persons. Thus in order to be able to impart information to professionals, it is pertinent that a study be conducted to understand and explore how older person experienced financial exploitation incidents.

Mismatch of Definition

Among the growing number of literatures, the definition and investigation of financial exploitation or financial abuse has been professionally driven. There are no definite consensus of agreement in past studies on the definition of what is amounting to financial exploitation or abuse. Though this is the case, there is a similar pattern on the interchangeable terms used to describe financial exploitation. Generally the terms have been associated with this phenomenon include exploitation, financial exploitation (Darzins, 2009) financial mistreatment (Laumann et al., 1998), economic violence (Ferreira, 2005), material exploitation (Lachs & Pillemer, 2004), material abuse (Crighton, 1999) maltreatment of older people (Conrad et al., 2010) and fiduciary abuse (Hafemeister, 2003). Though there are variety of terms used to define financial exploitation, essentially it shares the same elements and themes. The common themes are deprivation, improper or illegal conduct, use or misuse of funds or property (Darzins et al., 2009). Dessin (2003) has summarised the conduct of potential abusive activity to be divided into four categories namely theft, fraud, and intentional breach of duty by a fiduciary caregiver and negligence, though some might overlap each other.

Among the earliest study to understand the definition of financial abuse utilises the perspectives of practitioners and professionals. A study involve in community services is one of the earliest works (Manthrope & Bradley, 1998). In the year 2010, Conrad (2010) in developing screening tools for financial exploitation framework relied mostly on descriptive statements of key behaviours resulted from brainstorming session with panel of experts. In 2018, the literatures in conceptualization on financial exploitation expanded to approaching bank staff to ascertain their understanding and recognition of potential of financial abuse of older adults (Phelan, O'Donnell, McCarthy, 2018).

Similarly, conceptualization of models and frameworks on financial exploitation and abuse was developed by seeking opinions of experts and professionals. This is evidenced in research (Gilhooy, 2017; Rabiner, 2005; Gilhooy et al. 2013; Manthrope & Bradley, 1998). Other than professionals, past research also discussed how financial exploitation was conceptualised from the perspectives of the public. This include, family members (Tilse et al., 2005; Setterland, Tilse and Wilson, 2007), community and students (Golding, Hodell & Dumlap, 2013). With regard to perspective of elderly, Erlingsson, Saveman, and Berg (2016) found that the views of older persons is lacking from elder abuse research in general. Two studies have suggested that older persons have different perceptions of abuse than do professionals (Geboyts, O'Connor, & Mair, 1992; Kivela, Ko'nga's, Kesti, Pahkala, & Ija's, 1992). Yet only a few studies have researched older persons' views (Nandlal & Wood, 1997; Podnieks, 1992a; Tsukada, Saito, & Tataru, 2001; Lee, Lee & Eaton; 2012). Only limited study have conducted to discover the differences of perspectives of financial exploitation from the perspective of older person and others (Bagshaw, Wendt, Zannatino, 2007; Wainer, Owada, Lonwdes, Darzins, 2011). Little attention is given to the views of older people. Studied have shown that perceptions of older people is different from the professionals and policy makers (Mihaljevic & Lowndes, 2013).

Conceptualizing financial exploitation also took into account the contextual factor. Some research conceptualised financial abuse within the context of domestic or interpersonal violence (Chez, 1999; Kingston & Penhale, 1995), or as a subtype of elder abuse, a crime, an occupational crime, public health problem and criminal justice issue (Nerenberg & Goldman, 1999) family practice (Spencer, 1995), family dynamics (Wilber, 1990; Wilber & Reynolds, 1997). Cultural expectation also influenced how an individual percept financial exploitation (Sanchez, 1997; Lee & Eaton, 2009; Lee, Lee & Eaton, 2012; Verbrugge & Chan, 2008). For this reason, it is pertinent that views of older Malaysian that experienced financial exploitation in the context of family settings must be explored to examine common grounds and differences with other parts of the world as seen in literatures.

