

# Voices of Older Adults: Understanding the Meaning of Elder Financial Abuse and Exploitation in a Malaysian Rural Community

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Financial Abuse and Exploitation is a significant but hidden public health issue among the ageing population. This study aims to understand the meaning of Elder Financial Abuse and Exploitation through the perceptions on awareness and definition of older adults themselves as potential victims. We conducted a qualitative inquiry with in-depth interviews done among 20 older adults ages 65-79, residing in a rural community in Malaysia. Four themes emerged within the domains of perceived awareness – never heard of term, happens to others but not to me, it's normal and nothing can be done about it, and happens without us knowing. Four themes emerged within the domains of perceived definition – deception, fail to fulfill role and responsibilities, cause harm, and violation of rights. We concluded that while there is generally awareness on the issue among the older adults, their perceptions, shaped by values and experiences, affected the way they define and give meaning to Financial Abuse and Exploitation. Optimism bias was also present as they perceived less risk of being victims themselves.

## I. INTRODUCTION

Global change in population dynamics have led to an ageing population, with an estimated 1.5 billion people projected to live 65 years and beyond (WHO, 2011). The needs of a greying population go beyond health and material, but also include rights to be free of exploitation and abuse. Elder financial abuse and exploitation is a significant public health issue that intersects all of them.

Financial Abuse remains one of the most common elder abuse by subtypes and newer ways of doing things had led to an increase in other exploitations such as fraud and scams, with prevalence estimates between 5-7% (Burnes *et al.*, 2017; Yon *et al.*, 2017). In Malaysia; among rural community-dwelling older adults, the overall lifetime prevalence of Financial Abuse was 1 in 20, doubling up 1 in 10 when strangers were included as perpetrators (Yunus *et al.*, 2017).

There is still gaps in defining the meaning and constructs of Financial Abuse and Exploitation because culture influences financial practices and how it is being perceived, understood and experienced. As we try to define it based on what we know and find ways to intervene, there is also a need to understand the mind-set of the older person themselves;

as how they perceive and understand the issue contributes to their vulnerability and their willingness to assist in remedial actions.

This study aims to explore and understand the meaning of Elder Financial Abuse and Exploitation through the lens of the potential victims, the older adults themselves, looking specifically into their awareness in terms of what they know and how they perceive it, and how they define and give meaning to Financial Abuse and Exploitation.

## II. MATERIALS AND METHOD

This study employed a qualitative study design as its exploratory and inductive nature allowed us to examine and understand in depth the meaning it holds from the perspective of a potential victim.

Financial abuse and exploitation are both a sensitive and complex phenomenon, such that understanding it needs to also consider the context of culture's influence on perception, practices and role. In an attempt to capture both the depth and breadth of understanding, sampling was done in a

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convenience manner, combined with purposive sampling of maximum sampling variation based on ethnicity and gender (Palinkas *et al.*, 2015). All older adults were deemed vulnerable to being financially abused or exploited, therefore the sampling frame of study population was not confined to those who previously reported financial abuse.

We identified and invited members from an initial cohort study, the Elder Mistreatment Project (MAESTRO) to participate in an in-depth interview. The Elder Mistreatment Project (MAESTRO) is an on-going cohort study done among community-dwelling older adults aged 60 years and above in Kuala Pilah, Negeri Sembilan (Choo *et al.*, 2016). The inclusion criteria for this study were: 1) older adults aged 60 and above, 2) residing in the community, 3) able to converse in English, Malay or Chinese and 4) willing to participate in the study. Older adults residing in institutions and those with probable cognitive impairment (score of 6 and below) through a repeat Elderly Cognitive Assessment Questionnaire (ECAQ) screening prior to the interview proper were excluded from the study. Study purpose, risks and benefits were conveyed to agreeable participants and informed consent was obtained prior to the interview.

Data collection was carried out from October - December 2018 by a team of 2 people comprising of the researcher and a trained research assistant. Face-to face in-depth interviews (IDI) were conducted at the homes of the participants, aided by a semi-structured interview guide. Participants were asked to share their views and perceptions about Elder Financial Abuse and Exploitation, which included what they know about it (perceived awareness), how they define it (perceived definition), what contributes to it (perceived cause) and the consequences it brings (perceived impact). Data collection continued up to the point of data saturation where no new themes emerged across participants.

A total of 20 participants were interviewed. Two of them had a second follow-up interview. All interviews were audiotaped and ranges from 30-60 minutes. Field notes were taken to provide extra data for triangulation. Audiotaped interviews were transcribed, and verbatim data was managed and analysed with NVivo 11.0 software package. Content and thematic analysis was performed with data coded into different themes.

### III. RESULT

A total of 20 older adults were interviewed; 10 males and 10 females. Participant's age ranges between 65 to 79 years old with a mixture of different background and ethnicity. The basic characteristics of study participants are shown in Table 1.

Table 1. Demographic information of older adults who participated in IDI

Criteria	
Age (average) in years	65-79 years old
Gender	
Male	10
Female	10
Ethnicity	
Malay	12
Chinese	4
Indian	4
Marital Status	
Single	2
Married	12
Widowed	6
Education level	
Primary	10
Secondary	7
Tertiary	3

This paper highlights the findings from two domains of the study - perceived awareness and perceived definition. Analysis of data yielded themes within each specific domain.

