

Review Article

Conceptualisation of Financial Exploitation of Older People: A Review

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ABSTRACT

The concept of financial exploitation has gained much interest in the field of elder abuse. The purpose of this study is to review the conceptualisation of elder financial exploitation as a first step towards exploring how financial abuse is interpreted differently by different groups. The search strategy includes the use of the SCOPUS database, including PubMed, MEDLINE, and open access for articles published between 1997 and January 2019. This study includes prevalence studies regarding the analysis of perceptions and conceptualisation of financial exploitation. This study excluded studies published in languages other than English with no relevance regarding the focus of the study. Twenty-six studies met the inclusion criteria with four categories (older people, professional, public, and family members) and a range of settings across studies. Three overarching themes emerged in this review. The sub-themes include values, expectations, cultural considerations, characteristics of older people, relationship dynamics, situational factors, knowledge, and attitudes. Current evidence supports the on-going discussion on the lack of uniformity in definitions and conceptualisations of the financial exploitation of older people.

The lack of consideration from the views of older people and community members may add to the complexity of defining financial exploitation, which can result in problems in detection, disclosure, and underreporting incidences.

Keywords: Conceptualisation, elder abuse, financial exploitation, perception, older people

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INTRODUCTION

The World Health Organisation has recognised financial exploitation as a branch of elder abuse. The literature on the prevalence of financial exploitation in various geographical locations in other parts of the world indicates the increasing number of cases affecting older people (Acierno et al., 2010; Biggs et al., 2009; Naughton et al., 2012; Peterson et al., 2014). Researchers have explored the risk factors (Conrad et al., 2010; C. Dessin, 2003; Wilber & Reynolds, 1997) and evaluated strategies and preventive measures (C. L. Dessin, 2000; Rabiner et al., 2006). When conducting research on elder abuse, factors such as cultural relevancy and minority populations should be considered by researchers (Enguidanos et al., 2014; H. Y. Lee et al., 2012; Sanchez, 1997; Tsukada et al., 2001).

World Health Organisation defines financial abuse as follows: “the illegal or improper exploitation of use of funds or other resources of older persons” (World Health Organisation, 2002, p. 3). There are other researchers that use different terms, but the terms share common ideas (Choi et al., 1999; C. L. Dessin, 2000; Smith, 1999). The common ideas entail deprivation, improper or illegal conduct, use, or misuse of funds or property (Darzins et al., 2009). C. Dessin (2003) categorised the conduct of potential abusive activity into four categories, namely theft, fraud, intentional breach of duty by a fiduciary caregiver, and negligence. It is believed that some categories might overlap.

In almost all studies, the personality or characteristics of victims of financial exploitation are similar to victims of elder abuse in general. The most common factors are old age, social isolation, extreme dependency and frailty, severe mental and physical illness, widowed female, and financial illiteracy (Kapp, 1995; Rabiner et al., 2006). The main perpetrators of financial exploitation among older people are adult children and other family members (Paranjape et al., 2009) or a person in a position of trust or a fiduciary relationship (Conrad et al., 2011; Jackson & Hafemeister, 2013). The financial exploitation of an older person may lead to financial deprivation. Bagshaw et al. (2013) and Kaspiew et al. (2016) highlighted how older people would deplete their wealth accumulation, psychological effects, and quality of life.

The literature shows that there is no consensus in defining financial exploitation. Interpretation of what amount to financial exploitation may either be professionally driven (Conrad et al., 2011; Gilhooly et al., 2013, 2016; Jackson & Hafemeister, 2013; Rabiner et al., 2005) and/or Eurocentric (Sanchez, 1997). What is deemed to be exploitative by the majority of cultural standards may not be similar to the minority population. Furthermore, some research investigated professional and public views and definitions of financial exploitation. In addition, several studies considered culture (Dong et al., 2011; H. Y. Lee et al., 2012; Petrusic et al., 2015) and minority populations when exploring the conceptualisation of financial exploitation.

There were studies that discovered similarities and disparities within the legislation in different states or countries (Gibson & Greene, 2013; Payne & Strasser, 2012; Rabiner et al., 2004; Smith, 1999).

The findings of previous studies revealed the variations of definitions of financial exploitation among professionals, the public, older people, and legislation. The reviews in the literature discuss how age, gender, context, and cultural factors can influence individual perceptions of financial exploitation. There is a strong consensus among researchers on the marked differences in the perceptions of professional and older people in conceptualising financial exploitation (Conrad et al., 2011; Gilhooly et al., 2013, 2016; Rabiner et al., 2005) that lead to underreporting and ineffective preventive measures (C. Dessin, 2003; Jackson & Hafemeister, 2013).

