



**EXPLORING THE EXPERIENCE OF OLDER PEOPLE ON ELDER
FINANCIAL EXPLOITATION BY FAMILY MEMBERS IN MALAYSIA**

By

NURFADHILAH BINTI CHE AMANI @ MOHD KAMAL

**Thesis Submitted to the School of Graduate Studies, Universiti Putra
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Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the degree of Doctor of Philosophy

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August 2022

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Although elder financial exploitation has gained greater attention in the field of elder abuse research, there are still numerous aspects that have been left unexplored. Currently there is no uniformity in definition of financial exploitation of older persons. The complexity of perceptions regarding what constitutes financial exploitation and similar terms across multiple disciplines and authorities has proved to be an obstacle to identifying financial exploitation in the first place and need of framing and conceptualization. Definitions of financial exploitation and explanation for under reporting and help seeking behaviour is necessary to be explored to gain greater understanding in conceptualization elder financial exploitation. This is done through exploring the views of abused elder victims. This will help the authorities and policy makers in understanding the framing of financial exploitation from the unique perspectives of the victims. It will fill the gap created between the definitions in the literature and lived experience of victims.

This study attempted to gain a deep understanding of older Malaysian people's experience on financial exploitation by family members; explore the barriers that hinder them from disclosing such incidents; how older people deal with such incidents. The study was conducted using phenomenology study design via an in-depth interview of eight older adults who were purposively sampled through purposive and snowball approach. The NVivo 12 analysis software was used to perform and analyse the thematic analysis.

Thorough thematic analysis, six major themes were identified to describe the experience of participants with financial exploitation by family members. The participants viewed their financial exploitation experiences as 'harm' and 'exploit'

which is in line with the definition in the literature. The study also discovered how participants felt 'family comes first' and 'helplessness' as main barriers that hinder them from disclosing the incidents to others. This study also explored various ways on how participants responded to their financial exploitation experiences by 'seeking assistance' and 'non-seeking assistance'. Across interviews, participants also described a range of different ecological factors that influenced how participants shaped their view, barriers that hinder disclosure and help seeking behaviour on financial exploitation experience. Based on older people's experience, participants shared on individual factors, interpersonal factors which relates to their perpetrators, interpersonal factors which relates to their social networks and institutional and cultural factors that has influence their perception, underreporting and seeking or non-seeking assistance.

Based on the findings, this study revealed older people are facing difficult decision to strike a balance between individual rights, interdependence on family and family preservation. Although the participants experience financial exploitation similar to the definition given in the literature, they still face difficulties in detection of abuse incidents especially if they are vulnerable and/ or influenced by cultures and family values. The participants also revealed they received very little social support from within their family, friends, neighbours, and community, which influenced their likelihood of reporting and seeking help.

This study contributes to existing knowledge with conceptualization of elder financial exploitation by exploring and comparing definitions and explanations of abuse with the existing literatures. From this study, it is important to explore the conceptualization of elder financial exploitation by family members, to understand the occurrence of financial exploitation and the rationale behind how it influenced reporting and help seeking. This study enabled the understanding and framing of elder financial exploitation by family members by inclusion of victims themselves as research participants. It created a bridge between definitions in the literature and perceptions of victims as there has been limited research in Malaysia on victims' perception. Finally, this research proposes several recommendations for change in older people's empowerment, multidisciplinary effort in providing training to professionals as first responders and systemic change within the legal framework in Malaysia.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia
sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