Characteristic associated with older persons

Studies have evidenced how age, gender and education influenced perceptions of financial exploitation. In the year 1993, Blunt (1993) have described four scenarios such as dependency, impairments, financial competency and financial literacy of an individual could qualify potential victim for financial exploitation. We can make a link between these scenarios with attributes of older persons at micro level factors such as characteristic associated with old age. Old age itself, social isolation, extreme dependence and frailty, severe mental and physical illness, widowed female and low financial management plays a factor for causes of financial exploitation (Fulmer, 1991; Kaap, 1995; McKean & Wilson, 1993; Wolf, 1995).

As research grow, we can see common theme emerged from recent literatures on characteristic of older persons. Other common attributes associated with characteristic of older persons have been mention by various researchers including owners of visible and substantiated assets, poor health status and disability (Choi, Kulick & Meyer, 1999; Dessin 2000). Apart from the common risk factors associating with the characteristic of older persons, the vulnerability of older person's increases with the advancement of technology such as the use of online transactions including internet banking and other electronic methods (Rabiner et al., 2006). All this factors contributed to the fact that older person can easily fall as the victim of financial exploitation if compared to other age group.

Relationship dynamics between victims and family members

Common trend in the studies have seen that common perpetrator of financial exploitation among the elderly are among children and family members. Paranjape, Sprauve-Holmes, Gaughan and Kaslow (2009) agree that there is a strong connection between

the act of elderly financial exploitation and family violence. This same pattern can be seen in Choi et al., (1999) that around 60% of cases of financial abuse were involving adult children. In most literatures, factors such quality of relationship between older persons and perpetrators how the relationship was rendered exploitative effect the dynamics between victims and adult children (Kemp & Mosqueda, 2005; Phelan, Fealy, & Downes, 2017; Rabiner et al., 2005). From this we can say that financial exploitation that occurs within a family is more complicated than those that committed by a stranger. Again to reiterate, the complicated nature of family dynamic has been a reason why this crime of such nature goes under reported.

Dependency

Dependency of adult children on older persons is also a risk factor for financial exploitation. Dependency on adult children but with no reciprocal exchanges transfer from older parents in relation to caregiving activities (Rae Kaspiew, Carson, & Rhoades, 2016) could cause status inequality. The chances of not disclosing any act of exploitation by someone on whom they depend for care is high, since disclosure may mean withdrawal of the care (Jackson, 2015). Issue of misuse power of attorney by adult child who refuse to sell family homes to release fund for assisting parents accommodation are also demonstrated. Apart from the complicated framework for older persons to access for help, older person may face other obstacles such as mobility and communication (social isolation) that prevent him from getting help in the first place (Tilse et al. 2006). In addition dependency will increase the likelihood of older person to have tendency that they deserve to be treated in such a way because they have imposed burden to other people. In the case of abuser being own children, parents shared some guilt and often feel responsible for the children's act due to deficit in abuser's upbringing.

Asset management by family members

It is common to see in the literatures mismanagement of assets by trusted family members as one risk factor for financial exploitation. Attitude and behaviours of children that lead to mismanagement of family asset include 'inheritance impatience' (Miskovski, 2014) and 'advance entitlement' (Tilse et al., 2005) demonstrate poor understanding of legal obligations and mechanism in relation to managing family business (Tilse et al. (2006). Moreover, abuser children feel they deserve their parents' money because of entitlement inheritance and in exchange for service and care (Dessin, 2000). Reduced financial capacity in managing own affairs have led to the voluntary act of giving powers by putting the person under fiduciary duty (power of attorney) for adult children to manage older persons financial affairs in case of trust and will (Miskovi, 2014). Wainer (2010) conducted a study relating asset management of older persons and found that there is a striking difference between the Vietnamese, Greeks and Italians in understanding financial exploitation in asset management among family members. It proves that context, knowledge and demographic factors influence of how older persons perceived the practice of handling of financial matters within a family.

