

Running head: PERCEPTIONS OF FINANCIAL ABUSE OF OLDER ADULTS

University Students Perceptions of Financial Abuse of Older Adults

By

Shayla Welwood

A Thesis submitted to the Faculty of Graduate Studies of

The University of Manitoba

in partial fulfilment of the requirements of the degree of

MASTER OF SCIENCE

Department of Family Social Sciences

University of Manitoba

Winnipeg

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Abstract

This study explored university students' perceptions of financial abuse of older adults. A quantitative survey was used to gather a baseline of knowledge that the sampled students had regarding the topic. It was found that the sampled students had an understanding about the topic. It was identified that 76.9% of surveyed students had heard about abuse of older adults on television. Following the survey, 10 students were interviewed to further discuss their thoughts and perceptions. These students provided insight into how ethnicity and culture, family dynamics, and individual traits can affect the perceptions one has on abuse. From the interviews, two major findings emerged. First, it was identified that all the students had seen the Government of Canada commercials on abuse of older adults, and felt they were beneficial. Second, the topic of entitlement/expectance frequently arose. Participants identified that they believed perpetrators were driven to commit financial abuse of older adults because they felt entitled to the money.

Key words: financial abuse, older adults, perceptions, students, ethnicity, culture.

Acknowledgements

I would like to acknowledge and thank my research supervisor Dr. Kerstin Roger who provided guidance and support throughout my research, and allowed me to explore my interests. I would also like to thank my advisory committee consisting of Dr. Roger, Dr. Brownridge, and Dr. Funk, whose expertise provided me with meaningful input and guidance for my thesis.

I would like to thank my loving partner, Iain, who has provided me with invaluable emotional support and encouragement throughout this journey. I want to thank you for the countless opportunities you provided me with an open ear and allowed me to discuss my research, my victories and my struggles. Words cannot express how much your love and support has meant to me.

I would also like to thank my family, especially my grandma, who provided me with love, encouragement and support, as well as countless hours of conversation and reflection. You have always believed in me and shown me that I can achieve my dreams. I would also like to thank Mr. Kolb. You were such a great mentor and supporter to me growing up, and your friendship and love will never be forgotten.

I would like to thank my best friend Paige. Your support and friendship has meant a lot to me. I would also like to thank my classmates, who quickly became friends, Hayley and Silvia. It was always comforting to have friends who were on the same journey as I was, and to be able to discuss our victories and struggles. A big thanks goes out to all my other friends who supported and encouraged me along the way.

I would also like to acknowledge and thank the ten participants who took time out of their busy days to meet with me, and all those who participated in my survey. Without the information you provided, this study would not have been possible.

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CHAPTER ONE: Introduction

According to the World Health Organization (2012) the proportion of people aged 65 and older is the fastest growing age group, in almost every country around the world. This increase can be attributed to longer life expectancy rates, declining fertility rates, as well as the baby boom (World Health Organization, 2012). Podnieks (2008) states that the number of people living in Canada in 2008 was 32.6 million, and of that, 4.2 million were over the age of 65, a number that is rapidly increasing each year. With the overall increase in older adults, it is reasonable to argue that the number of those experiencing abuse will also increase. Currently, prevalence rates of abuse of older adults around the world range from 1% -10% of the elderly population (World Health Organization, 2012). According to Kohn and Verhoek-Oftedahl (2011), abuse of older adults is becoming more recognized by society, however, this number is believed to be low because it is still widely understudied and under reported. The World Health Organization (2012) states that abuse of older adults is a single, or repeated act that is intentional or negligent, as well as having a lack of action that occurs within any relationship where an expectation of trust causes harm or distress to an older individual. Abuse of older adults can take many forms such as physical, sexual, emotional, financial, and neglect; however, financial abuse is considered to be one of the least studied types of abuse of older adults, the least understood, and the most difficult to detect (Hafemeister, 2003). Thus, perceptions of financial abuse are the focus of this study.

Financial abuse of older adults, which may also be referred to as exploitation or material abuse, has been defined by the Administration on Aging (2009) as the illegal taking, misuse, or hiding of an older adults funds, property, or assets. Bond, Cuddy, Dixon, Duncan and Smith (2000) state that financial abuse of older adults is becoming increasingly recognized by society

as a social problem, but still remains one of the most under-researched areas. According to some researchers (Acierno, Hernandez, Amstadter, Resnick, Steve, Muzzy, and Kilpatrick, 2010; Cohen, 2006; Kemp & Mosqueda, 2005) financial abuse is the most prevalent type of reported abuse of older adults, which is believed to affect more than 60,000 Canadian older adults (Vezina & Ducharme, 1992).

It is particularly important to study financial abuse of older adults, because finances guarantee a certain quality of life for people as they age, and many older adults live on a fixed income which is unlikely to change. If an older adult is being financially abused, they may not have the ability to purchase medical needs that may be required for their health, or they may not be able to afford adequate housing and care, which may lead to a shorter than expected life expectancy (Kemp and Mosqueda, 2005). Financial abuse can lead the older adults to become dependent on others, as they may now not be financially able to care for themselves. This is exacerbated by the reality that many older adults are unable to seek new work with a meaningful wage to replace monies spent.

In order to better understand financial abuse of older adults, the focus of this study is on the perceptions university students have regarding abuse of older adults. This is a particularly relevant population given that they will be future caregivers and professionals working with older adults, and potentially, in a position to protect or put older adults at risk.