This systematic review was conducted to explore disparities in definitions and conceptualisations on the amounts of financial exploitation. It also intended to identify and synthesise empirical findings. This systematic review aims to answer three (3) questions:

1. What does the term 'financial exploitation/abuse of older people' mean to individuals, older people, family members, and the public?
2. Is the understanding similar across populations, groups, and locations?
3. How do professional conceptualisations differ from other groups?

The articles in this systematic review include a combination of qualitative and quantitative approaches based on an integrative systematic review methodology (Harden, 2010).

METHODS

The search strategy used in the comprehensive review includes electronic database searching and citation searching via the Scopus and PubMed databases. These databases are the largest database for peer-reviewed literature and international publishers, including MEDLINE and open access coverage. Only publications in the English language were included in the study. This study includes publications of peer-reviewed studies that focus on perception, conceptualisation, and experience on financial exploitations of older people published in 1997 until January 2019. This study also includes prevalence studies that include analysis of perceptions and conceptualisation of financial exploitation. It includes all studies regardless of setting, population, and geographical location. The concepts of financial exploitation of older people, perceptions, experiences, and views were used to create the search criteria:

1. The term 'financial exploitation'
OR
2. 'Financial abuse AND older people'
OR 'elder financial exploitation
OR abuse' are deemed acceptable to include all acts that describe the financial exploitation of older people.

3. The term ‘conceptualisation’ or similar terms were included in the search strategy, including perceptions, views, opinions, experience, understanding, opinion, and concept.

As displayed in Figure 1, a total of 236 published articles were identified from the search results. Due to the specific focus of this study and inclusion criteria, 139 of the articles were excluded as they were irrelevant. The majority of the articles did not focus on conceptualisations, experiences, views, perceptions, and opinions of the

financial exploitation of older people. Any redundant articles that were published in languages other than English with no relevance were excluded. The final sample of 26 articles that reported the findings in the Scopus database was included. All the studies cited in each article were examined for additional relevant material. This study included several relevant references from the articles.

This study was conducted by a lead author and assessed by other authors independently with the objective of understanding each study on its own

