

Psychology of Violence

Pure financial exploitation vs. Hybrid financial exploitation co-occurring with physical abuse and/or neglect of elderly persons

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Background

- 2003 Elder Mistreatment
 - Financial Exploitation
- Family Violence across the Lifespan
- 2006 proposal submitted to NIJ

How Does Financial Exploitation Differ from Other Forms of Elder Maltreatment

- Demographics
- Case characteristics & nature of the abuse
- Dynamics
- Risk factors
- Society's Response
 - Adult protective services
 - Criminal justice response
- Outcomes

- Differences in perceptions

Pure vs. Hybrid Financial Exploitation

- Financial Exploitation
 - Illegal or improper use of an elderly person's funds, property, or assets (NCEA, 1998)
- Pure
 - Experience only financial exploitation
- Hybrid
 - Experience financial exploitation and physical abuse and/or neglect



Financial Exploitation

- Clinical vs. nationally representative samples
- \$2.9 billion lost annually
- Methods of FE vary
- Unique set of risk factors



Literature

- Failed to distinguish between pure & hybrid
- A few studies demonstrated co-occurring financial exploitation and other abuse
- Whether and how they differed



Are they the same or different?

- Labeling theory
- Co-occurring risk factors

Method

Sample

- 42 Elderly Victims
 - 76 years of age
 - 74% female
 - 81% Caucasian
 - 56% did not graduate from HS
 - 53% widow
- 54 APS Caseworkers
 - 43 years of age
 - 9 years as a caseworker
 - 96% college grad or higher
- 31 third parties
 - 55 years of age
 - 44% female
 - 64% related to victim



Design - Interviews

- Interview developed for the study
 - Tell me what happened
 - Nature of the maltreatment
 - Victim risk factors
 - Perpetrator risk factors
 - Society's response (APS and CJS)
 - Outcomes

Procedure

- UVA and VDSSS IRB
- PI Recruits at Coordinator's Meetings
- VDSS Sends Notification Letter from Commissioner Conyers
- PI Contacts Agency Director
- PI Contacts APS Supervisor
- Supervisor contacts caseworkers
- Caseworker identifies a case
- Caseworker contacts elder
- Caseworker contacts PI
- PI contacts elder
- PI interviews the caseworker
- PI interviews the elder
- PI interviews the third party

Criteria for Inclusion (Interview & ASAPS)

- APS Substantiated Cases
 - FE, PA, N or HFE
 - Over the age of 59 yrs
 - Living in a domestic setting
 - Disposition in the case
- 38 PFE and 16 HFE

Coding

- Nature of the abuse
 - Content analysis of narrative
 - 16 FE, 15 physical, 6 neglect
- Duration of abuse
 - If more than once, how long?
- Reason for cessation of abuse
 - Content analysis of narratives

Results

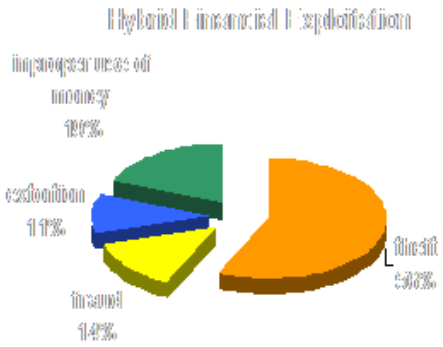
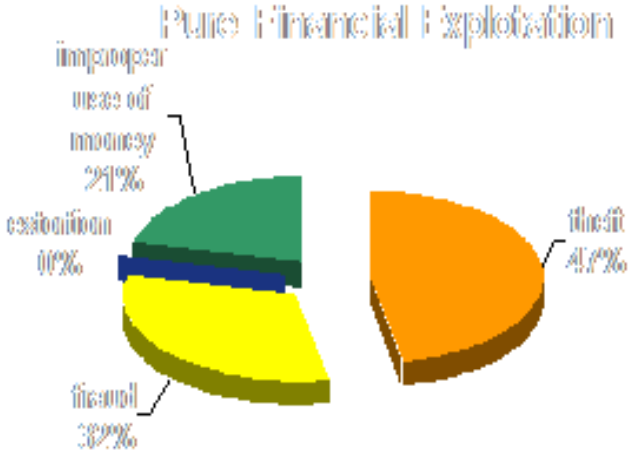
Nature of PFE

- \$79,422 financial loss (\$370 to \$500,000)
 - “Living off of” incalculable
 - 58% more than one form of FE
- 47% theft
- 32% fraud
- 0% extortion
- 21% improper

Nature of HFE

- \$185,574 financial loss (\$20 to \$750,000)
 - “Living off of” incalculable
 - 89% more than two forms of FE
- 56% theft
- 14% fraud
- 11% extortion
- 19% improper

PFE vs. HFE



The use of fraud is significantly more likely in PFE than HFE

Victim Risk Factors

PFE

HFE

- Cohabiting with perpetrator
- Fair/poor victim health
- Fear the perpetrator
- Perpetrator as caretaker
- Longer duration of abuse

Perpetrator Risk Factors

PFE

HFE

- Relative
- Chronically unemployed
- Financially dependent upon victim

Perpetrator Characteristics

	PFE	HFE	Total
Chronically Unemployed*	24%	38%	29%
Financially Dependent**	29%	75%	42%
Relative of Elderly Person***	53%	100%	68%
Serious Mental Illness	13%	31%	25%
Criminal Record	40%	47%	46%
Drug or Alcohol Addiction/Dependence	43%	57%	50%

* P < .05, ** p < .01, *** p < .001

APS Investigation

PFE

HFE

- Contact with perpetrator
- Follow-up with victim
- Characterize these cases as difficult (trend)

Outcomes

PFE

- Continues to live alone
- No perceived future risk
- Situation resolved when APS intervened

HFE

- Change in living arrangement
- Guardian appointed
- New APS report filed
- Situation resolved due to removal or guardianship

86% did not recover anything; 7% partial (3 PFE, 1 HFE); 7% full recovery (4 PFE)

Conclusions

- Meaningful differences
- Explained by co-occurrence of abuse
 - More deleterious when co-occurring

Summary of Differences

PFE

- Fraud
- Half were related
- Remain in home
- Already resolved

HFE

- Cohabiting
- Fair/poor health
- Longer duration
- Fear abuser
- Perpetrator as caretaker
- Dependent abuser
- Challenging cases
 - contact abuser; follow-up
- Guardian
- Change living arrangement
- New APS report



Non-significant Differences

- Financial loss
- Recovery

- Mental illness
- Criminal history
- Substance dependence

HFE Clinical Implications

- Family violence model
 - Long-term parent-child abusive relationships
 - Abuser is key to remaining in home
 - Love and devotion
- Assistance to victims
- Assuage fear of alternative placement
- Address perpetrator needs
 - mental illness, substance abuse, unemployment
 - Threat of criminal prosecution
- Multidisciplinary Teams



PFE Clinical Implications

- Financial White-Collar Crime model
- Maintain financial security & independence
 - Obtain annual credit reports
 - Monitor financial statements
 - Keep valuables in locked drawers
 - Never disclose personal information over the phone
 - Obtain background checks
 - Oversight



Future Research

- Development & progression of long-term parent-child abusive relationships
- Basic knowledge needed of perpetrators
- Testing the theoretical models proposed herein



Thank You

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