Cultural Values

Different culture and values in asset management within a family influenced how older person and adult children understand financial exploitation. There is different understanding between communal or personal properties within different cultures. This is supported by previous studies that expectation are culturally determined (Miskovski, 2014). For example aboriginal norms in Australia's expectation is resources will be shared, and kinship (Rae Kaspiew et al., 2016) is different from how Olsberg & Winter (2005) findings among older Australian that showed an erosion in the concept "of a strong and supporting family structure" among the participants. Geographical location also demonstrate how an isolated population may make them more dependent on family members and more vulnerable to abuse Zanettino (2015). In Singapore, a balanced reciprocity between care giving role of adult child and care recipient of older parents was seen through generational transfers that benefitted the both grandparents and grandchildren (Moon, 2000; Tatara, 19999, Sanchez, 1996). In the earlier works of Sanchez (1997), it was reported that though in quantitative findings support most literatures on the risk factors of family dynamics, dependency and exchanges and interactions, but qualitative data provided different understanding of how respondents of older persons perceived financial exchanges and reinforced the concept of cultural expectation within families (Sanchez, 1997). To reiterate, it is interesting to discover in depth, how older Malaysians view financial exploitation taking into account Malaysians are of different cultures and religions that may share the same values and practice in the society.

Under reported of Financial Exploitation

Under reported of financial exploitation has been caused by many factors. It could be because of poor understanding, failure to detect, reluctance of disclosing and complex reporting system. Poor understanding includes mismatch understanding of definition of financial expectation between older person as victim and professionals. Complex definition of financial exploitation could lead to complicated reporting mechanism across the state. This poor reporting behaviour among victim has caused limited data collection (Deem, 2000; Jackson & Hafemeister, 2011). Lack of understanding of both legal and individual rights by older persons seem to be one of the factors for underreporting (Dessin, 1999; Rabiner, O'Keeffe, & Brown, 2006b). What is understood by the professionals may not be similar of how older person perceived of what could be an act of financial exploitation. Coupled with over reliance of family members, poor or mismatched understanding of defining financial exploitation will lead to failure in detection of financial exploitation.

Factors for reluctance of reporting also influenced by the relationship between older persons and family members and the complicated reporting mechanism available. At the micro and meso level, factors include reliance of the victim abuser (Levitt & O Neil, 1997), fear of change in living circumstances (Haug, 1987), maintaining status quo because of certain level of tolerance (Churchill, 1998) personal dignity (Levitt, 1997), relationship dynamics (Jackson & Hafemeister, 2015). As more attention is given to lack of reporting for financial exploitation incidents, more recent research discovered similar common factors that impede older persons from detecting and disclosing such incidents (Jackson & Hafemeister, 2011). Personal reason such as embarrassment, shame, fear, family dignity is also relevant in assessing factors for lack of reporting from older persons (Rabiner, 2004; Dessin, 2000, Weiner et al., 2010).

At the macro level, complicated reporting mechanism and failure to access to justice system are also common factors for under reporting. Health issue such as cognitive impairment may also mean that an older person is not credible in making report or is not believed when they do disclose (Rabiner, 2004).

