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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Acknowledgements

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- APS Caseworkers
- APS Supervisors
- Virginia Department of Social Services
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  - Barbara Jenkins
  - Todd Areson
  - Regional Coordinators
  - Venus Bryant
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

<table>
<thead>
<tr>
<th>PFE</th>
<th>HFE</th>
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</thead>
<tbody>
<tr>
<td>Cohabitating with perpetrator</td>
<td>Fair/poor victim health</td>
</tr>
<tr>
<td>Fear the perpetrator</td>
<td>Fear the perpetrator</td>
</tr>
<tr>
<td>Perpetrator as caretaker</td>
<td>Longer duration of abuse</td>
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</tbody>
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Perpetrator Risk Factors

**PFE**

**HFE**

- Relative
- Chronically unemployed
- Financially dependent upon victim
## Perpetrator Characteristics

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

* 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

<table>
<thead>
<tr>
<th>PFE</th>
<th>HFE</th>
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<tbody>
<tr>
<td>Fraud</td>
<td>Cohabitating</td>
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<tr>
<td>Half were related</td>
<td>Fair/poor health</td>
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<tr>
<td>Remain in home</td>
<td>Longer duration</td>
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<tr>
<td>Already resolved</td>
<td>Fear abuser</td>
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<tr>
<td></td>
<td>Perpetrator as caretaker</td>
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<tr>
<td></td>
<td>Dependent abuser</td>
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<tr>
<td></td>
<td>Challenging cases</td>
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<tr>
<td></td>
<td>contact abuser; follow-up</td>
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<tr>
<td></td>
<td>Guardian</td>
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<tr>
<td></td>
<td>Change living arrangement</td>
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<tr>
<td></td>
<td>New APS report</td>
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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 hone
  - 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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