MENEROKA PENGALAMAN WARGA EMAS TERHADAP EKSPLOITASI KEWANGAN OLEH AHLI KELUARGA DI MALAYSIA

Oleh

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Walaupun eksploitasi kewangan dalam kalangan orang tua telah mendapat lebih banyak perhatian dalam bidang penyelidikan penderaan orang tua, namun masih terdapat banyak aspek yang belum diterokai. Pada masa ini tiada keseragaman dalam definisi eksploitasi kewangan dalam kalangan orang tua. Kerumitan pemahaman pelbagai persepsi berkenaan pembentukan maksud eksploitasi kewangan dan pelbagai istilah serupa merentasi pelbagai disiplin dan pihak berkuasa telah terbukti menjadi penghalang untuk mengenal pasti eksploitasi kewangan pada mulanya, dan keperluan perangkaan dan konsepsualisasi. Takrif eksploitasi kewangan dan penjelasan bagi tingkah laku kurang pelaporan dan mendapatkan bantuan adalah perlu untuk diterokai untuk mendapatkan pemahaman yang lebih mendalam tentang konsepsualisasi eksploitasi kewangan dalam kalangan warga emas. Ini dilakukan melalui penerokaan menurut pandangan mangsa orang tua. Ini akan membantu pihak berkuasa dan penggubal dasar dalam memahami rangka eksploitasi kewangan daripada perspektif unik mangsa. Ia akan mengisi jurang yang dicipta antara definisi dalam literatur dan pengalaman hidup mangsa.

Kajian ini cuba mendapatkan pemahaman yang mendalam tentang pengalaman warga emas di Malaysia mengenai eksploitasi kewangan oleh ahli keluarga; meneroka halangan yang menghalang mereka daripada mendedahkan kejadian sedemikian; dan cara orang tua menangani kejadian sebegini. Kajian ini dijalankan menggunakan reka bentuk kajian fenomenologi melalui temu bual mendalam terhadap lapan orang dewasa yang telah diambil secara persampelan melalui pendekatan persampelan bertujuan dan bola salji. Perisian analisis NVivo 12 digunakan untuk melaksanakan dan menganalisis analisis tematik.

Enam tema utama telah dikenal pasti untuk menggambarkan pengalaman peserta tentang eksploitasi kewangan oleh ahli keluarga. Para peserta melihat pengalaman eksploitasi kewangan mereka sebagai 'memudaratkan' dan 'eksploitasi' yang selaras dengan definisi dalam literatur. Kajian ini juga menemui bagaimana peserta merasakan 'keluarga didahulukan' dan 'ketidakberdayaan' sebagai halangan utama yang menghalang mereka daripada mendedahkan insiden itu kepada orang lain. Kajian ini juga meneroka pelbagai cara bagaimana peserta bertindak balas terhadap pengalaman eksploitasi kewangan mereka dengan 'mencari bantuan' dan 'tidak mencari bantuan'. Sepanjang temu bual, peserta juga menerangkan pelbagai faktor ekologi berbeza yang mempengaruhi cara peserta membentuk pandangan mereka, halangan yang menghalang pendedahan dan mendapatkan bantuan mengenai pengalaman eksploitasi kewangan. Berdasarkan pengalaman, peserta berkongsi tentang faktor individu, faktor interpersonal yang berkaitan dengan pelaku, faktor interpersonal yang berkaitan dengan rangkaian sosial mereka, faktor institusi dan budaya yang mempengaruhi persepsi mereka, kurang pelaporan dan mencari atau tidak mencari bantuan.

Berdasarkan penemuan, kajian ini mendedahkan orang tua menghadapi keputusan sukar untuk mencapai keseimbangan antara hak individu, saling bergantung pada keluarga dan pemeliharaan keluarga. Walaupun, peserta mengalami eksploitasi kewangan seperti definisi yang diberikan dalam literatur, mereka masih menghadapi kesukaran dalam mengesan insiden penderaan terutamanya jika mereka terdedah dan/atau dipengaruhi oleh budaya dan nilai keluarga. Peserta juga mendedahkan bahawa mereka menerima sedikit sokongan sosial daripada keluarga, rakan, jiran dan komuniti, yang mempengaruhi kebarangkalian mereka melaporkan dan mendapatkan bantuan.

Kajian ini menyumbang kepada pengetahuan sedia ada dengan konsepsualisasi eksploitasi kewangan orang tua oleh ahli keluarga dengan meneroka dan membandingkan definisi dan penjelasan penderaan dengan literatur sedia ada. Hasil kajian ini adalah penting untuk meneroka konsep eksploitasi kewangan oleh ahli keluarga, untuk memahami kejadian eksploitasi kewangan dan juga rasional di sebalik bagaimana ia mempengaruhi pelaporan dan mendapatkan bantuan. Kajian ini membolehkan pemahaman dan perangkaan eksploitasi kewangan orang tua oleh ahli keluarga dengan menjadikan mangsa sendiri sebagai peserta penyelidikan. Ia mewujudkan jambatan antara definisi dalam literatur dan persepsi mangsa kerana terdapat kajian terhad di Malaysia mengenai persepsi mangsa. Akhir sekali, penyelidikan ini mencadangkan beberapa cadangan untuk perubahan berkaitan dengan pemerksaan orang tua, usaha pelbagai bidang dalam menyediakan latihan kepada profesional sebagai responden pertama dan perubahan sistemik dalam rangka perundangan di Malaysia.