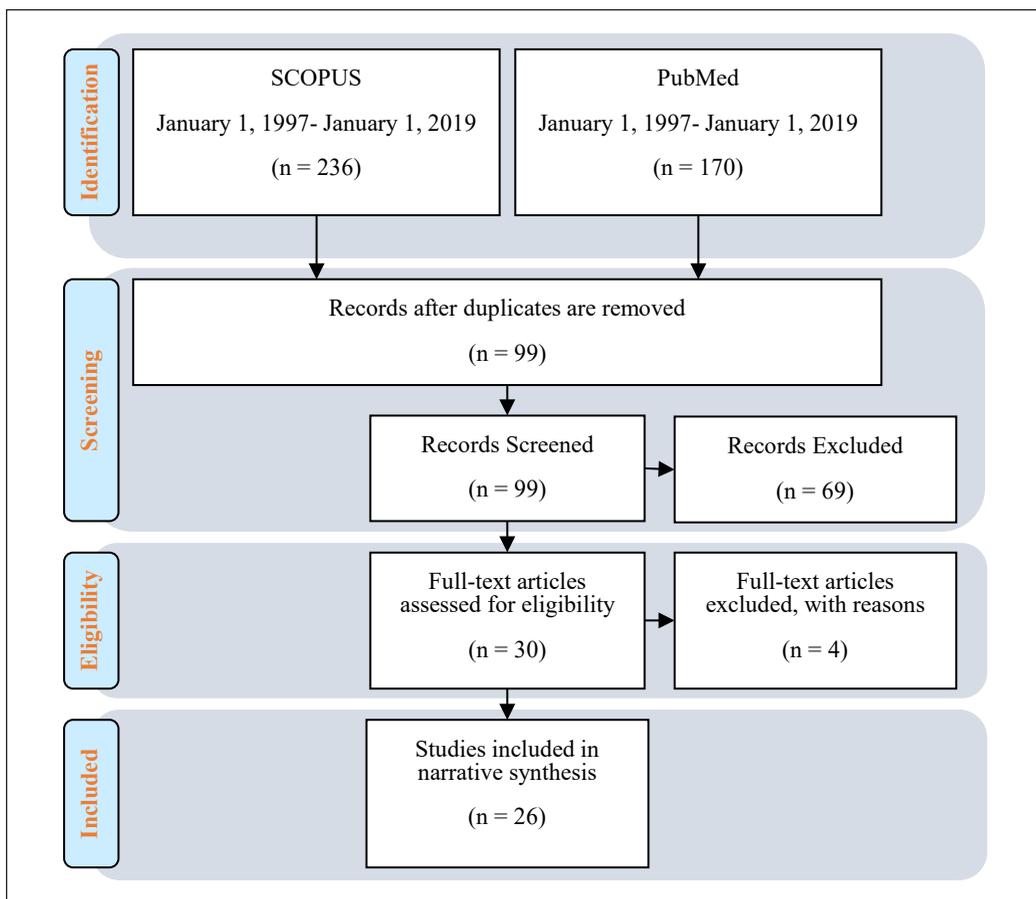


Figure 1. Review process (PRISMA)

terms and how the themes influence the understanding regarding the focus of the study. In this review, both quantitative and qualitative studies were included as a part of a larger study. Combining a wide range of methods in a review allows a more relevant and richer interpretation of data when there are limited studies (Harden & Thomas, 2005).

RESULTS

Based on the search strategy, 26 studies were identified and summarised in Table 1. From the results, the summary highlights the objectives, study design, demographics, and objectives for each study.

The methodologies used in these studies include qualitative (n=15), quantitative (6), and mix methods (n=5). The majority of

the participants of the studies were older people (n=18). These studies were mostly conducted in the United States, Canada, England, and Scotland; there were only a few in Asia. The results reveal that most studies were conducted in the West that considered the culture, acculturation, and assimilation of the minority population (Korean, African American, Serbian, Ethiopian) and the heterogeneous factors of the minority population (aboriginals, gay, transgender, lesbian, and bisexual). Most studies used open-ended questions: 1) describe what do you know about abuse? and 2) describe opinions or experiences of financial abuse. The uses of hypothetical situations or vignettes to describe their perspectives on financial abuse were also explored. Three overarching themes (cultural

Table 1
Summary of reviewed literature on the conceptualisation of financial exploitation

Item	Authors	Objectives	Study Design/ Demographic/ Country
1	Chang and Moon (1997)	Exploring the perceptions of elder abuse, its perpetrators, and the cultural and non-cultural influences on the perceptions	Qualitative/ 100 elderly Korean Americans/ Los Angeles, the United States of America.
2	Sanchez (1997)	The significance of cultural considerations in screening for financial exploitation.	Qualitative / 19 female and 11 male self-identified older Mexican Americans/ the United States of America.
3	Wilber and Reynolds (1997)	A framework as guidelines for the professionals in detecting financial abuse.	Document/ content analysis of the literature.
4	Rabiner et al. (2004)	Providing insights to professionals in understanding human ecology, risk factors, and implications of financial exploitation to older people.	The framework was further developed based on findings of literature and views of panel experts (Bronfenbrenner, 1979; Schiamberg & Gans, 2000; Wolf, 2003).
5	Daskalopoulos et al. (2006)	Conceptualisations of elder abuse and abusive behaviours in the interaction of an adult child with his or her ageing parent.	Quantitative / 50 respondents (11 males, 39 females) aged between 20-73 years old/ England.

Table 1 (continue)

Item	Authors	Objectives	Study Design/ Demographic/ Country
6	Hightower et al. (2006)	Experiences of victims regarding interpersonal violence and abuse.	Qualitative/ 64 older women aged 50 and over/ British Columbia, Canada.
7	Setterlund et al. (2007)	Reviews on theoretical contributions of financial elder abuse using routine activity	Qualitative/ 81 family members or friends (asset managers) who managed the assets of 86 older people/ Australia.
8	H. Y. Lee and Eaton (2009)	Elderly's perception and response to financial abuse in the cultural context.	Mixed method/ 124 elderly Korean immigrants who reside in California/ the United States of America.
9	H. Y. Lee et al. (2011)	The perception of the elderly's mistreatment and its link to help-seeking intentions	Mixed method/ 124 elderly Korean cohorts living in Korea and 124 elderly Korean immigrants in the US residing in California/ the United States of America and Korea.
10	Dong et al. (2011)	Self-reported definitions of elder mistreatment; (b) perception and socio-cultural context of elder mistreatment; and (c) the tendency and knowledge of help-seeking behaviours.	Qualitative/ 39 older adults (Chinese ethnicity, 18 males and 22 females) participated in four focus groups/ the United States of America.
11	Conrad et al. (2011)	Building three-dimensional concept mapping to conceptualise the financial exploitation of older adults.	Literature review/ concept mapping. Interview 16 experts (10 local (Illinois) and six national panels of experts) in the field of financial exploitation. Statements were sorted and rated using Concept Systems software/ the United States of America.
12	Manthorpe et al. (2012)	Views and experiences of professional social workers on financial abuse regarding people with dementia and its challenges.	Content/document analysis and Qualitative interviews/ 15 adult safeguarding coordinators/ England.
13	H. Y. Lee et al. (2012)	Definitions of financial abuse perpetrated by family and the influences of cultural values.	Mixed method/ 124 elderly Korean immigrants residing in California aged between 60-79 years old that live in the community/ the United States of America.
14	Ploeg et al. (2013)	Definitions of elder abuse among the marginalised group of older adults.	Qualitative/ respondents include nine groups of marginalised older adults (aboriginal; ethnocultural minorities; women; members of the lesbian, gay, bisexual, transgender, and queer community; mental health issues; caregivers; those who have financial difficulty; those aged 85 years and older; and those who have personal experience with abuse) / Canada.
15	Mihaljevic and Lowndes (2013)	Individual and communities' attitudes toward financial abuse.	Qualitative/ three focus groups. Each group consists of seven people (aged care workers, older adults, younger adults) / Australia.

