

ABSTRACT

Elder abuse, specifically financial abuse, can lead to numerous issues, such as mental and physical health consequences, a disconnect from friends, family, and the greater community, and a loss of basic needs (Hafemeister, 2003). Many older adults are isolated, putting them at an increased risk of experiencing elder abuse, such as financial abuse (NCEA, n.d.a). The present study aimed to examine the relationship between isolation and financial abuse. A secondary research analysis of the data that was collected from the study Financial Exploitation and Psychological Abuse of Older Adults in the Chicago Metropolitan Area, 2007-2008 [United States] was utilized. The study sample included 227 older adults aged 60 and older who had experienced substantiated abuse. Collection methods included a self-report questionnaire filled out by the older adult. An independent t-test and Spearman's ρ was conducted. Results found that older adults who were prevented from contacting the outside world via phone, or prevented from contacting family, friends and community resources, were more likely to experience financial abuse. Implications for future research include conducting qualitative research analyses, and increased focus on physical isolation and financial abuse. Implications for future practice includes developing and new programs that increase socialization among older adults, increased friendly visitor programs, and education on the risks of isolation and financial abuse

INTRODUCTION

Significance of the Study

- It is estimated by the NCEA that for every elder abuse case that is reported, 5 are not reported (as cited in Hafemeister, 2003).
- Annual loss as a result of financial abuse against elders in 2010 was a total of \$2.9 billion; estimated upwards of \$36.5 billion due to underreporting (Roberto and Teaster, 2011; National Council on Aging [NCOA], n.d.).
- Lack of standardized reporting methods, leading to underreporting

Purpose of Research

- The purpose of this study is to examine the relationship between forced isolation and financial abuse among older adults

Research Question

- What is the relationship between forced isolation and financial abuse among older adults?

Hypothesis

- Forced isolation increases the likelihood of an older adult experiencing financial abuse.

LITERATURE REVIEW

History of APS / Professional Roles in Recognizing Elder Abuse

- Mandatory reporters sometimes hesitant in reporting abuse due to fear of causing harm or being incorrect (Harries et al., 2014).

Risk Factors in Financial Abuse

- Social support, trauma experience, functional impairment, poor health, cognitive impairment, and being female have been noted as risk factors in financial abuse (NCEA, n.d.b; Jackson and Hafemeister, 2012; Johannsen and LoGiudice, 2013; Williams et al., 2017; Acierno et al., 2010; and Beach et al., 2018).

Outcomes of Isolation

- Increased isolation has had serious outcomes such as vulnerability to further mistreatment, mental health issues, or self-neglect (Jackson and Hafemeister, 2011; Hafemeister, 2003; Acierno et al., 2010; Beach et al., 2018).
- Low perceived social support increased older adult risk for financial exploitation (Beach et al., 2018).

Polyvictims and Nonpolyvictims

- If an elder is to experience 1 form of abuse, it is typically financial abuse (Williams et al., 2017).

Gaps in Research

- Study did not include individuals with cognitive impairments.
- Isolation not typically focused on as a contributory factor of financial abuse.

Social Exchange and Power & Control Theory

- As a result of a perceived imbalance between the abuser and the abused, the abuser asserts power over the individual to control their behavior and prevent them from leaving the relationship, leading to dependence and risk for exploitation (Jackson & Hafemeister, 2013).

RESULTS

Statistical Analysis: An independent samples t-test was used to determine if a significant relationship was present between isolation variables and financial abuse. Spearman's ρ was used to test the correlation between isolation and financial abuse.

Independent Samples T-Test

Statistically significant results were found with:

- Being prevented from having contact with the outside world ($t(225)=-3.79, p<.001$). There was a significant difference in the experienced financial abuse between older adults who had been prevented from contacting the outside world via phone ($M= 3.37, SD = 1.61$) and those who did not have that experience ($M=1.93, SD=1.57$)
- Being prevented from having contact with family, friends, or community resources ($t(225)=-4.89, p=.000$). There was a significant difference in the frequency of the experienced financial abuse between older adults who had been prevented from contacting family, friends, or community resources ($M= 3.39, SD = 1.45$) and those who did not have that experience ($M=1.86, SD=1.56$).