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LIST OF ABBREVIATIONS

ASB	Amanah Saham Berhad
ECAQ	Elderly Cognitive Assessment Questions
EPF	Employee provident fund
MWF	Ministry of Women, Family and Community Development
PIN	Personal identification number
SI	Symbolic interactions
US	United States
USB	Universal serial bus
WHO	World Health Organization

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CHAPTER 1

INTRODUCTION

1.1 Research Background

According to the World Health Organization (WHO,2021), 15.7% of adults aged 60 years and older had been subjected to some type of abuse (WHO, 2021). Based on a meta-analysis study in 2016 on elder abuse frequency in community settings, from 52 studies spanning from 24 high income nations, financial abuse of older person in community settings is second most common form of abuse (6.8%) after psychological abuse (11.6%) (WHO, 2021). This was acknowledged in global prevalence research that identified financial exploitation abuse as one of the common form of elder abuse (Yon et al., 2017; Mihaljcic & Lowndes, 2013; Jackson & Hafemeister, 2012) and has increased during the COVID 19 pandemic (WHO, 2021; Du & Chen, 2021; Chang & Levy, 2021; Rina, Maiti, Panigrahi, Patro, Kar & Padhi, 2020). Although evidence on prevalence of elder abuse in low and middle income countries is still scarce, due to demographic transition, countries in south east Asia and Africa have higher rates of elder abuse (Yon et. al. 2017). Malaysia's statistic on overall lifetime prevalence of financial abuse was 1 in 20 among rural community-dwelling people in Malaysia and if strangers are considered perpetrators, the incidence might be as high as 1 in 10 (Yunus et. al., 2017). Elder abuse is likely to increase as a result of many countries' rapidly aging populations (WHO, 2021). Globally, the population of adults aged 60 years or older increased from 900 million in 2015 to 2 billion in 2016, with the majority of the older population being in low- and middle-income nations. With the present demographic transition towards population aging, the WHO anticipates that the number of victims of elder abuse might reach over 320 million by the year 2050, assuming the current rate of abuse continues unchanged (WHO, 2019, p. 1).

Throughout the literature, it is accepted that elder financial abuse is a complicated social issue that is widespread in society due to many factors (Tan et al., 2020; Jackson & Hafemeister, 2012). Adding to the complexity of the relationship between victim and perpetrators—which may include family members, professional caregivers, friends, neighbours and strangers (Mohideen & KhoKhlova, 2022; Jackson & Hafemeister, 2015; Petrusic, 2015), financial abuse occurs primarily behind closed doors (Schuessler, 2022; Jackson, 2016) sometimes, with no visible physical signs or symptoms. Only around 1 in every 24 occurrences of elder abuse is reported (Yon et al., 2017). The complexity of financial exploitation of elders is also evident in the diverse understandings and conceptualisations among victims, perpetrators, community members and multidisciplinary professionals of what constitutes abuse (Lee et al., 2014; Gibson & Greene, 2013; Gilhooly et al., 2013; Golding et al., 2013; Manthorpe et al., 2012; Conrad et al., 2011; Lee & Eaton, 2009; Sanchez, 1997).

The effect of financial exploitation on an elderly victim has a broader influence along a continuum. It may begin with an innocent financial misappropriation and progress to increased deprivation of the money or property of older adults (Jackson & Hafemeister, 2011), self-neglect and emotional abuse (Mardan et al., 2014), all of which can result in embarrassment, stigma and psychological trauma (Rabiner et al., 2006). Elderly victims of financial exploitation may be unable to live freely or afford long-term care (Schuessler, 2022; Rabiner et al., 2006). As Yunus et al. (2017) note, the consequences of elder financial exploitation include mortality in some extreme cases.