An individual's perceptions can be shaped by many different things. For example, perceptions of older adults can stem from ageism. Ageism is rooted in myths and misunderstandings regarding older adults. These myths and misunderstandings can shape a negative attitude towards older adults. For example, ageism can result in a belief that older adults are not capable of participating in societal activities, and therefore, they shouldn't have the

opportunity to do so (Chappell, McDonald, and Stone, 2008). Due to many negative views about and towards older adults, individuals may see older adults as being vulnerable and good targets for abuse.

Perceptions of older adults can also stem from culture, and can vary among different cultures (Kosberg, Lowenstein, Garcia & Biggs, 2003). This may be due to the fact that some cultures strongly value older adults, and children are raised to appreciate and respect them, although even here we see changes in younger generations. In some cultures, respect may not be a common practice. Respectful behaviours and values may not be passed down to younger generations, resulting in children who not grow up and do not value older adults. It is also possible that in some cultures, an older adult who is giving their adult children all of their money can be seen as abusive (or at least suspicious), while others see this as the right thing to do. In this way, our perceptions of older adults and aging can shape how we treat them, thus, it is an important aspect as we continue to further examine financial abuse of older adults.

Objectives

The main objective of this study was to understand university students' perceptions of financial abuse of older adults, and to investigate whether or not these students perceive that culture or ethnicity influence their perceptions; and if so, how. This study used both quantitative and qualitative approaches. The quantitative portion of the study was used as a baseline to gather information on the perceptions university students have towards abuse of older adults, and specifically financial abuse, and also to gather a sample for the qualitative interview portion of the study. The qualitative interviews will be the main focus of this study, as these aimed to

examine how the culture of these students may affect the perceptions they have about older adults and financial abuse.

The question used to guide the quantitative study was:

1) What are a University student's perceptions of financial abuse of older adults?

The question used to guide the qualitative study was:

2) Does a University student's culture or ethnicity shape their perceptions of financial abuse of older adults?

Theoretical Perspective

The lack of one strong theory in this field can be attributed to the complex nature of abuse of older adults, and the various forms that it can take. This variation makes it difficult to construct one theory that can explain the causes and reasons why abuse of older adults continues. As a result, the study of abuse of older adults has been criticized as being atheoretical (Harrigan, 2010). Therefore, this study will not be guided by one specific theory. Various theories need to be used to help researchers explain the causes of abuse against older adults. According to Childs and colleagues (2000), the motivating factor for abuse stems from the perceptions an individual has regarding abusive acts, and in this case, their perceptions about older adults as well (Childs, Hayslip, Radika & Reinberg, 2000).

Ageism, although not a theory, can be helpful in understanding why abuse occurs against older adults. Ageism is when a person has negative prejudices and stereotypes towards older individuals based solely on their old age (Harrigan, 2010). Ageism stems from myths and misunderstandings about older adults. These negative attitudes towards older adults can result in the belief that older adults are not capable to participate in societal activities, and therefore, they shouldn't have the opportunity to do so (Chappell, McDonald, and Stone, 2008). There are many

ways in which ageism is reflected in our daily society. For example, when older adults are falsely and homogenously portrayed as intellectually simple, as poor drivers, or that they are all fragile in their health. Media reports and advertisements do not help; however, these are also beginning to change by promoting more positive images of older adults.

In regard to abuse, ageism may also affect an individual's sensitivity when an older adult complains about abuse, and can result in a failure to take these concerns seriously (Chappell et al, 2008). Ageism can lead an individual to perceive that older adults are not capable of caring for themselves, and since they are not mentally and physically well, someone else must make all their decisions for them, regardless of ability. These beliefs can lead an individual to viewing an older adult as vulnerable, unable to make their own decisions, and as a potential target for abuse.

Situational theory or caregiver stress theory states that caregiver burden can increase overtime and can result in abuse as the caregiver's capacity to meet the needs of the older adult becomes overwhelming (Kohn and Verhoek-Ofstedahl, 2011). This theory firmly believes that burden and stress may overtake the care situation, resulting in the abuse of older adults.

Caregiver stress theory can be tied in with social exchange theory in the case of financial abuse of older adults, as those who experience a burden or stress from being a caregiver to an older adult, may feel as though they need to be compensated for the care provided.

Social exchange theory has been applied to the subject of gerontology, and can further be applied to the abuse of older adults (Chappell, et al., 2008). Social exchange theory is concerned with the interactions from person to person, and focuses on the "calculations and negotiations that transpire between individuals as they seek to maximize rewards and minimize costs in their interactions" (p.67). Rewards can be material goods such as money or property, or they can be non-material such as love, affection, and approval. A cost refers to the decrease or loss of

rewards. Therefore, social exchange theory is based on the belief that people want to profit (i.e., receive more than they give) in their social interactions. Generally, as one becomes older, most people might find themselves with fewer resources (Chappell et al., 2008). Having fewer resources hinders an older adult's ability to reciprocate monetarily (or in other ways) in such exchange relationships. Since older adults may be unable to reciprocate in exchange relationships, older adults are often coerced or forced to comply with others. Let's take the example of an older adult who is being cared for permanently by their adult child, in their adult child's home. The older adult has severe dementia and is unable to reciprocate the care they are receiving by exchanging love and affection for the care. In this case the adult child perceives that the relationship is costing them. That is, the adult child is putting more into the relationship than they are getting out of it. Situations like this may foster a relationship that is abusive (physically, mentally, emotionally, or financially) towards the older adult. While social exchange theory is a good way to possibly explain why abuse of older adults occurs, social exchange theory does not predict which form of abuse will result, and therefore, cannot be used to predict why financial abuse of older adults occurs.

