



Broken Trust: *Financial Exploitation*, Poverty, and Trauma

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Who are we?

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Conflicts of Interest

- The presenters have no known conflicts of interest to disclose.

Objectives

- Name the traumatic impact on poor older people who have been financially exploited
- Describe actions that can be taken to better serve people who have financially exploited
- Examples of low-cost ways to address some of the social vulnerability major risk factors for and long-term outcomes of financial exploitation

Defining Elder Financial Exploitation

- Financial Abuse: the illegal or improper use of an elder's funds, property, or assets including, but not limited to misusing or stealing an older person's money or possessions, coercing or deceiving an older person into signing any document (e.g., contracts or will), and the improper use of conservatorship, guardianship, or power of attorney. (NCEA, 2022)



Prevalence Studies

Study and Design	Physical Abuse	Financial Abuse	Emotional/Psychological Abuse	Sexual Abuse	Verbal Abuse	Caregiver Neglect
Acierno et al. (2011) -Descriptive study of 1 year prevalence	4 (1.6%)	1 (5.2%)	3 (4.6%)	5 (0.6%)		2 (5.1%)
New York State Elder Abuse Prevalence Study (2011) -Compared documented cases of abuse to self-reported one year incidence. Represented are the self-reported one-year incidence rates.	2 (2.21%)	1 (4.21%)	4 (1.64%)	5 (0.03%)	-	3 (1.83%)
Laumann, Leitsch, and Waite (2008) -Descriptive study of 1 year prevalence	3 (0.2%)	2 (3.5%)	-	-	1 (9%)	-
DeLiema et al. (2012) -Descriptive study of 1 year prevalence among Latinos in Los Angeles	4 (10.7%)	2 (16.7%)	1 (25%)	5 (9%)	-	3 (11.7%)
The national elder abuse incidence study. (1998) -2 month incidence study from 12 nationally representative counties	4 (25.6%)	3 (30.2%)	2 (35.4%)	5 (1.0%)	-	1 (48.7%)

Underreporting

- Elder financial abuse is underreported.
 - A study in New York found that only 1 in every 44 financial abuse cases received services.⁴
 - Other researchers suggest that overall only 1 in every 25 cases of elder financial exploitation are reported, suggesting that there may be at least 5 million financial abuse victims each year.⁵



- How many of you serve people who experienced financial exploitation?
- What are your typical interventions?
- What are the typical outcomes?

Need for Change



...Change!

- Who thinks there is a need for change in how elder financial exploitation is handled in our communities?



Broken Trust

The Case of Ruth Lopez

What We Hear About!

- The Case of Ruth Lopez
- Did you read the NY Times article on the poor older woman scammed out of \$500.00 who could no longer afford her medications?
- Money and Prosecution?



Risks Associated with Elder Financial Exploitation

Poverty



Poverty and Elder Financial Exploitation

- *Impoverished older people do not have anything to exploit.* Older people may have something that an abuser wants: an apartment to live in, equity in a home, or a regular source of income, such as Social Security or a pension.
- *The chicken or the egg?* - to what extent, reverse causality could help to explain the association.
 - Does living below the poverty line drive financial exploitation, or, conversely, financial exploitation impoverish the elderly victims?

Poverty and Elder Financial Exploitation

- Three inter-related factors that explain the association between poverty and elderly financial exploitation:
 - sharing the home with large numbers of others - living with a larger number of household members other than a spouse is associated with an increased risk of abuse, especially financial exploitation and physical abuse
 - Living with a spouse, in contrast, lowers the risk. Additionally, some studies have found that family members are the most common perpetrator of elder financial exploitation.
 - This could mean that the risk of elder FE increases among the poor when:
 - the victim's spouse is not there to protect the elderly person, and 2) other household members, including family members, commit the financial exploitation.