Table 1.1 summarises the literature on the prevalence of financial abuse and exploitation across countries. Prevalence estimates often differ significantly between studies because of differences in methodologies, definitions, age cut-offs and study populations (Fraga et al., 2019).

Table 1.1 : The Prevalence of Financial Abuse and Exploitation across Countries

Source	Country/region	Prevalence overall elder abuse (%)	Prevalence financial abuse (%)
North and South America			
Chang & Levy (2021)	United States (US)	21.3	7.5
Giraldo-Rodriguez et al. (2015)	Mexico	32.1	11.9
Europe			
Filipska et al. (2021)	Poland	-	36.8
Gil et al. (2015)	Portugal	12.3	6.3
Africa			
Pillemer et al. (2016)	Nigeria		13.1
Middle East and Asia			
Du & Chen (2021)	China	15.4	6.24
Chompunud et al. (2010)	Thailand	14.6	20.6
Sembiah et al. (2020)	India	-	30.1
Jeon et al. (2019)	Korea	9.9	0.3
Chokkanathan (2018)	Singapore	8.3	1.5
Sooryanarayana et al. (2017)	Malaysia	4.5	2.0
Yunus et al. (2017)	Malaysia	8.1	4.8

Based on Table 1.1, Sooryanarayana et al., (2017) conducted the first community-based study on elder abuse in Malaysia with 2112 community dwellers using multistage sampling from the Malaysian National census while Yunus et al., (2017) conducted population based cohort study with a multistage cluster sampling method in the state of Kuala Pilah with 1927 respondents. Both studies have shown prevalence of financial abuse in Malaysia and underestimation may be possible due to under reporting.

1.2 Conceptualisation and Underreporting of Financial Exploitation of Older People

There is no single definition of financial abuse or exploitation in the literature. The WHO's usual definition of 'financial abuse' is 'the illegal or improper use of an older person's cash or other resources' (2002, p. 3). International non-governmental organisations such as the National Committee for the Prevention of Elder Abuse (NCPEA, 2001), concentrate on financial abuse-related activity or behaviour. This may involve stealing money or property, forging a signature, coercing or tricking an elderly person into signing a legal instrument, or unauthorised use of an elderly person's property or possessions (Jackson & Hafemeister, 2013). The diversity of definitions of financial exploitation across many disciplines demonstrates the issue's complexity; for example, elder abuse is considered a social concern, a crime, a public health problem and subject to criminal justice (Kaspiew et al., 2016a; Conrad et al., 2011).

There is even greater complexity when victims' and perpetrators' perspectives contradict one another, such that the knowledge and conceptualisation of financial exploitation remain perplexing (Mohideen & Khokhlova, 2022; Wendt et al., 2015; Rabiner et al., 2005). According to the growing body of evidence, older people's perspectives on and understanding of elder abuse is limited (Burnes et al., 2017; Killicks et al., 2015; Erlingsson et al., 2005). Research indicates that older adults have difficulty recognising abusive behaviours, and in most cases, their perception does not align with professional definitions, resulting in underreporting (Gils et al., 2017; Jackson & Hafemeister, 2015; Lafferty et al., 2013; Tamutiene et al., 2013). Additionally, while understanding of financial abuse has improved in recent years, very few studies have examined and discussed financial elder abuse from the perspective of victims (Cadmus et al., 2015; Bagshaw et al., 2013; Erlingsson et al., 2005), and even fewer have examined victim conceptualisation, particularly in the Asian region (Tan et al., 2020; Lee & Eaton, 2009). This creates a variety of problems in the extent to which the elderly population, particularly victims in Malaysia, understands elder financial exploitation. According to research, Asian older people in low income countries are less likely to view mistreatment as abuse than older population from Western countries (Mohideen & Khokhlova, 2022; Tan et al., 2020; Yon et al., 2017), owing to their cultural context, interpersonal ties and frequently culturally constructed beliefs (Mohideen & Khokhlova, 2022; Tan et al., 2020; Yan et al., 2015).