Social learning theory believes that abuse is part of the family violence continuum, in the example of transgenerational violence. The theory holds that abusive behaviours are learned behaviours. Thus, children may learn these behaviours from society (e.g. ageism coupled with abusive behaviors) or even if/when their parent abused them (if that is the case), and this can result in the child learning that abusive behaviours are acceptable. Over time, children may perceive that abuse is an acceptable kind of behaviour. This can lead the child to then abuse their parents when they are older (Harrigan, 2010).

The various theories described above will be used together to guide the research. It is important to note that this research study did not aim to develop or create a theory of abuse of older adults. However it is hoped that a stronger theory will be developed or emerge as a result of this study.

CHAPTER TWO: Literature Review

2.1. Perceptions of Abuse of Older Adults

For the purposes of this study, the term 'perception' refers to how an individual views or understands a situation, circumstance, or event (Chappell, et al., 2010). Perceptions can also include whether or not an individual views a situation, circumstance, or event as right or wrong. Generally, an individual's perceptions can also influence how they view topics, such as abuse, and can impact their judgments regarding what behaviours they may consider to be abusive and non-abusive (Childs, Hayslip, Radika & Reinberg, 2000). However, Childs and colleagues found that most research investigating the perceptions of family violence have been centered on child abuse. Childs and colleagues (2000) also state that there has been little research done investigating the perceptions and attitudes youth have towards abuse of older adults. This study focused on just that, investigating the perceptions and attitudes that university students have of financial abuse of older adults. Childs and colleagues also state that an "individual's perceptions of what constitutes abuse and its severity is also likely to be affected by one's identity (age, gender, and family role)" (p.76). This study primarily focused on one aspect of identity, the individual's cultural and ethnic background, and whether or not they understand this as an important factor in the abuse of older adults.

2.2. Culture and Awareness of Abuse of Older Adults

Abuse of older adults is not a well understood social problem within most cultures (Patterson and Malley-Morrison, 2006). Much like the views held about family violence, abuse of older adults is also often viewed as a private matter by many cultures, and it is something that many think should be kept within the family. Historically, each year Canada has had a large

number of immigrants from around the world seeking to establish a new residence here. As these families seek to establish themselves in a new country, they may face an increase in stress that is caused by looking for employment, finding affordable housing and transportation, as well as dealing with language and cultural barriers (Simpson, 2005). These tasks can be extremely intimidating for older adults, who may now feel isolated and be completely dependent upon their children and/or grandchildren for support financially, socially, and possibly physically. In most cases, the adult children are the ones who find jobs, while the grandchildren go off to school, which leaves the older adult alone, isolated, and often responsible for many household chores (Simpson, 2005). The culture of the family may view this as communal support, but older adults may see it as social isolation and exploitation of their labour (Simpson, 2005). Many times the older adult will continue to consider themselves to be an immigrant and they will hold on to the values and practices they had in their previous country, even years after moving to Canada; while the children have grown to accept and adopt the new culture and see themselves as primarily Canadian (Chappell, et al., 2010). This can create an intersection of cultures within the family dynamic, which can foster a situation where the older adult may be coerced by the adult child to take on new practices foreign to the culture of the older adult: or, where an older adult tries to reinforce old practices no longer desired by the adult child in a new culture and thus, is punished in some way for this. This can be a case where abuse is then used, intentionally or not, to resolve this tension.

In regard to financial abuse of older adults, immigrant elders and their families may find themselves caught in a major bind between the law and their own personal cultural beliefs (Simpson, 2005). One of the situations that an older adult may face includes whether the family money should be used to pay for their medication, or if it should be used to support the education

of a grandchild. This dilemma is especially difficult in a poverty stricken community, and the answer is often influenced by cultural norms.

Patterson and Malley-Morrison (2006) confirmed that family structure plays a large role on the perceptions one has of abuse of older adults. African American families frequently consist of three generations. These types of living arrangements can affect the incidences of abuse, but also whether or not that particular behaviour is seen as abusive. For example, psychological abuse may be seen as being more abusive when the elderly person is living in their adult child's home, than when they are living independently.

In Japanese culture, it is typically the son's responsibility to care for his parents, and they often live with him and his wife. The duty of care then falls on the daughter-in-law, and she is responsible for caring for his parents. Japanese elders often stated that abuse fell within the daughter-in-law to mother-in-law relationship. However, it has been noted by Levesque (2002) that if an aging parent is responsible for providing their adult children with economic support, there is potential for the children, mainly sons, to take advantage of that economic situation.

In Chinese culture, a strong emphasis is placed on the younger generation to be respectful and to provide care for the older generations (Lai, 2011). Lai also points out that filial piety plays a fundamental role in Confucian ethics for the Chinese culture. Filial piety includes showing respect and affection, fulfilling responsibilities, harmonizing the family, and making payments and sacrifices. However, despite strong cultural emphasis on respect and care for older adults, abuse and neglect is reported in Chinese families (Lai, 2011 and Yan & Tang, 2001). Dong, Simon and Gorbien (2007) conducted a study of 416 older adults in China. In this sample the most common form of abuse experienced by Chinese older adults was caregiver neglect, followed closely by financial exploitation.