Table 1 (continue)

Item	Authors	Objectives	Study Design/ Demographic/ Country
16	Golding et al. (2013)	Perception of finances regarding the exploitation in the courtroom and factors that influence criminal prosecution among jurors.	Quantitative/ 143 undergraduate students in psychology and 104 community members / the United States of America.
17	Gilhooly et al. (2013)	Detection and prevention of elder financial abuse through the lens of professional bystander intervention model.	Qualitative / 20 banking and 20 health care professionals/ England and Scotland.
18	Gibson and Greene (2013)	Perception of common people and experts on situational and dispositional characteristics of elder financial abuse.	Quantitative/ 132 jurors and 28 experts in elder financial abuse/ the United States of America.
19	Wendt et al. (2015)	Theoretical development of elder financial abuse by family members through a case study.	Qualitative/ 14 older people or family members in Australia.
20	Bagshaw et al. (2013)	Older people and family members' concerns on financial management and property arrangements.	Quantitative/ 113 older people and families in Australia.
21	Y. S. Lee et al. (2014)	Meanings, values, normative expectancies, and context that characterise elder mistreatment according to Chinese and Korean immigrant population.	Qualitative/ 20 local professionals and interdisciplinary experts and six focus groups that includes three groups with 60 elderly members of Chinese and Korean ethnic groups, those who have no experience in elder mistreatment, middle-aged Chinese caregivers, and college students/ the United States of America.
22	Petrusic et al. (2015)	Understanding structural and individual abuse of older women in Serbia.	Quantitative survey (40 items)/ 97 elder women aged 65 and above from ten cities and municipalities/ Serbia.
23	Beaulieu et al. (2015)	A theoretical contribution to the mistreatment of older adults using the struggle for recognition theory.	Qualitative/ personal experience of women and the financial abuse in Canada.
24	Chane and Adamek (2015)	Ethiopian elders' perception of the experiences of abuse and neglect.	Qualitative / 15 older adults (nine women and six men) reported experiencing abuse in a non-institutional setting/ Ethiopia.
25	Knight et al. (2016)	Influence of victim and perceiver factors on the perception of the elderly's financial abuse in the context of routine activity theory (RAT).	Quantitative /488 respondents on a questionnaire using vignettes in Ventura, country area, the United States of America.
26	Jervis et al. (2017)	Perceptions of mistreatment by family among 100 urban and rural older American Indians.	Mixed method/ qualitative interviews using open-ended questions/ 100 participants aged 60-89 from two reservations (urban and metropolitan)/ the United States of America.

values, characteristics of older people, and awareness) and several subthemes were discovered in this review.

Table 2 summarises the descriptive analysis of the reviews, which led to how four (4) different groups, namely older people, professionals, community, and family members interpreted and/or conceptualised financial exploitation.

Older People’s Perspectives

A total of 18 articles discuss the perspectives of older people. In this review, several subthemes were generated by older people on how they conceptualised financial exploitation.