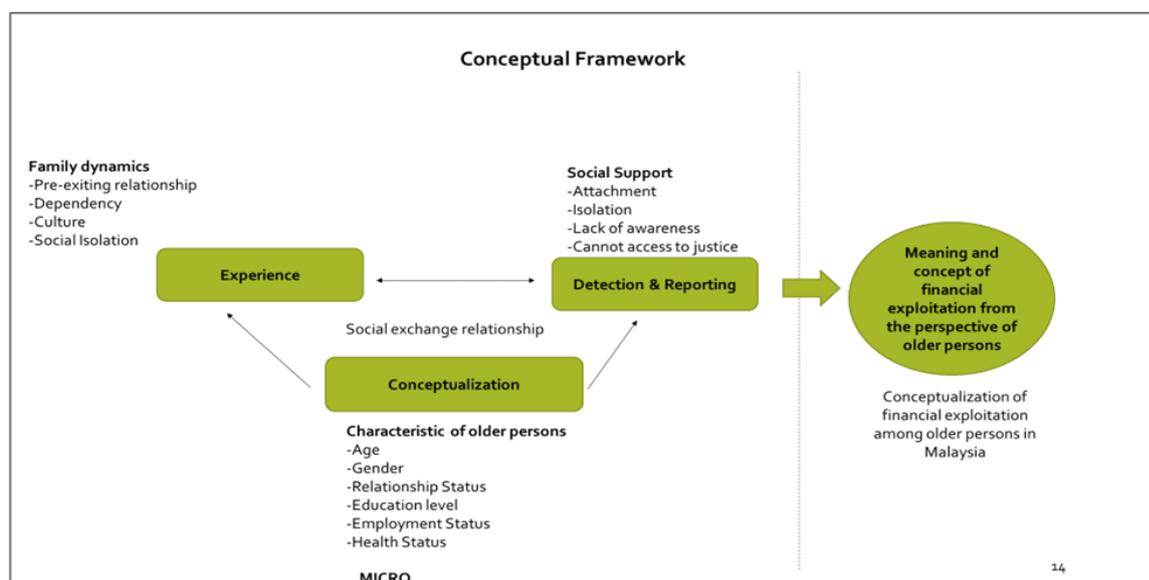
Looking at all factors, it is clear that older persons faced challenges from understanding, detection and disclosure and reporting of financial exploitation incidents at all level of ecological nesting system This involves the micro, meso and macro level of ecological level which often overlooked by the professionals in planning and implementing preventive measures. This study will try to explore from the views of older persons why such factors exist and find out solution from their perspectives.

Inadequate justice system

Challenges related to the system including difficulties in access to justice and complex reporting pathways and has increase the number of incidents to be under reported. Research by Tilse et al (2005) mentioned legal redress is often unattainable. Due to practical reason, justice system cannot make assurance that asset are recoverable. In addition to personal reason, older persons decides that maintaining relationship between perpetrators is more important than pursuing justice. Requirements in justice system to have a certain level of proof as evidence is fairly difficult in financial exploitation. This is because detection of financial exploitation is not easy as physical abuse (Moskowitz, 1998). Financial exploitation is committed within private setting. At present there are no mechanism for professional to monitor financial condition of an individual in private sphere. It is even more complicated how states vary in how they define financial exploitation. Some state criminalize it, and some requires different jurisdiction it varies in locality (Rabiner; 2006). A major impediment is victim's unwillingness to initiate proceedings against a friend or relative and lack of resources to pay for legal fees. Barriers to criminal remedies include prosecution in criminal nature on financial exploitation cases are rare due to authority recognises financial exploitation as low priority.

From legal perspectives one view is that mandatory reporting is paternalistic and detracts from the autonomy of the elder involved. The elder is in the best position to decide about whether abuse should be reported and derogating from this position reflects an infringement of their human rights, particularly the right to self-determination (Dessin, 1999). In Australia, reporting pathways are acknowledged to be complex and confusing both for members of the community and professionals. Duties in relation to reporting depend on the professional context in which elder abuse is discovered. Some analyses have shown that even professionals providing care and other services to elders are unaware of reporting mechanisms (Miskovi, 2014). In Malaysia, most literatures point out the inadequacy of the current legislation to address issue regarding elder abuse and specific legislation dedicated to older people is very much needed (Yusoff, 2015).

CONCEPTUAL FRAMEWORK



METHODOLOGY

The study will select qualitative method as a strategy for data collection. Noting that the purpose of the study, the nature of the research questions and the resources available at present, the most appropriate method of qualitative would be approach most likely to assess certain phenomenon (phenomenology). In phenomenology, it focus on describing the common experience of all phenomenon to a description of the universal essence. The researcher will collect the data from the individuals who experienced the phenomenon with the aim to reduce the individual experiences and develops a composite description able to provide essence of the experience for all the individuals. Ultimately the researcher's aim is to discover 'what they experienced and 'how' they

experienced it. For that reason this study will utilise Moustakas's transcendental phenomenology in exploring the meaning and lived experience of older persons on financial exploitation incidents within family settings via in depth interview approach.