In England, the typical family is nuclear, which consists of two parents and their children (Daskalopoulos, Mullin, Donovan and Suzuki, 2006). The non-cohabitation with other relatives, such as older adults, may make it less likely that family members will experience or encounter abuse of older adults in the household. This is not to say that abuse of older adults will not occur because there is non-cohabitation. It is also the case that some people may not even understand what abuse of older adults is, and that it exists. Daskalopoulos and colleagues found that 39% of the British public indicated they had never heard the term elder abuse. Although it is not traditional for older adults in England to live with their children, it is still expected that the adult children care for their aging parents. Failing to provide care for them is considered to be a form of mistreatment. The study by Daskalopoulos also found that English people often "conceptualize elder abuse as acts of omission rather than acts of commission" (p.44). Thus, they are less likely to think of an adult child actively abusing their parent (by using physical means), but they are more likely to think of the harm that is caused through the omission of certain behaviours such as not providing the older adult with the medical needs they require, or not attending to them at all. Financial abuse does occur towards English older adults, however, when Daskalopoulos and colleagues asked their study participants to identify forms of abuse, they were less inclined to mention financial abuse, and more likely to mention neglect, physical, and psychological abuse.

In Greek culture, there is a tradition that emphasizes one must care for their old parents (Daskalopoulos & Kakouros, 2006). Therefore, the authors did not find it surprising that a substantial proportion of the examples of abuse of older adults given made some reference to neglect. Daskalopoulos and Kakouros believe this finding suggests that "in the relationship of an adult child with his or her aging parents, acts of omission are considered to be just as abusive, if

not more abusive, than acts of commission" (p.98). In Greek culture, it is unacceptable to institutionalize one's old parents. However, in Daskalopoulos and Kakouros's sample, only a very small number of participants indicated that placing one's parents in a care home was a form of abuse. One of the participants even characterized placement in a nursing home as extremely abusive. However, the authors suggest that the minuet number of references to nursing home placement could be a result of the actual low rate of institutionalization of older people in Greece, which is below 1%.

According to Patterson and Malley-Morrison (2006), in Brazil, calling someone "old" is considered to be a rude offence that devalues the elderly, and the act of putting an older adult into a nursing home is considered to be unacceptable. In Brazil you may only put an older adult into a nursing home if there are no extended family members to take care of the person. Therefore, if the older adult has extended family but they are put into a nursing home, this is considered to be a form of neglect and abuse.

In the Canadian Aboriginal population, it is important to note that the term "older" refers to someone who is chronologically older, and this term should not be confused with the Aboriginal term "Elder" that refers to an individual who has attained a particular status of honor, wisdom, and respect, and the age of this individual is not relevant (Wilson, Rosenberg, & Abonyi, 2011). The Canadian Aboriginal peoples place a high value in their Elders (Wilson, Rosenberg & Abonyi, 2011). These Elders are the ones who are expected to pass down the cultural stories and traditions to the younger generations, and are highly respected and valued. These elders are not necessarily older in age, and therefore it is hard to make assumptions about older adults, with non "Elder" status, and how they are viewed by the younger population (D. Anderson, personal communication, June 12, 2012).

It is also important to note that the term older adult in the Aboriginal population refers to a different age group than it does for other cultural groups (Wilson, Rosenberg, Abonyi, & Lovelace, 2010). According to the 2006 Canadian Census, the median age of the Aboriginal population was 27 years old, in comparison with the 40 year median age among the non-Aboriginal population (Statistics Canada 2009). Overall, the Aboriginal population is younger than the general population. Due to this, Wilson, Rosenberg and Abonyi (2011) believe that instead of classifying an older adult as someone 65 and over in the Aboriginal population, that it should be 55 and older.

As indicated above, the ethnicity or culture of a person can lead to their perceptions of abuse, and may also shape what they consider to be abusive and non abusive acts. While these understandings of culture exist, it is still difficult to make assumptions about culture and its effects on perceptions of abuse.

2.3. Age and Gender Perceptions

It is also important to take age and gender into consideration when examining an individual's perceptions regarding abuse of older adults. In a study conducted by Childs et al., (2000), they examined the effect that the respondents age and gender had on their perceptions of abuse of older adults. The sample for this study contained young and middle-aged participants. Childs et al. found that the middle aged women viewed abuse of older adults more harshly than younger women did. Women typically live longer than men, and are more susceptible to being victims of abuse, and therefore these middle aged women may be aware of the vulnerability to abuse they may also face. There was also a difference between the young and middle aged men in the sample. Younger men rated abuse of older adults by middle aged abusers to be more

abusive and harmful than the same behaviour being committed by an elderly abuser. Patterson and Malley-Morrison (2006) found that women were more likely than men to consider psychological abuse to be a severe form of abuse. In general, women tend to consider physical and nonphysical acts to be abusive, whereas men tend to only view physical acts as abusive (Patterson & Malley-Morrison, 2006).

The age of respondents may also influence the judgements they have concerning abuse. As cited by Patterson and Malley-Morrison (2006), a study in Japan found that older respondents were far more likely than the younger respondents to mention psychological abuse and neglect, and were less likely to mention physical abuse. These results were also replicated in Brazil. This suggests that in some countries "awareness of or sensitivity to certain forms of abuse are associated with increasing maturity" (p.77). Similarly, Roger and Ursel (2009) studied age related perceptions regarding whether older adults should be protected through mandatory reporting. Younger cohorts with less experience with older adults supported stronger mandatory reporting measures than did those more mature adults who worked/lived frequently with older adults. Age plays a large role in how an individual views the world, and in the cases depicted above, how they view abuse and the protection of older adults.