Cultural Factors. Traditions and filial piety are mostly recognised in Eastern culture (Chang & Moon, 1997; H. Y. Lee et al.,

Table 2
Summary of descriptive analysis of the overarching themes and subthemes of the reviewed articles

Overarching themes	Subthemes	Articles
Cultural values	Values	Chang and Moon (1997), H. Y. Lee and Eaton (2009), H. Y. Lee et al. (2012), Jervis et al. (2017), Knight et al. (2016), Sanchez (1997), Wendt et al.(2015), Y. S. Lee et al. (2014)
	Expectations	Chang and Moon (1997), Jervis et al. (2017), Sanchez (1997), Y. S. Lee at al. (2014)
	Cultural considerations/ tolerance	H. Y. Lee and Eaton (2009), Jervis et al. (2017), Knight et al. (2016), Petrusic et al. (2015), Sanchez (1997), Wendt et al. (2015)
Characteristics of older people	Poor health status	Bagshaw et al. (2013), Dong et al. (2011), Hightower et al. (2006)
	Relationship dynamics	Bagshaw et al. (2013), Dong et al. (2011), Hightower et al. (2006), Knight et al. (2016), Manthorpe et al. (2012), Mihaljcic and Lowndes (2013), Petrusic et al. (2015), Rabiner et al. (2004), Wilber and Reynolds (1997)
	Situational factors	Bagshaw et al. (2013), Beaulieu et al. (2015), Chane and Adamek (2015), Conrad et al. (2011), Dong et al. (2011), Gilhooly et al. (2013), Hightower et al. (2006), Knight et al. (2016), Mihaljcic and Lowndes (2013), Petrusic et al. (2015), Ploeg et al. (2013)
Awareness	Knowledge	Conrad et al. (2011), Daskalopoulos et al. (2006), Gibson and Greene (2013), Gilhooly et al. (2013), Golding et al. (2013), H. Y. Lee at al. (2011), H. Y. Lee et al. (2012), Knight et al. (2016) Manthorpe et al. (2012), Rabiner et al. (2004), Setterlund et al. (2007), Wilber and Reynolds (1997), Y. S. Lee et al. (2014)
	Attitudes and Awareness	Bagshaw et al. (2013), Chane and Adamek (2015), Conrad et al. (2011), Daskalopoulos et al. (2006), Gibson and Greene (2013), Golding et al. (2013), H. Y. Lee et al. (2011), H. Y. Lee and Eaton (2012), Knight et al. (2016), Manthorpe et al. (2012), Petrusic et al. (2015), Ploeg et al. (2013), Setterlund et al. (2007)

2012). In addition, the family's harmony is perceived as more important than individual rights in Korean and Chinese culture. Apart from that, several studies suggested that immigration and acculturation could influence how older people conceptualised financial exploitation among the American Korean and Chinese (H. Y. Lee et al., 2011; Y. S. Lee et al., 2014). Compared to a study in Australia, the asset management of older Australians was not only influenced by patriarchal belief but also by contextual factors such as financial status and financial literacy (Mihaljcic & Lowndes, 2013).

Cultural Expectations. Among the American Indians, there is the failure to recognise certain conduct as abusive due to the culturally prescribed value of native elders; it can be a contributing factor for older people to be exploited financially in the family home (Jervis et al., 2017). A study in Serbia on 97 older women revealed a strong recognition of cultural values that contributed to their conceptualization. The practice of self-sacrifice for a property is used to justify their act of giving financial support to adult children and grandchildren. This practice is extended to giving up their right to inheritance in favour of their own children. It is contradictory to the findings by Y. S. Lee et al. (2014) on the emerging dimension of financial exploitation among Chinese and Korean immigrants as a perception that the failure to provide financial support and maintenance to older parents is an act of financial exploitation (Y. S. Lee et al., 2014). In most studies in the West, the same conduct is viewed as an act

of 'neglect' (Chane & Adamek, 2015). For Korean immigrants, the failure to provide support for older parents is considered exploitation (Chang & Moon, 1997).

Culture Considerations and Tolerance.

Minority populations that embraced cultural sensitivity could be influenced by how they shaped their perceptions (Chang & Moon, 1997; Jervis, 2017; Y. S. Lee et al., 2014; Ploeg et al., 2013; Sanchez, 1997). In some cultures, older people were denied on their rights to inherit properties, expected to reciprocate caregivers with financial support, and turned down on the filial obligation of adult children. Strong value systems in a population and conformity to traditional culture and practice can increase older people's tolerance to any form of exploitation (Chane & Adamek, 2015; H. Y. Lee et al., 2011; Sanchez, 1997). The tolerance of economic exploitation is higher if it is culturally accepted and adhered to within a particular society.

Knowledge, Attitudes, and Awareness of Abuse.