Being confined against one's will was not found as statistically significant.

Spearman's Rho Correlation Analysis

- A Spearman's rho correlation analysis was conducted to examine the relationship between financial abuse and isolation. A positive and statistically significant association between financial abuse and isolation, ($r_s=.27, p=.000$). The strength of the correlation was weak and perfectly correlated, which indicates that experiencing isolation was related to a slightly increased risk of financial abuse.

METHODOLOGY

- Research Design:** A secondary research analysis of the data that was collected from the study Financial Exploitation and Psychological Abuse of Older Adults in the Chicago Metropolitan Area, 2007-2008 [United States] (Conrad & Iris, 2013). In the original cross-sectional study, seniors aged 60 and above who had a minimum of one substantiated elder mistreatment completed a self-report measure assessing financial and psychological abuse factors, in addition to an elder abuse staff member (Conrad & Iris, 2013)
- Sampling Method:** Among 7 elder abuse agencies, 22 staff members distributed the self-report questionnaires to 227 older adults (Conrad & Iris, 2013). Older adults with cognitive decline were excluded from the original study. Staff member self-reports were excluded from the current study.
- Measures:** The self-report measure of the original study was conducted in-person with older-adults (Conrad & Iris, 2013). The current study utilized specific questions for variable analysis.
 - Financial Abuse:** There are six variables that were operationalized to create the financial abuse variable for the current study. These variables included factors related to: (1) financial dependence, (2) lack of repayment, (3) felt entitled to use your money for themselves, (4) scams, (5) ATM card misuse, and (6) forced financial decisions.
 - Isolation:** Three variables from the original study were operationalized to create the current study's isolation variable. These variables included factors related to: (1) no external contact through telephone or other communication devices, (2) no contact to family, friends, or community resources, and (3) being confined against one's own will (Conrad & Iris, 2013).

Table 1

Results of Independent t-test Comparing the Frequencies of Financial Abuse by Isolation

	Yes		No		t	df	p
	M	SD	M	SD			
Prevented from having contact with outside world via phone	3.37	1.61	1.93	1.57	-3.79	225	.000
Prevented from having contact family, friends, or community resources	3.39	1.45	1.86	1.56	-4.89	225	.000
Being confined against their will	2.73	1.67	2.00	1.61	-1.68	225	.093

Table 2

Intercorrelation for Financial Abuse Experience and Isolation

Variables	M	SD	Financial Abuse	Isolation
Financial Abuse	2.05	1.62	1.00	.27**
Isolation	.27	.68	.27**	1.00

** $p < .01$

DISCUSSION

Key Findings

- There is a significant relationship between being prevented from contacting friends, family, or community resources, and being prevented from contacting the outside world via a phone or other device. These variables are of a social aspect.
- Physical isolation, such as being confined against one's will, was not statistically significant.
- Those who experienced isolation had a slightly increased risk of experiencing financial abuse.
- A weak, positive, and statistically significant correlation was found between isolation and financial abuse.

Strengths and Limitations

- Significant relationship between isolation variables social isolation and financial abuse found.
- Those who are physically isolated may not be in contact with mandatory reporters, leading to underreporting of abuse.
- Older adults with cognitive impairments were not included.
- Limited sample size with unknown demographic variables.

Implications

- Further research to better understand whether cognitive decline has an increased impact on financial abuse.
- Increased availability of social programs for older adults, such as friendly visitor programs.
- Increased education on the risks of isolation and financial abuse.
- Development of a nationwide standard when it comes to reporting, tracking, and responding to elder abuse.
- A need for qualitative research to develop a better understanding of complex elder abuse dynamics.

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