2.4. Definition of Financial Abuse of Older Adults

The National Committee for the Prevention of Elder Abuse (2008) has considered various activities to be financial abuse. These activities include (1) taking money or property; (2) forging an older adults signature; (3) convincing an older adult to sign a deed, will, or a power of attorney through the use of deception, coercion, or undue influence; (4) using an older adults property or possessions without their permission; (5) promising the older adult lifelong care in

exchange for money and/or property, and not fulfilling the promise; (6) using deception to gain the confidence of the older adult, for the sole purpose of defrauding or stealing from them; and (7) using deception, false pretences, or dishonest statements for financial gain. The difficulty with detecting financial abuse of older adults is that there may be an indication of consent from the older adult, such as a signed document or a claim that the item or money was a gift, which can make determining exploitation from a legitimate transfer of money, or goods challenging (Conrad, Iris, Ridings, Fairman, Rosen, & Wilber, 2011).

2.5. Prevalence of Abuse of Older Adults

It has been challenging for researchers to provide a true rate of prevalence due to the varying samples used in different studies, the variation in country where a study was conducted, the different definitions of abuse used by the researchers, and the range of instruments used to identify abuse, to name a few. At the same time, the media is increasingly reporting on cases in which an older adult has been subjected to financial abuse by strangers and family. The best we can do at this point is to summarize a range of studies that identify abuse of older adults, and keep in mind that future research will continue to clarify the actual prevalence rates. Poole and Rietschlin (2012) used the Canadian General Social Survey (GSS) and found that 6.8% of respondents over the age of 60 had experienced some form of abuse. It was also noted that 28% of all victims indicated that they experienced multiple types of abuse. Podnieks (2008) found that 4% of a random sample of 2,008 elderly Canadians had experienced one or more types of maltreatment, including physical, verbal, material/financial abuse and neglect. Lundy and Grossman (2004) estimate that the percentage of older adults in the United States who experience abuse is between 3 and 5%. They suggest that abuse of older adults is almost as

prevalent as child abuse. In recent study in Japan by Anme, McCall, and Tatara (2005) they sampled 78 frail older adults living in the community and found that 17.9% had been abused. In Germany, Konig and Leembruggen-Kallberg (2006) estimates the rate of abuse of older adults to range from 2% for those living independently, and 68% for those elders living with dementia. Patterson and Malley-Morrison (2006) studied one city in Israel and found a prevalence rate of only 0.5%. However, other studies suggest that, although abuse of older adults is generally underreported, Israel may just have a lower prevalence rate than in other countries (Winterstein and Eisikovitz, 2005). This study found 18.4% of the 1,045 elders in the sample had experienced some form of abuse. As depicted above, abuse of older adults rates vary around the world.

It is important to note that the variation in prevalence rates found may be a result of what definition of abuse the researchers used, as well as the population used to gather the data. For example, Acierno, et al. (2010) defines abuse as the "emotional, physical, sexual, and financial mistreatment and potential neglect (defined as an identified need for assistance that no one was actively addressing) of adults aged 60 years or older" (p.2), while Simpson (2005) states that "elder mistreatment is defined as abuse, neglect, exploitation, and violation of rights" (p.355). Simpson also states that abuse can be physical, emotional, or psychological. Simpson also includes a chart on the forms of abuse, and what she considers as abusive under each form. Many researchers failed to define what they meant by abuse of older adults or elder abuse (Choi et al., 2009; Patterson and Malley-Morrison, 2006; Lowenstein, et al., 2009). The samples used by researchers also vary. For example, Acierno et al. (2010) had a sample of 5,777 randomly dialed older adults in the United States, while Lowenstein et al. (2009) had a sample of 1,042 elders in Israel. In a few cases, the researchers do not state what tools they are using to measure the abuse of older adults in their studies, and therefore it is hard to determine if the measurement tool is the

reason why the prevalence rates vary (Acierno et al., 2010; Lundy and Grossman, 2004; Podnieks, 2008). However, two studies used the same measurement tool, except with different samples, and achieved almost the same prevalence rates (Walsh and Yon, 2012; Yan and Tang, 2004). Therefore, it could be argued that the variety of measurement tools used to measure abuse of older adults could affect the variability in the prevalence rate findings.

2.6. Prevalence of Financial Abuse of Older Adults

Kemp and Mosqueda (2005) found that financial abuse of older adults accounted for roughly 20% of all substantiated abuse cases that were perpetrated by others. They also estimated that for every known case of financial abuse of older adults, four to five go unreported, and therefore, rates of financial abuse of older adults may be even higher than 20%. According to McLean (1999), research conducted by the British Columbia Coalition to Eliminate Abuse of Seniors (BCCEAS) found that "an astonishing 8% of seniors in B.C., or one out of every 12 seniors in the province," which is almost 40,000 older adults, experience financial abuse by a family member or friend. Also in Canada, Podnieks (2008) found that material or financial abuse accounted for half of all cases of abuse of older adults in her sample. Choi, Kim and Asseff (2009) examined abuse experienced by older adults in the United States. They found that 17.7% of their sample had experienced medical neglect, which involves withholding medical supplies or medications, or the funds to purchase them. Another American sample was used by Acierno et al., (2010) who found that the form of abuse experienced most frequently was financial at 5.2% of their sample.