Poverty and Elder Financial Exploitation

Finally, and perhaps most obviously, the disproportionate numbers of older victims who are poor (with h/h income below the poverty line) the implication is that older poor victims may be less able to protect themselves from elderly financial exploitation

Self-Neglect and Elder Financial Exploitation

- Elders who self-neglect had an increased risk of elder financial exploitation (OR, 1.73, 95% CI [1.01, 2.95]) when compared to elders who did not self-neglect. (Dong, 2013)

Prospective cohort, substantiated cases from state social service agencies

Ethnicity

- Ethnicity is associated with an increased risk of elder financial exploitation.
 - Researchers found that a greater relative risk of lifetime prevalence of elder financial exploitation was associated with being African American/black (RR, 2.61; 95 % CI, 1.37–4.98). (Peterson, 2014)
 - Ethnicity classified as other (Latino, American Indian/Alaska Native, Asian, or Hawaiian/Pacific Islander) was not significantly associated with a greater relative risk of lifetime prevalence of elder financial exploitation (RR, 1.99; 95% CI, (0.84–4.70)
 - These ethnic groups were compared to Caucasians, who served as the referent group.

Sex and Age

- Older women are the most likely victims for elder financial exploitation.
 - A national NEAIS report concluded that among reported and unreported cases of financial exploitation, 91.8 percent were women, the highest percentage for any form of elder abuse (the next highest proportion was 83.2 percent for physical abuse). (NCEA, 1998).
 - The report also found that 48 percent of the substantiated APS cases and 25.3 percent of the sentinel reports were among victims 80 years of age or older, even though they only comprised 19 percent of the total elderly population. (NCEA, 1998).

2-month incidence study among 12 national counties, substantiated APS cases and reports from sentinel agencies (hospitals, banks, law enforcement, public health departments, elder service agencies)

Cognitive Functioning

- Researchers found that the lowest levels of global cognitive functioning were associated with an increased risk of financial exploitation (OR 3.71, 95% CI 1.88–7.32) when compared to the highest levels of global cognitive functioning. (Dong, 2011)

Prospective cohort study, substantiated cases from state social service agencies

- Individuals who were unable to understand the consequences of their choices had an increased odds (OR: 2.558, $p < .08$) of being financially exploited than those who were always able to understand the consequences of their choices. (Choi, 2009)

Cross sectional study, substantiated cases from Protective Service Agency

Numeracy

- Numeracy is an associated risk factor for elder financial exploitation.
 - Lower numeracy was associated with higher score on the Older Adult Financial Exploitation Measure, even after controlling for other variables and cognitive functioning.⁸

Its not Just About the Money



Betrayal
is the only truth that sticks.

Arthur Miller



Outcomes Associated with Elder Financial Exploitation

Losing more than Money

- Non-FE Validated Abuse vs FE Validated Abuse
 - Drugs in the home are associated with FE related abuse (2.4 fold increased odds)
 - Co-habitation (90% more likely)
- Hybrid FE vs Pure FE
 - Apparent Injuries (76% less likely)
 - Facing Foreclosure, eviction, condemnation (70% less likely)
 - Lacking Medical Supplies, Medications (65% less likely)
 - Rodent Infestation (62% less likely)
 - Lacking Food (53% less likely)
 - Garbage/clutter (52% less likely)
 - Caregiver Stress/Burnout (52% less likely)
 - Alcohol and drug use by others (49% less likely)

Financial Exploitation and Mental Health

- Financial exploitation was associated with increased odds of suicidal ideation in the past 12 months.
 - Individuals who experienced broadly defined FE had higher odds of reporting suicidal ideation in the past 12 months (OR, 1.73 [1.01-2.96]) when compared to those who were not financially exploited. (Dong, 2017)

Cross-section, self-report measures

- Financial exploitation was associated with increased feelings of loneliness among those who had no spousal support when compared to non-victims. (Wong, 2017)

Prospective cohort, self-report measures

Financial Exploitation and Physical Health

- Financial exploitation is associated with a decline in physical functioning.
- Financial mistreatment by kin increases the number of difficulties with ADLs by 2.04 times compared to non-victims, and financial mistreatment by non-kin increases the count of difficulties with ADLs by 2.57 times compared to non-victims. (Wong, 2017)