In a study conducted in England, only a few respondents were able to identify financial abuse situations due to their lack of awareness of the incidents (Daskalopoulos et al., 2006). Based on a mixed-method study of 124 elderly Korean immigrants residing in California, the respondents failed to recognise a situation of financial exploitation and consider it as a voluntary act of giving money to their children (H. Y. Lee & Eaton, 2009). The study was further extended to a Korean cohort living in Korea (H. Y. Lee et al., 2011). The result

revealed that the higher education levels of those in the immigrant cohort could recognise the situation better (H. Y. Lee et al., 2011). It is believed that increased levels of education may lead to a higher likelihood of recognising financially exploitative situations. The importance of knowledge and education was highlighted in a follow-up study in 2012 with the same 124 elderly Koreans (H. Y. Lee et al., 2012). Most of the respondents defined financial abuse based on their level of cultural adherence to traditional values, attitude, and exposure to elder mistreatment.

Situational Factors. Dong et al. (2011) discovered that older people associated with financial exploitation with situations where adult children deceive their ageing parents for monetary purposes. Some examples of this behaviour include exploiting older parents' savings, taking away food stamps and property ownership. Hightower et al. (2006) revealed that older women experienced financial abuse by their adult children who often force ageing mothers to sell their homes or transfer their properties without consent. The study also discovered financial abuse cases in British Columbia, Canada that were associated with more adult children than spouses. In another Canadian study, the definition of elder abuse was explored among a marginalised group of older adults in Canada who were from the minority populations (aboriginal, ethnocultural minorities, women, members of the lesbian, gay, bisexual, transgender, and queer community) (Ploeg et al., 2013). This study revealed that participants

with different contextual and situational factors view financial abuse experiences differently from other groups. The findings highlighted that most groups, except for the Farsi-speaking group recognised the financial abuse by family members (Ploeg et al., 2013). The group comprised female refugees from Afghanistan and Iran. They continued to tolerate culturally sanctioned spousal abuse until they became old. In the older abuse survivors group, financial abuse experiences included a son who controlled his mother's finances without her approval and forced her to enter into a legal transaction for monetary benefits. According to the author, most victims are women with a lack of financial literacy, and they depend on adult children after the death of their husbands. The study also revealed how older women were deceived into entering into legal transactions by their adult children, which led to difficulties to access to justice system due to the lack of community support (Beaulieu et al., 2015). In Ethiopia, the situational factor can be explained by the economic situation of the country. Poverty and economic desperation can lead to the occurrence of economic exploitation incidents in a family (Chane & Adamek, 2015).

Relationship Dynamics. The relationship between the victim and the perpetrator is a binding factor that ties the views of all older people in defining financial exploitation (Knight et al., 2016). The minority populations view certain acts as not abusive if they are committed by family members. This factor is a mediating element

regarding culture, expectation, culture, and tolerance that is practiced in a family.

Professionals' Perspectives

There are seven studies that investigated the conceptualisation of professionals regarding financial exploitation. Most definitions of financial exploitation are based on what is in the literature and theory; some are aware of culture and knowledge factors.

Knowledge and Awareness. In a study by Gibson and Greene (2013), 132 jurors and 28 experts assessed a set of statements regarding elder financial abuse. The experts consisted of researchers, clinical practitioners, law professionals, and policymakers that agreed on what might constitute an act of financial abuse based on situational and dispositional characteristics; but, there were fewer consensus on the issue related to victim characteristics. The aged care workers (ACW) in a study in Australia reported that they shared similar attitudes with other groups of older adults and younger adults (Mihaljeic & Lowndes, 2013) on the risk factors that made older people become vulnerable. However, ACW workers strongly felt that older people were likely to have difficulty in managing economic affairs, while older people believed that they possessed the intellectual capabilities to manage their own affairs if they were to be advised wisely. Similarly, ACW strongly believed that borrowing money from older people was considered financially abusive when the person knew that that money had been deprived or could not be recovered.

Younger adults feel otherwise as long as it is returned to them. Older people put no expectation in getting back the money that they lend to their adult children (Mihaljeic & Lowndes, 2013). A study on 20 local professionals and interdisciplinary experts regarding financial abuse acknowledged conducts such as unauthorised transferring legal title of a property, using older people's money or economic resources, restricting older parents' financial freedom despite their ability to make sound judgements, and forcing parents to pay loans or debt are considered financial abuse (Y. S. Lee et al., 2014). Interaction between the factors at the micro and macro processes levels may influence the perceptions of financial exploitation. Microsystem involves the interaction of an older person and the other person, while macrosystem encompasses the cultural environment where the older person lives. It includes the characteristics of victim and perpetrator, social and economic dependence, and social relationships in the interactions (Conrad et al., 2011). This study had developed extensive categories of economic exploitation to identify misconduct. The clusters are theft and scams, financial victimisation, financial entitlement, coercion, signs of possible financial exploitations, and money management difficulties.