Although rates of financial abuse of older adults seem relatively low, they are expected to increase in the future due to four main factors (Kemp and Mosqueda, 2005). First, the number of

older adults in the population is growing at a rapid rate. Kemp and Mosqueda explain that in 1950, the population over 65 was approximately 8%. In 2005, when their study was published, this number had risen to 13% of the population being over 65, and when the baby boom population reaches 65, starting in 2011, the percentage will ultimately reach 20-23%. The second reason financial abuse of older adults is expected to increase, according to Kemp and Mosqueda, is because older adults own a "disproportionately large share of the wealth" (p.1123). This wealth includes ownership of property, long-term savings and investments, and other assets. Older adults also have good credit, and this can be seen to perpetrators as another valuable asset that they can take advantage of. Third, as one ages, they become more vulnerable to abuse due to mental, physical, and social problems. Impairments, whether physical, mental or social, can create a situation where an older adult relies on another individual who is close to them to care for matters they are unable to look after, especially the finances. The impairments may then hinder their ability to understand, detect, or report the financial abuse. The fourth reason that financial abuse of older adults may increase is due to the fact that perpetrators are becoming smarter and coming up with a variety of complex and creative ways to take advantage of older adults.

As mentioned earlier, rates of financial abuse vary across North America. In some countries, financial abuse is not considered to be as frequent as in Canada and the United States. This may be due to the forms of abuse being investigated in the study, with financial abuse not being one of them, or it could be due to cultural reasons that either reduce the prevalence of financial abuse overall or just reduce the rate at which it is being reported. For example, Lowenstein, Eisikovits, Band-Winterstein, and Enosh, (2009) found that 18.4% of their 1,042 sample of Israeli elders had experienced abuse. Specifically, the most frequent form of abuse was

neglect (26.8%) followed by verbal abuse (14.5%), financial (6.4%), and physical and sexual (1.6%). In Britain, the prevalence rates of abuse of older adults were 5.4% for verbal abuse, 1.5% for physical abuse, and 1.5% for financial abuse (Bennet & Kingston, 1993). Yan and Tang's (2004) study revealed that 27.5% of their Chinese elderly population had reported that they had at least one abusive behaviour committed against them by a caregiver during the previous year. This study found that the most common form of abuse experienced by this population was verbal at 26.8%, followed by physical at 2.5% and violation of personal rights at 5.1%. However, no direct mention of financial abuse was made.

2.7. Perpetrator and Victim Characteristics

Perpetrators of Financial Abuse Against Older Adults

This study asked students their perceptions on who they believe is most likely to be the perpetrator of financial abuse of older adult, and then the findings were compared to the following findings in existing literature. Financial abuse of older adults can be perpetrated by a number of people. Perpetrators can be family members or friends of the victim, as well as others who are have no relation to the victim. Perpetrators can be individuals in the community who are unknown to the victim, or they can be a formal caregiver. Heisler and Tewksbury (1991) indentified perpetrators as someone who is an informal caregiver to the older adult, a male, and much younger than the victim. Heisler and Tewksbury also state that perpetrators generally have a history of mental or emotional problems, alcohol or other drug dependencies, and who have serious medical problems. Perpetrators can also be care providers who look after the older adult in the community, or in a care setting.

Rabiner, O'Keeffe and Brown (2006) confirm that a large proportion of financial abuse perpetrators are family members of the victim, mainly adult children and grandchildren. Rabiner and colleagues state that perpetrators of financial abuse of older adults believe that they are entitled to the victim's recourses in return for the care they are providing (social exchange theory), and that is a huge motivational factor to commit financial abuse. In particular, perpetrators who have a negative ageist attitude towards older adults are more likely to commit financial abuse against them. Family perpetrators, especially adult children, may abuse their older parents because they have learnt that abuse is a way to correct certain behaviours, elicit certain behaviors or as punishment. The act of abuse has been taught to the children as an acceptable thing to do. Family members may also perpetrate abuse as a means of coping with the stress and burden of care giving (caregiver stress theory). These perpetrators can become overwhelmed with the demands of caring for their older adult family member, and sometimes the stress can lead to anger and abusive acts towards the care recipient. There is no evidence at this time that this type of stress increases financial abuse of older adults, but it remains a useful framework for some situations.

Victims of Financial Abuse

The following findings were found in existing literature, and were used to compare with the perceptions the university students in this study had in regards to who the victims of financial abuse are. Heisler and Tewksbury (1991) identified various indicators that put older adults at risk for financial abuse. Victims are typically old (75+) or old-old (85+), female, and they are generally socially isolated. Victims of financial abuse often possess a significant amount of

money, but rely on someone else to assist them with managing the finances. Victims are also often unmarried or widowed, and rarely report the victimization to authorities.

In regards to the gender of older adults, women are more likely to be at risk for financial abuse (Chappell, et al., 2008; Heisler and Tewksbury, 1991; Rabiner, O'Keffee, and Brown, 2006). This may be due to the fact that women generally live longer than men, and also because women, in general, are lower income earners than men (Chappell et al., 2008). According to Rabiner, O'Keffee and Brown (2006) women are also seen by perpetrators as being weak, vulnerable, and as easy targets. This is especially true when an older woman becomes a widow. This cohort of women may not be used to handling their finances, as they left this responsibility to their husband. When their husband becomes unable to handle the finances or he passes away, these women may become targets for perpetrators, who may be family members. In their offer to take over financial responsibility, they steal the older person's financial assets instead (Rabiner, O'Keffee, and Brown, 2006; Hafemeister, 2003).