Prospective cohort, self-report measures

Financial Exploitation and Hospital Use

- Financial exploitation is associated with increased rates of hospitalization and ED utilization.
- Researchers found that elders who experienced financial exploitation had increased rates of hospitalization (RR, 1.75 [95% CI, 1.06-2.90]) compared to individuals not reported for elder abuse. Dong, 2013

Prospective cohort study, substantiated cases from social service agencies

- Researchers found that elders who experienced financial exploitation had increased rates of annual ED utilization (RR, 1.59 [1.01-2.52]) compared to individuals not reported for elder abuse. Dong, 2013a

Prospective cohort study, substantiated cases from social service agencies

Financial Exploitation and Nursing Facilities

- Financial exploitation is associated with admission rates to nursing facilities.
- Researchers found that elders who experienced financial exploitation had increased rates of admission to skilled nursing facilities (RR 2.81 (1.53-5.17)) compared to individuals not reported for elder abuse. (Dong,2013)

Prospective cohort study, substantiated cases from social service agencies

Financial Exploitation and Mortality

- Financial exploitation is associated with an increased risk of mortality.
 - Researchers found that victims of caregiver neglect and financial exploitation had the lowest survival over a 5-year period, with no statistically significant difference detected between these two types of abuse. (Burnett, 2016)

Equitable Models of Response

- Create community and belonging/connection
- Strengthen community and connection
- Client centered
- RISE – need for prevention and intervention data

The **RISE** Model

Repair Harm **I**nspire Change **S**upport Connection **E**mpower Choice

A Conceptual Model of Integrated and Restorative Elder Abuse Intervention



Building Resiliency through Social Connection

“Moreover, emotional mistreatment is associated with a low level of emotional closeness and a high degree of loneliness, which further decreases life satisfaction.” Jiang et al., 2021

“One in 10 respondents reported emotional, physical, or sexual mistreatment or potential neglect in the past year. The most consistent correlates of mistreatment across abuse types were low social support and previous traumatic event exposure.” Acierno et al., 2010

“Older adults are disproportionately affected by telemarketing fraud, especially those who are socially isolated. ” Alves et al., 2008

“The results revealed that loneliness significantly predicted older adults’ vulnerability to fraud and susceptibility to persuasion partially mediated this relationship.” Wen et al., 2022

Pandemic isolation doesn’t predict elder mistreatment, but a sense of community does, Chiang et al., 2021

Journal of the American Geriatrics Society

Medical Student-Led Social Phone Calls with Elder Mistreatment Victims: Changes in Loneliness, Depression, and Perspectives of Aging

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Table 1: Baseline and 6- week Follow up Social morbidity assessment scores

Social Morbidity Measures	Baseline (N = 6)	Follow-up (N = 6)
PROMIS 4-item Social Isolation Scale	10.5	10.3
10-Item Geriatric Anxiety Inventory	6.5	7.5
15-Item Geriatric Depression Scale-Short Form	6.3	4.5
20-tem UCLA Loneliness Scale	28.0	19.0
Self-Rated Health Question, Fair to Poor	67%	67%

Assessment scoring: PROMIS 4-item Social Isolation Scale: >8 = lonely; 10-Item Geriatric Anxiety Inventory: 1-6 = normal, 7-9 = mild, 10 = moderate, 12-30 = severe; 15-Item Geriatric Depression Scale: < 5 = no depression, 5 = mild depression, 6-10 = moderate depression, 11-15 = severe depression; 20-Item UCLA Loneliness Scale: <28 = no or low loneliness, 28 – 43 = moderate loneliness, >43 = high loneliness.

Concluding Remarks

- Disproportional impact of financial exploitation on poor older people and older people from minority populations
- Scope and depth of financial exploitation can begin before the exploitation...
- ...and is often a red flag for other forms abuse
- Centering on the client; community and connection are foundational to any work that addresses financial exploitation of impoverished older people



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