#### *Domain 1: Perceived Awareness*

Four themes emerged within the domain of perceived awareness.

#### *Theme 1: Never heard of the term*

When asked about the term “Financial Abuse” and “Financial Exploitation”, at least one third of the participants expressed that they have not heard it before. A few mentioned that they have heard it somewhere and were aware of it. However, many were able to relate to older adults being cheated of their money or property.

“No (haven’t heard before)... Financial Abuse? I don’t think there is such a thing.”

(Male, 65 years old, Chinese)

“I hope that does not happen to me (money being stolen). But if it happens, I consider it as having no luck.”

(Male, 70 years old, Malay)

*Theme 2: Happens to others but not me*

Being financially abused or exploited is often viewed as something that occurs to someone they know or have heard over the news. Almost all the participants felt that financial abuse and exploitation would not happen to them. Majority expressed that they were not at risk because they were not financially wealthy, and they have nothing to be exploited of. It was deemed that financial abuse and exploitation only happen among those who are financially well-off and in big towns. Participants also felt that it is less likely that someone they are close to such as their family member would do that to them.

“It’s just in your mind that they won’t do this to you. Which is, I would say, 100 percent, I know, they won’t do it to me. That confidence I have in myself. But.... The way I react with them, communicate with them, I know, they won’t do it to me. They won’t do it.”

(Female, 71 years old, Chinese)

*Theme 3: It’s normal and nothing can be done about it*

Participants expressed that acts of cheating and taking advantage of one for financial gains is a frequent event that happens in the society, such that now it is a norm. One participant likened financial exploitation to losses in business which he felt was normal and there was nothing to worry about. Some related it to bad luck and if it happens, it is beyond their control. Most felt that nothing can be done and would just endure it.

“Here a lot of cheating.. This one is normal.. Everybody cheating like that”

“Even if you give (money or property) to a relative, they cheat, what can you do?”

(Male, 79 years old, Indian)

*Theme 4: Happens without us knowing*

More than half of the participants expressed worry and concerns that financial abuse and exploitation can occur without them knowing. Many quoted cases of older adults willingly giving their money to stranger without memory of the event. Most of them related those events to some form of charm and hypnotization, in which they felt that there was no way to prevent or avoid as no one knows when and how things like this could happen to themselves.

“It’s like hypnotization, they will burn something, then we will lose our memory, that is when they ask for it (the money/ property). I worry that things like that happen to me.”

(Male, 70 years old, Malay)

*A. Perceived Definition*

Four themes emerged within the domain of perceived definition.

*Theme 1: Deception*

When asked what they considered as a case of financial abuse or exploitation, most participants pointed out to examples that had elements of deception. Some defined it as happening within the family context, with examples such as unknowingly selling off a family’s property, a relative misusing the ATM card of the older, and a retiree depending on the daughter in-law for financial help. Others framed the deceit within the context of an unscrupulous salesman selling goods at a price higher than what it should be. Some gave examples related to investments and insurance.

“To me, what I feel is, maybe like I’ve heard from friends, certain children, they want to invest in certain things, but it is not for the benefit of the family. It’s for their personal. So, they force their parents to give the money. Which they have not even given a sort of guarantee that the money will be

given back to them or if they have financial gain, they will not share with their parents. That's what I feel.. that's exploitation."

*(Female, 68 years old, Chinese)*

*Theme 2: Fail to fulfil role and responsibilities*

Some participants related the definition to some form of failure to carry out the responsibilities and obligations expected of a given role. The said role and responsibilities may not be legally bound, but is often defined in the context of moral bounds within the norms of the society one lives in. Examples included children not providing for their parent's needs and a husband giving very little money to the wife. For some, it is related to an adult child failing to achieve financial independence. Another defines it as an older adult unnecessarily spending money on things one still has.

"I have heard of a friend who had six to seven children. Although some of them, husband and wife earn RM2000-RM3000 per month, they do not seem to offer to help their parents; at least RM200 is sufficient. But instead, they tell their mother, "I need RM200 from you, I want to pay for my house, my car, and my children's education." You have this kind of people. That is considered financial abuse."

*(Male, 68 years old, Malay)*

*Theme 3: Causes harm*

A few considered financial abuse and exploitation to have occurred if it involves mistreatment and harm to the older adult. The definition of harm here is relative to what the older adult is willing to tolerate.

"That is considered financial abuse (a child stealing the father's money), because the child is causing trouble to the father instead of making it easy for him."

*(Male, 68 years old, Malay)*

One of them was asked if demanding money through scolding was considered abuse, to which he replied:

"Depends on how you scold them. If you physically hurt them and ask for money, in Malaysia you can see such cases."

*(Male, 65 years old, Chinese)*

*Theme 4: Violation of Rights*

Some participants related financial abuse and exploitation to some form of violation of rights. For example, taking one's money or property but not returning it back. However, the definition of rights depended on the willingness to give in the first place on the owner's side. In instances such as an older parent giving money to his or her child, it is often given with a willing heart without expectations of getting it rightfully returned.