Characteristics of Older People. These factors were discussed in a study conducted by Manthorpe et al. (2012). This qualitative study examined the views and experiences of social workers and adult safeguarding

coordinators on the financial abuse of people with dementia. The workers identified 12 grounds that raised some suspicions for financial abuse. Some of the suspicion grounds include those that may be committed by a stranger or third party such as scam, overcharged price for service rendered by the workman, financial anomalies in accounts, and exerting undue influence to change wills in a fiduciary relationship. Some of the grounds for suspicion are committed within the family setting, such as selling property or assets as compensation to fund aged care and undue influence to change will or receiving gifts.

Community Perspectives

There are marked differences in the conceptualisations of financial exploitation from the public among family members, older people, and professionals.

Attitudes and Knowledge of Financial Exploitation. According to Mihaljcic and Lowndes (2013), younger respondents believed that the act of borrowing money from older people is not considered financial abuse if they repay their parents. Apart from differences in expectation, tolerance, and consideration of cultural norms within a family or society, another factor that may influence the definition of financial abuse is knowledge. A study conducted in 2007 in Australia sought 81 family members or managers that were the asset managers of 86 older people (Setterlund et al., 2007). Most of the respondents agreed that high integrity and adherence to the legal practice

of asset management would not lead to financial exploitation. Golding et al. (2013) investigated the community's perceptions of financial exploitation in courtrooms. The study surveyed 104 students and found that characteristics of crime and participants (gender and community members' age) impacted the perceptions of exploitation. Younger and older participants had different stereotypes about older people that affected their perception of the trial. The study predicted that the participants' gender affected how they perceived the cases of exploitation in the courtroom. Women were more likely to render a guilty verdict than men. The findings replicated the gender effect found in other elder abuse cases (Golding et al., 2013). This finding was supported by a study of family members in Australia, where the daughters were more likely to suspect abuse cases compared to their sons (Bagshaw et al., 2013).

Perspectives of Family Members

Knowledge and Exposure to Abuse. In a study conducted in Australia, the possibility of abusing the finances of older people depends on the attitudes and practice of asset managers (Setterlund et al., 2007). Asset managers may be from the older person's family members or professionals. Most of the older Australians requested assistance from family members in managing their finances that might be in the form of mundane financial transactions and banking. The majority of asset managers use a formal arrangement to manage the assets of older people, of which 56% of

them use informal arrangements. There are no standard rules for asset management of older people, and the asset management practices within families depend on the attitudes and knowledge of asset managers. When the assets management practices of older people are not monitored, there will be a higher tendency for asset managers to commit abuse.

Cultural Factors. Strong adherence to cultural practices influences the way Australian family members perceived financial exploitation. Gender inequality involving family inheritance, older parents' dependency on sons for care, and a son's sense of entitlement to properties can be fertile grounds for financial abuse (Wendt et al., 2015). Sons as caregivers may easily deceive other family members with their caregiving roles and duties. These roles and duties can be easily abused if coupled with dishonest intentions (Wendt et al., 2015). Majority of respondents (family members) feel a strong sense of entitlement to older people's properties (Bagshaw et al., 2013). Family members are also concerned that adult children may not consult other family members when making decisions related to the financial affairs of older people.

DISCUSSION

The above review demonstrated how perceptions and conceptualisations of financial exploitation share similarities and differences that can be influenced by many factors such as cultural relevancy, situational and contextual factors, knowledge,

community support, and the relationship between the victim and the perpetrator (Chang & Moon, 1997; Knight et al., 2016; H. Y. Lee et al., 2011; Setterlund et al., 2007). Several authors concluded that the professionals' definitions and understandings of elder financial exploitation are often professionally driven and lacked the cognisance of cultural, contextual, and relationship dynamics between the victim and the perpetrator.

Cultural Norms, Society and Values

The four (4) groups recognised that cultural norms, society, and values largely contributed to the conceptualisation of financial exploitation. Different populations conceptualise financial exploitation differently based on the expectations that are formed through their cultural beliefs and the level of adherence to cultural values. Similar populations that share cultural norms may view things differently based on their gender and age. The younger adult may have a different opinion than their elders, although they share common beliefs. This statement supported the influence of the level of acculturation in a society (Y. S. Lee et al., 2014). Although most studies recognised culture as a key factor in influencing how the minority population defines financial abuse, almost all of the studies have a small sample size that was not representative of the bigger population. Hence, there is a need to investigate the similarities and differences between cultures and values among the minority populations in the East and West. The studies can fill

the gaps in the existing knowledge and provide larger-scale studies that represent bigger populations. In developing more culturally relevant definitions of financial exploitation, professionals must consider the cultures and values of a population in improving the existing laws besides preventing and intervening measures of such incidents. The definitions must match with the understanding of how an older person perceives financial exploitation.