The perceptions and attitudes of older adults regarding financial abuse are undoubtedly a factor in facilitating help-seeking behaviour (Fraga et al., 2019; Lafferty et al., 2013; Lee et al., 2011; Tamutiene et al., 2013). The five studies included in a systematic review conducted by Fraga et al. (2019) found that older adults' perceptions of abuse were a barrier to them seeking help in abusive situations (Gil et al., 2017; Jackson & Hafemeister, 2015; Lafferty et al., 2013; Mowlam et al., 2007; Tamutiene et al., 2013). As a result of victims' misperceptions and understandings, an increasing proportion of elder abuse incidents go unreported (Acierno et al., 2018; Fraga et al., 2019; Jackson & Hafemeister, 2015; Lafferty et al., 2013; Miskovski, 2014). There are other numerous factors contribute to the underreporting of financial exploitation. This includes incidents that occur in private settings (Bagshaw, 2013; Jackson & Hafemeister, 2011; Kaspiew et al., 2016; Miskovski, 2014), the dynamic relationship between victim and perpetrator (Jackson & Hafemeister, 2015; Miskovski, 2014; Met Life Study, 2010) and complications in reporting mechanisms (Fraga et al., 2019; Gibson, 2013; Miskovi, 2014). Understanding victims' experiences enables the development of more effective intervention tactics and the establishment of more supportive policies and environments that encourage help seeking in the community (Fraga et al., 2019; Fraga et al., 2021).

1.3 Problem Statement

Although elder financial exploitation has gained greater attention in the field of elder abuse research, there are no recent empirical data on elder financial exploitation in Malaysia. Based on a longitudinal study conducted in 2016, data showed 13% of elder community dwellers experienced financial exploitation. In addition to the low reporting of incidents, there are still numerous aspects that have been left unexplored. Currently there is no uniformity in definition of financial exploitation of older persons. Past studies show financial exploitation of older people is a complex issue with ongoing debate in relation to its definition (Gilhooly et al., 2013; Manthorpe et al., 2012 Conrad et al., 2011) especially if it involves family members (Ai Tan et al., 2020; Lee at al., 2014; Lee & Eaton, 2009). This is in line with the literature when professionals from various disciplines adopts myriad of definitions though most of them share similar common themes (Jackson & Hafeimester 2015; Conrad, 2011; Rabiner et al., 2005). Nevertheless, one of the most commonly used definitions is the definition given by the World Health Organization that emphasizes on 'illegal or improper exploitation or use of funds' of the older persons (WHO, 2002). Another definition that is commonly used in Malaysia is the Domestic Violence Act 1994, that confines financial abuse as causing mischief or damage to property with the intent or knowledge of causing distress or annoyance to the victims (Yusoff & Bidin, 2015).

A variety of definitions on financial exploitations currently found in the literature created complexity and definitional disparity. Perceptions and views of victims of elder financial exploitation involved and the possible implications for underreporting are not known. Evidence shows that abused victims and non-

abused may not share similar views as to what constitute abuse (Eriksson & Ulmestig, 2017; Lee et al., 2014; Gibson & Greene, 2013; Golding et al., 2013). Majority of older people believed financial exploitation are influenced by traditional practice and belief system in the family (Chane Adamek, 2015; Milhaljsic & Lowndes, 2013). The perception of older people may also depend on the situational factors and level of knowledge of abuse (Knight et al., 2016; Dong et al., 2011).

In the context of Malaysia, we have seen research focusing on perspectives of professionals and non-abuse general population on elder financial exploitation but there are limited studies that included the perception of victims themselves (Tan et al., 2020; Sooryanarayana et al., 2017). While non-abused older people perceived financial abuse as an act of deceived that may cause harm and violation of rights and may only happened to wealthy older individual (Ai Tan et al., 2020), it is not known whether victims share the same view.

The complexity of perceptions regarding what constitutes financial exploitation across multiple disciplines and authorities has proved to be an obstacle to identifying financial exploitation in the first place and need of framing and conceptualization. Definitions of financial exploitation and explanation for under reporting is necessary to be explored to conceptualise and understand elder financial exploitation. Therefore, it is critical that this study answers how financial exploitation of older persons is defined from the perspectives of older people. This is done through exploring the views of abused elder victims. It will assist the authorities and policy makers in understanding the framing of financial exploitation from the unique perspectives of the victims. It will fill the gap created between the definitions in the literature and lived experience of victims.