According to Pinsker, McFarland and Pachana (2010) physical limitations, even if not severe, can also contribute to a person's risk of financial abuse. An older adults deficits in vision and hearing can result in that individual missing various verbal cues, and can therefore make them easier targets for deception (Pinsker et al., 2010 and Rabiner, O'Keeffe and Brown, 2006). Older adults with physical disabilities may also be dependent upon others for not only physical assistance but may also require help with financial decisions and management. This dependency can make these older adults potentially more vulnerable to financial exploitation (Pinsker et al., 2010).

Rabiner, O'Keeffe and Brown (2006) state that older adults who own their homes, as well as those who have visible and substantial assets, are at a significantly higher risk for financial

exploitation. They also state that older adults who have a lack of familiarity regarding financial matters in general, and who have unfamiliar methods for handling financial transactions (such as Internet banking) can further increase their vulnerability to financial exploitation. Rabiner et al., also relate poor health status and disability to an increased risk for financial abuse. There are also social factors such as social isolation, the loss of a loved one, or loneliness in general that can increase an older adult's susceptibility to financial abuse. Naughton, Drennan, Lyons, Lafferty, Treacy, Phelan, O'Loughlin and Delaney (2012) found that older adults in Ireland who had below average physical health were over three times more likely to report mistreatment, and those with below average mental health were over six times more likely to report. Older adults with poor social support were almost five times more likely to report abuse.

CHAPTER THREE: Methodology and Procedures

This chapter will discuss the methods and procedures that were used in conducting this study. This chapter is broken down into two sections, section one describes the quantitative methods used, and section two details the qualitative methods that were utilized in this research project. Although this study collected both quantitative and qualitative data, the main method used to obtain rich data was the qualitative interviews. This study utilized convenience sampling for the survey, followed by purposive sampling, in order to obtain 10 students for the qualitative interviews.

3.1 Quantitative Research Methods

Upon receiving ethics approval from the University of Manitoba (see Appendix J), quantitative data collection began. To obtain the quantitative data, surveys were distributed to undergraduate students attending the University of Manitoba. A letter was sent via e-mail to the instructors of various introductory courses in psychology, sociology and family social sciences, asking for permission to visit their classes in order to invite their students to participate in the study (see Appendix A). These departments were chosen to avoid only sampling from the researcher's main department of Family Social Sciences, and to ensure that a wide variety of students with various academic backgrounds are sampled, as introductory psychology and sociology are available for most students to take, regardless of academic major. Of the professors contacted, two were willing to give up class time for the survey to be conducted. One course was in sociology (class one), and the other was in family social sciences (class two). Originally it was hoped that three undergraduate classes would be surveyed, however due to the large sizes of the two classes sampled, it was determined that the quantitative sample was large enough ($n=217$).

One of the main reasons for the survey was to generate a sample for the interview portion of the research, and from these two classes, a large enough sample was obtained.

Prior to distributing the survey (see Appendix F) to the classes, a pre-test was completed on three of my peers. They were asked to complete the survey and then give their feedback on the readability of it. They were also asked to state whether or not they thought the questions were clear and if there were too many choices available to answer them. After this process it was determined that only needed a few grammatical changes were required.

Upon receiving approval from the two professors, I went to each class, introduced myself and my field of research. I explained to the students the reason for the survey and the confidentiality of it (see Appendix B). The surveys were then handed out, and collected by myself. The surveys took approximately 15 minutes for students to complete.

The survey asked the students about their knowledge regarding abuse of older adults, and more specifically, financial abuse. The students were asked questions about what they believed financial abuse is, who it is committed by, and who they think the victim is.

The survey was created using the guiding steps provided by Babbie and Benaquisto (2010). The questions were designed to be simple for students to answer, yet meaningful to the data collection of the researcher. For example, simple words were used, with easy to follow instructions. The survey questions are aimed at describing the perceptions the students have on financial abuse of older adults. The questions were also designed to help set up a base for the qualitative interviews.

At the conclusion of the survey, basic demographic information was asked. Students were asked to indicate their age, sex, the focus of their major, and their ethnic background. The categories for ethnic background question are based off the Statistics Canada (2006) ethnicity

origins question. The final page gave a brief description of what the second phase of the research would entail, the approximate length of the interviews, the confidentiality around them, and informed them that they would receive compensation for their participation (see Appendix F). If students were interested in potentially participating in the interview phase they were asked to include their name and phone number should they wish to participate in the interview portion of the research.

The data collected from the surveys was inputted into an excel spreadsheet. Some answers were changed when they were entered. For example, when asked at what age you consider someone to be an older adult, if the individual said 45-50, the lowest number was kept, so the answer was entered as 45. This was done so that an average age could be computed for the results. I chose to take the lowest number because I felt that if someone wrote 45-50, that they believed the lowest number to be true (age 45), and therefore I did not take the midpoint. I do not believe that this decision affected any results.

Also, when asked to write in the top three forms of abuse they thought were most likely to occur, if the participant wrote down stealing money, it was coded as financial abuse. If the person wrote hitting or beating, that was coded as physical abuse. If a student wrote down two answers such as mental/financial abuse, then the first answer written down was recorded. This was done so that the data could easily be counted for analysis.

A total of 231 surveys were completed, however 14 of those surveys were deemed to be not usable. Those 14 surveys were deemed unusable for a variety of reasons including not ranking the order of their choices and instead just checking each choice, not answering more than 3 questions, and writing in inappropriate and profane answers to the questions. After this process, there was a total of 217 completed surveys (n=217). Of the 217 students who completed

a survey, 38 or 17.5% were willing to potentially participate in the interview portion of the research.