'Transcendental phenomenology is focused less on the interpretation of the researcher but more on the description of experiences of the participants' (Moustakas, 1994). The most important concept adopted from the concepts developed by Husserl is the *epoché* or bracketing. This process is the initial step in conducting transcendental phenomenology in which researcher set aside their experiences, as much as possible to take fresh perspective toward the phenomenon being investigated. Consistent with the research questions of this study, the core nature of the research questions is to explore what meaning do older persons give to financial exploitations, their lived experience of financial incidents within family settings and how they response with such incidents. To obtain such information, population sampling and generalization is not possible. As a result, purposive sampling is selected as method for key informant's selection to enable rich and detailed information on the above research questions are gathered to achieve research objectives.

Data analysis will start with raw data obtained are transcribed into text (interviews). Then, codes are analytically developed or inductively identifies in the data and affixed to sets of notes and transcript pages. These codes are identified into categories and labels. Materials are sorted by these categories, identifying similar phrases, patterns, relationships and commonalities or disparities. Sorted materials are examined to isolate meaningful patterns and processes. Identified patterns are considered considering previous research and theories, and a small set of generalizations is established. This will be assisted with the help of computer analysis of qualitative data using *Nvivo*.

Validation of data findings will be done through several process (triangulation, member checking and external audit). The accuracy and credibility of the findings is paramount. Triangulations is the process is corroborating evidence from different types of data (field notes and interview) or methods of data collection (documents and interviews) in description and themes in qualitative research (Creswell, 2007). Researcher will try to validate the data by having the supervisory committee to check the accuracy of the account such as whether the description is complete and realistic, and whether the themes are accurate to include and if the interpretations are fair and representatives.

The expected findings of this study will display the voices of the participants, the reflexivity of the researcher and the description and interpretation of the problem. Anticipating new emerging themes to appear, it will make a great contribution to the present literature. The result finding of this study is obvious as the resulting outcomes can be used as guidelines in developing conception prior to planning for prevention and intervention framework strategies in addressing this issue. Hopefully the long-term implication of this study will impact on effective implementation of preventive and interventions mechanism of financial exploitation issues especially training of professionals in multidisciplinary field such as medical, financial institutions, legal and social welfare.

CONCLUSION

With a strong national social policy, coupled with sound financial practices through financial literacy and knowledge during younger years, a person is able to save for old age. However the though limited in statistic, there is a trend for increasing of financial exploitation of older persons at global. Supported by the literatures, the under reported cases of such incidents could be caused by so many factors such as dependency, lack of awareness in entitlements and rights, fear, mismatch of expectation between victim and perpetrator and poor in asset management. Unfortunately in Malaysia, financial exploitation of older persons still receives little attention. Apart from conceptual papers and descriptive studies and there is very few empirical studies that discusses financial exploitation of older persons. At present there are no strong preventive strategies and interventions mechanism implemented as solution for this problem.

The findings of this study will be helpful for researchers to understand financial exploitation of older person's phenomenon from the perspectives of older Malaysians. This study may contribute to the body of knowledge in discovering the experience and identifying the potential barriers that the older persons themselves face in detecting and disclosing financial exploitation in family setting in Malaysian context. This is important in ensuring wealth preservation of older Malaysians and that will lead to quality of life in later age. The result finding of this study is obvious as the resulting outcomes can be used as guidelines in developing conception prior to planning for prevention and intervention framework strategies in addressing this issue. Hopefully the long-term implication of this study will impact on effective implementation of preventive and interventions mechanism of financial exploitation issues professionals in multidisciplinary field such as medical, financial institutions, legal and social welfare.

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