Moreover, there are a limited number of studies that focus on barriers that influence reporting of financial exploitation by family members. According to the literature, contrary to professionals and non-abused, victims perceived abuse differently and therefore may find it difficult to detect and report abusive situations. Factors such as family impediment, cultural and religious barriers and individual perceptions influence help seeking behaviour (Mysuk, 2016; Jackson & Hafeimester, 2015; Lafferty, 2013). In Malaysia, lack of mandatory reporting, insufficient training of professionals to identify abuse cases and non-integration between agencies contributed to the underreporting (Yunus et al., 2017). The indications on help seeking behaviour that depends on the extend of abuse, cultural sensitivities and the nature of relationship with the perpetrators (Acierno et al., 2018; Gil et al., 2017; Petrusic et al, 2015; Tamutiene et al., 2013), require in depth qualitative study with the victims could shed a light on this interaction (Mohideen & Khokhlova, 2022; Tan et al., 2020; Bidin & Mohd Yusoff, 2015). This study aims to explore and gain a deeper understanding of victims' decisions to disclose or refrain from reporting. The input from this study shall allow policy makers to understand how reporting behaviour has influenced the victim's decision, choice of reporting and coping strategy of older victims.

To bridge this gap, this study provided the victims with an opportunity to share their experience of financial exploitation by family members and the challenges that influenced their help-seeking behaviour. Despite the limited literature on elder financial abuse in Malaysia, reports have revealed the prevalence of such incidents in the community and limited phenomenological methods have been used to explore this social phenomenon from the perspective of the victims, the barriers to disclosing and their help-seeking behaviour. This study attempted to gain a deep understanding of older Malaysian people's experience on financial exploitation by family members; explore the barriers that hinder them from disclosing such incidents; understand how reporting behaviour is influenced by their views and choices of reporting and coping strategy.

1.4 Purpose and Research Questions of the Study

The main purpose of this study was to explore incidents of financial exploitation by family members from the perspectives and experiences of abused older people in Malaysia. The research questions addressed were:

1. How do older people view their experience of financial exploitation by family members?
2. What are the barriers faced by older people that prevent them disclosing and seeking help for financial exploitation?
3. How do older people deal with financial exploitation by family members?

The specific objectives of the study were to:

- explore perspectives of older people on their experience of financial exploitation by family members;
- identify barriers faced by older people that prevent them disclosing and seeking help;
- explore experiences of help-seeking behaviour among older people in financial exploitation cases involving family members.

1.5 Conceptual Definition and Framing of Financial Exploitation

In developing the main concept of this study, the researcher used the definition of the WHO as a starting point to define elder abuse. "Elder abuse is a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person" (WHO, 2002). The researcher extended the concept by adopting the definition of financial abuse by WHO as "the illegal or improper exploitation of

funds or other resources of older persons' (2002, p.3). All concepts, however, were open, that depends on how the participants conceptualized the concepts.

Based on the above, a relationship of trust necessarily implies that harm is done by people the older person knows or with whom they have a relationship, such as a spouse, partner or family member, a friend or neighbor, or people that the older person relied on for services, support or help (WHO, 2002). Despite this broad and wide definition, this concept of 'trust relationship' in this study only confine to 'family members, include nuclear and extended family and further exclude financial exploitation committed outside any trust relationship such as strangers or incidental criminal behavior. The study will also make a comparative analysis with the Malaysian Domestic Violence Act 1994 that prohibits any form of family violence or abuse between older parents, relatives and adult children as well as other family members. In the context of financial abuse of older people, this falls under the definition of 'causing mischief or destruction or damage to property with the intent or knowledge of causing distress or annoyance to the victim', including (1) dishonestly misappropriating the victim's property, causing the victim distress because of financial loss; or (2) threatening the victim with the intent to cause the victim to fear for his or her safety or the safety of his property, to fear for the safety of a third person, or to suffer distress'

1.5.1 Relationship where there is an expectation of trust

This study explores financial exploitation of older adults that has a trust relationship with perpetrator. Trust implies the expectation and some degree of confidence that the other person will behave as agreed upon (Goergen & Beaulieu, 2013). For this study, relationships with the expectation of trust are considered as such on the basis of victim's perspectives and the quality of victim's relationship with family members which include nuclear and extended family.