A participant was asked if he considered it as abuse if a child take his or her parent's money and never return it back, to which he replied:

"For me, I don't think so. If he does not face any problem, he has his own job. Now that he faces problems and come to his parents, we as parents should be helping him. This is not considered as abusing the elderly."

*(Male, 65 years old, Chinese)*

**IV. DISCUSSION**

This study collected and collated the voices of 20 older adults with mixed social and cultural background, living in a rural community in Malaysia, to understand the meaning of Elder Financial Abuse and Exploitation through the lens of the potential victims themselves. Although results revealed that many did not know about the term "Financial Abuse" or "Financial Exploitation", it does not necessarily mean that awareness was low as many were still able to give relevant examples of cases, they heard or experienced. This showed that older adults perceived different terminology with different meanings and there is a tendency to relate better to the ones that sounds less shaming or harmful such as "money being cheated" instead of "financially abused"(Van Bavel *et al.*, 2010).

Apart from measuring awareness based on what they know, it was also important to explore what they think and how they

feel about it, which was only made possible through an inductive qualitative study. Majority had perceived low risk of themselves falling victim to Financial Abuse and Exploitation and associated it with luck and only happening to wealthy people. This reflected a pattern of optimism bias, in which other studies have shown to be enhanced among older adults (Chowdhury *et al.*, 2014). While optimism may help older adults to adapt better to changes and challenges in ageing, being unrealistically optimistic may also affect their financial decisions and financial risk-taking behaviours which may render them as a suitable target by the perpetrator. This may also be worrying as those who have less may suffer the greatest impact.

Taken together as a whole, older adults perceived Financial Abuse and Exploitation as a common event of hidden deception done by someone known or unknown, resulting in harm and loss of rights. This was fairly similar to how we understand and construct the definition across literatures (Crosby *et al.*, 2008; NAPSA, 2018; WHO, 2008). It was interesting that a large number of participants associated Financial Abuse and Exploitation with some form of charm or hypnotization which causes memory loss of the event. Although there is currently limited evidence in the body of research on this matter, this was a rather peculiar finding compared to what was normally reported in other studies and may be culturally-related.

The understanding of abuse and exploitation in Asia must take into account the cultural context as interpersonal relationships are usually culturally constructed (Yan *et al.*, 2014). In an Asian culture where family values are uprooted in filial piety and patriarchy, there is an expectation for one to fulfil role responsibilities and obligations, whether it's parental-child or husband-wife, such that a failure to do so may cross the line into abuse or exploitation. Interestingly, these role expectations may also increase the threshold of older adults to abuse and exploitation because there is more willingness on their side to tolerate harm and the line is blurred when it comes to rights. This was consistent with the findings of prior research, showing that Asian older adults are least likely to consider a mistreatment as abuse, compared to other race/ethnic groups (Anetzberger *et al.*, 1996; Moon and Williams, 1993).

### *A. Limitations and Strengths*

No study is perfect, and this study has its own limitations. The interviews were carried out participant's homes and, in some instances, may fall short of the ideal environment with privacy and no disturbance. This may have affected what the participants chose to share. However, considering participant's age, logistics and the Asian culture, conducting interviews within the comforts of a familiar place may put participants more at ease and increase the likelihood of participation. Request was made for a private space within the house to conduct the interview whenever possible.

However, the strength of the study lies in it being the first of a kind in Malaysia, based on what is known thus far, to explore this sensitive and difficult issue in depth from the perspective of the older adults themselves. The difference in exposures and experiences of the older adults provides us with a rich, contextualized understanding of the meaning of Elder Financial Abuse and Exploitation within the local context. Participants of this study were selected from the members of an existing on-going cohort and this forms another strength of this study. The good rapport build beforehand is crucial to counteract the limitations of information bias from participants, especially with topics of sensitive issues.

## **V. CONCLUSION**

The results of this study suggested that among older adults living in a rural community in Malaysia, awareness in terms of what you know may not necessarily mean they have less risk or lead to actions that can prevent financial abuse and exploitation. But rather, it is how an older adult perceive and give meaning to an issue, situation or a person such as harm, rights, roles and responsibilities that determines their vulnerabilities and their subsequent actions. Results also suggested that older adults showed a pattern of optimism bias and perceived lower risk of being a victim themselves because they have fewer financial resources.

The theme for World Elder Abuse Awareness Day 2018 was "Moving from Awareness to Action through a Human Rights based approach". But awareness translated into action can only be effective when it is reciprocal from both ends. The

findings of this study have implications in future policies to prevent and manage Elder Financial Abuse and Exploitation. Strategies adapted from others need to be framed within the cultural and local context and take into consideration the older adult's beliefs, values, and their life experiences - past and present as these shapes their perceptions and determines their actions.

#### A. Ethical Considerations

This study was approved by University of Malaya Research Ethics Committee (UMREC), Malaysian National Medical Research Register (NMRR-18-3481-44953) and the Ministry of Health Medical Research Ethics Committee (MREC).

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