Contextual and Situational Factors

Conceptualisations often depend on the contextual and situational factors in the relationship between the older victim and family member or perpetrator. The dynamic of the relationship plays a significant role in how older people interpret their abusive experiences. The ability to recognise a negative experience as legally wrong is influenced by social factors (Segal et al., 2019). This notion is supported by findings in past studies that factors such as dependency (norms of exchange, reciprocity, vulnerability, immobile, isolation), characteristics of older people (trusting, generous, empathy), cognitive impairment (incapacitated, dementia), family value (parent-child relationship, filial obligations) and heterogeneity, sociodemographic status, gender, age, and contextual factors can interchangeably influence the conceptualisation of financial exploitation. A strong sense of entitlement to an older person's property by the adult children often occurred when there is a change in family circumstances. The death

of the older person's spouse, inability to comply with high financial commitments of adult children and low financial literacy of older people were among the circumstances reported in the literature (Bagshaw et al., 2013).

Level of Knowledge and Awareness

C. L. Dessin (2000) highlighted how total trust and power was given to adult children in managing financial affairs without understanding the implication of being exploited could decrease the likelihood of detection. Bagshaw et al. (2009) found that about half of the older people respondents and their family members mentioned that they were not concerned with financial management issues. Jackson and Hafemeister (2011) revealed that out of the 30% of reported cases, no attempt was made to investigate the case at the request of the older person. The findings indicated that 45% of the respondents believed that the investigation would cause trouble for the perpetrator, and 40% of them felt like the perpetrators were not committing any wrongful conduct besides believing that reporting would only worsen the older person's situation. Financial literacy and educating older people and members of the public are important in improving their understanding of the implications of financial exploitation.

LIMITATIONS

Firstly, the differences in definitions of financial exploitation were quite distinctive in all the studies. Some studies used self-

reported definitions, while others adopted definitions in the literature. Similarly, a diverse range of methodological approaches were used in examining perceptions and conceptualisations. Some studies used face-to-face in-depth interviews or vignettes, while other studies used content analysis and surveys to examine conceptualisations. Thirdly, a diverse range of research outcomes had limited the scope of this review. Prevalence studies that embedded perceptions and conceptualisations of financial exploitations were also included. Finally, the assessment of the study quality was conducted by a lead author rather than a panel, which limited the scope for the peer review of the assessment.

IMPLICATION FOR PRACTICE

This review explores the similarities and differences in how people of various backgrounds, ages, genders, and roles in society conceptualise financial exploitation. The issues of conceptualisation and definition of financial exploitation have a direct implication for practitioners and policymakers. Views of older people and family members will enable a better understanding of this complex issue when dealing with family dynamics and relationships. The perspective of community members is relevant in developing effective prevention and intervention efforts. Conceptualisations and definitions of financial exploitation in a minority population must consider the cultural variation within the particular society for a greater understanding of the phenomenon.

This study can help the authorities to raise awareness effectively, educate, and empower societies, including family members, professionals, and the community by providing insight on how people from different sociodemographic backgrounds can form perceptions about financial exploitation. This effort may lead to an increase in the identification and reporting of abuse and fewer cases of intentional abuse in the community. Failing to recognise this fact, any attempt for preventive measures will hinder the development of meaningful preventive measures, laws, and policies.

CONCLUSION

This study found that the majority of older people conceptualised financial exploitation based on their cultural adherence and tolerance of abusive situations. These factors may result in low numbers of reporting. Contextual factors such as dependency on adult children, low financial literacy and lack of knowledge and exposure to cases of elder abuse explain why older people have such perceptions. Identifying financial abuse situations and their impact on older people is important in addressing the problem within the minority populations. It is also important to increase awareness through campaigns and educating communities, especially among older populations to achieve effective reporting and intervention. Conceptualisations of financial exploitation on a societal level and individual level can be addressed by developing systematic and holistic frameworks to bridge the gap between theories and facts of financial

exploitation incidents (Killick et al., 2015). While broad definitions render all types of behaviours including fraud and theft, as financial abuse of older people, strict definitions may create negative attitudes towards older populations, especially in families and cultures that tolerate such behaviour. In conclusion, empowering older populations is key in protecting the older populations.

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