Trust is often linked to dependency and vulnerability. Older people who are in trust relationship with the perpetrator whom experienced increased dependency on the perpetrator can be more vulnerable to their action (Kemp and Masqueda ,2005). Once the trust is broken, the older person may feel powerless to discontinue this negative relationship due to fear, kinship bonds, threat of being abandoned or placed in a residential care (Rabiner et al., 2005, Phelan, 2020). Within a family relationship, studies demonstrate that the most common single perpetrator of financial exploitation is the older person's child. This is common when adult children feel entitled to the older parents' assets due to inheritance rights, or the older person can simply afford to lose/ give away the money or property (Phelan, 2013). Apart from older children, the trust relationship is extended to nuclear family and extended family depending on the quality of relationship and how the relationship is rendered exploitative. A trust relationship is rendered exploitative when there is undue influence, power imbalance due to

dependency and the nature of obtaining money or assets which does not benefit the older person (Conrad, 2011, Rabiner et al. 2005; Schiamburg & Gans,2000).

1.5.2 Illegal/ Improper

The understanding of illegal and improper exploitation of funds can be broad and wide. Different families and cultures have different norms regarding what constitutes improper dealings or transaction of funds and assets across generations. For this study, illegal and improper is considered an open concept that is fluid and changing on the basis of the empirical data collected to incorporate how it was perceived, defined and explained and experienced by different participants of the study.

To guide the study, the researcher uses common examples of illegal or improper use of an older person's funds or resources which causes harm or distress to older persons as described in the literature. As a result, the researcher chose not to limit the experience of the victim to a particular form of financial exploitation.

Table 1.2 : Common Examples of Financial Exploitation Described in the Literature

Item	Common examples of illegal or improper use of an older person's funds/resources
1	Theft
2	Misappropriation or misuse of money, property or assets
3	Exerting undue influence to give away assets or gifts
4	Putting undue pressure on the older person to accept lower-cost/lower-quality services to preserve more financial resources to be passed to beneficiaries on death
5	Carrying out unnecessary work and/or overcharging for services
6	Misuse of powers of attorneys
7	Denial of access to funds
8	Failure to repay loans
9	Living with the older person and refusing to contribute money for expenses
10	Forging or forcing an older person's signature
11	Promising long-term care in exchange for money or property and then not providing the promised care
12	Getting an older person to sign a will, contract or power of attorney through deception, coercion or undue influence

Table 1.2 : Continued

Item	Common examples of illegal or improper use of an older person's funds/resources
13	Abusing joint signatory authority on a blank form
14	Getting an older person to be a guarantor for a loan where the benefit of the loan is for someone else without sufficient information or knowledge to make an informed decision.
15	Family members living with older persons who refuse to pay rent or coerced older person to take care of grandchildren without payment.

Note. [Lowndes et al. (2009); Rabiner, O'keefe and Brown (2008)]

1.6 Operational Definitions

The following definitions were used for the purposes of this study:

- **Financial exploitation.** This study explored any incident relating to abuse or exploitation based on definition given by the World Health Organization and Domestic Violence Act 1994 or other illegal or improper act of abuse that has been reported in the literature including but not limited to the examples given in Table 1.2.
- **Experience.** Views on financial exploitation, barriers for reporting and dealing with the incidents.
- **Older people.** The older people in this research were aged 60 years or above, had financial resources, were not suffering from any cognitive impairment, had experienced financial exploitation by family member(s)/relative(s) and met all inclusion criteria as stated in item 3.5.1 in Chapter 3.
- **Family members.** A member(s) of a family or relative(s) including nuclear and extended member of the family, including across generation that has a trust relationship with victims, excluding third party perpetrators such as strangers, scam or opportunistic abuse.
- **Transcendental phenomenology.** For this research a 'transcendental phenomenology' approach was chosen where the focus was less on the interpretation of the researcher and more on the description of the experiences of participants. The understanding and experience of financial exploitation within family settings from the viewpoint of older people was explored and analysed.

1.7 Significance of the Study

The significance of this study is that it provides an understanding to the current body of knowledge on conceptualization of elder financial exploitation by exploring and comparing victim's definitions of abuse with the existing literatures. This study provides insight on why older persons particularly victims had difficulty in identifying an act of abuse in the context of family setting. This study further enables the understanding and framing of elder financial exploitation by family members by inclusion of victims themselves as research participants. It created a bridge between definitions in the literature which mostly provided by the professionals and perceptions of victims as there has been limited research in Malaysia. This study highlighted individual factors of the victim that contributed to their perceptions, conceptualization and framing of elder abuse by family members. This will assist policy makers and authorities to further enhance policy and legislations.

The study also drew attention to exploration of barriers that were identified by victims. This has provided great insight as factors that needed further investigations in their explanations for the underreporting of abuse and their coping mechanism. This study emphasised the importance of advocacy and empowering older people through education, as an effective measure to address the individual factors that lead to under reporting. This study believes Malaysian authorities from multidisciplinary agencies need to increase their presence in the community by providing training to members from multidisciplinary agencies such as health and banking and social workers to be an expert in detecting an elder financial abuse. These trained professionals and support services must not only be constantly present but continue to make engagements with older population for advocacy to increase effort in detecting, reporting, recovery of assets and rebuilding lives of victims as a consequence of reporting.

This study believes strongly in considering views of victims, that were previously not taken into account, in effort for conceptualization of financial exploitation and continuation of abuse and their explanation for underreporting and coping mechanism. By analysing perspectives of older persons, it provides in depth understanding and framing of financial exploitation from the victims' perspective themselves. This enables closer convergence between those of victims and how they fit in the literature. This will add new knowledge to the existing literature in understanding and developing frameworks to address elder financial exploitation the experience. It also contributes to a practical step forward, as it allows the opportunity to consider and implement these perspectives in practices of prevention and intervention.

A recommendation by academics and advocates that parliament enact special legislation dedicated to older people in Malaysia was received positively by the Ministry of Women, Family and Community Development (Palansamy, 2019). Although there is currently no insight regarding the areas on which the law will

focus, the general idea is to provide an effective legal framework for the protection and wellbeing of older people. Based on the study, the findings revealed how intra family financial mismanagement is a complex issue in the society. Effective legislation should focus on meeting the needs of the victims by considering the challenges and barriers that they faced in dealing with the situation. The findings of this study can be used in developing strategies for prevention and intervention framework to address this issue. It is hoped that the long-term implications of this study will include effective implementation of preventive and intervention mechanisms for financial exploitation professionals in multiple fields such as medical, financial institutions, legal and social welfare.

1.8 Scope of the Study

This study sought to develop a deep understanding of the experiences of older people and their help-seeking behaviour in relation to financial exploitation by family members. This understanding was sought through an analysis of the views of abused older people regarding their experiences of living with financial exploitation, and their challenges in detecting and seeking help, and in dealing with the incidents. This study collected the views of older people through in-depth interviews as the main instrument for data collection. The participants in the study were older people dwelling in communities and institutionalised settings in Peninsular Malaysia. The older people selected to participate were those who had experienced any form of financial exploitation at least once in their lifetime.

1.9 Limitations of the Study

The main limitation of qualitative research compared with quantitative research is that the results cannot be generalised. Based on the results of this study, the researcher believes that the experience would differ if the same study were to be conducted in a different locality or with older people of different contexts and backgrounds. This study focused only on developing a qualitative in-depth understanding of older people exploring financial exploitation within the family setting, and of those who could converse fluently in Bahasa Melayu and English. The results will not be representative of older Malaysians with different backgrounds in localities other than the population sampled in this study. The results of this study may provide useful information for policy makers, legislators and relevant authorities at the macro level regarding how older people give meaning to financial exploitation, their experiences and how they deal with such incidents. This study also only focuses on gaining the perspective of victims. It is critical that future study should conduct in depth investigation on how professionals and family members define financial exploitation in Malaysia. This will add to the growing body of knowledge on how Malaysian conceptualize elder financial exploitation as an effort to widening the context and find a comprehensive and fitting definition to suits the reality. Elder financial exploitation is a complex phenomenon and it involves many variables which

conceptualization cannot be achieved through just exploring victims' perspectives.



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