3.2. Qualitative Research Methods

Qualitative research is based on data collected from narratives and observations, and it requires an understanding, as well as a co-operation between the researcher and their participants (Graneheim and Lundman, 2004).

3.2.1. Participant Selection

Of the 217 students who completed the survey, 38 people indicated they would be willing to potentially participate in an interview. The information provided by these students such as their age, their gender, and most importantly their ethnic background, was entered into a spreadsheet. Once this was done, participants who were over the age of 25 were removed. Childs and colleagues (2000) found that older respondents were more likely to have had experiences with older adults, and thus to have different views on abuse than younger respondents. For this reason, I wanted participants to be roughly of the same age. Participants who I knew were also removed from the sample. For example, someone I went to high school with was in the class and indicated they would be willing to do an interview. Due to the fact that I knew this individual, I removed them from the sample. I felt that it would be unethical to talk to someone I already knew, as they may be more inclined answer the questions differently, or in a socially desirable way, than if they did not know me. A total of seven students were removed during this process, three males, one who identified as other, and the rest females. It is important to note that 8 of 38 students willing to participant in the interviews were male, and three of them were removed

during the elimination process. Of the five remaining males in the sample, only one agreed to participate in an interview when contacted. The other four males expressed that they had lost interest in participating, which is an interesting finding in itself.

Due to the nature of this research, it was hoped that I would be able to recruit participants from diverse ethnic backgrounds for the interviews. Thus, participants were sorted by their ethnic background and one participant was randomly selected from each group represented, and they were contacted (see Appendix C).

When the students were first contacted by telephone, they were read a script that included details outlining the interview and the process (see Appendix C). They were informed that they would receive compensation for their time, but were not informed how much, unless they asked. Only one participant inquired as to how much the honorarium would be, and when he was informed that it was \$20, he declined my request for an interview. Students were not informed upfront about how much money they would receive in hopes that the individuals participated because they had an interest in the research and not in the money. If the student indicated that they were still willing to participate, a date and time for the interview was arranged.

3.2.2. Participants

For the purposes of this master's thesis, it was deemed that ten interviews would be sufficient. According to Strauss and Corbin (1998), sampling is completed when categories have become saturated. In this case, while more interviews were possible given the interest, macro themes began to emerge and repeat themselves after about 10 interviews. Braun and Clarke (2013) state that 10 participants is sufficient for a small project. Nine of the ten students interviewed were female. The age range of the ten participants ranged from 18 to 25. The ethnic

backgrounds of the participants were varied and included participants who identified as being North American, European, Caribbean, East Indian, Asian, Latin American, and from the British Isles. The North American choice includes those who identified as being Canadian or American. The categories for this question were based on the Statistics Canada (2006) ethnic origins question.

Participants Backgrounds

The participants' names have been changed and personal factors have been limited in order to ensure confidentiality. Although there were only one or two participants from each ethnic background, which makes them more easily identified, participants were aware of this going into the research. Given the nature of this research project, participants' ethnic and cultural background information was important, and could not be eliminated.

Danielle: an 18 year old female who comes from an East Indian background. She was very comfortable and open in discussing her culture and her family. She was the only participant who was really able to talk about their own culture. This was the only interview that did not take place in the same room as the others. The room we were given was also quiet and comfortable; however a man was working on the outside of the building and was quite distracting at times.

Penny: a 25 year old female who has a European background. Penny was extremely articulate and always took a bit of time after the question was asked before she gave her answer. She provided very detailed responses. Penny is an only child, which she believes has an effect on her views and experiences with older adults.

Tristan: a 20 year old and the only male in this study. He comes from a Caribbean background.

Tristan appeared comfortable with the conversation.

Candice: a 19 year old female who identified as having a North American and European ethnic background. At the end of the interview, when I went to give her the \$20 compensation, she was extremely hesitant to take it given the nature of the research.¹

Janelle: a 25 year old female with a European background. She laughed a lot. It was hard to tell if this was nervous laughter, or if that was just her personality. Janelle was an only child.

Hannah: a 19 year old female. She identified herself as having Aboriginal roots, but she also identified herself as being Canadian. Hannah appeared comfortable with the conversation but she seemed bored and uninterested. She would rarely give answers that had more than a few sentences, and required many prompts.

Shawna: a 21 year old female with a Caribbean background. She seemed nervous at first as she was fidgeting with a textbook, but this stopped as the interview progressed.

¹ Upon completion of the interviews, the participant was handed their monetary compensation of \$20, and asked to sign a form saying they received the money. Candice was extremely hesitant to take the money, as she thought I was testing her. She said that because the topic of the interviews was surrounding financial abuse, she felt as though taking the money was potentially financially abusive towards me. I thought this was an interesting encounter. After this happened, and she finally accepted the money, I sat and reflected for a few moments. Throughout the interview Candice articulated her thoughts and feelings about financial abuse of older adults. By her not wanting to accept the money, I could see that she was true and honest in the answers that she had given. She clearly analyzed a situation before she accepted any money, as she did not want to partake in financial abuse. It was evident that she would stand back and analyze a situation before accepting money from an older adult.

Rachel: a 22 year old female who identified herself on the survey as being North American.

When asked about her ethnic background in the interview, she stated that her mother was half Métis, but that was not a part of how she was raised. Her family spoke French, and that is what she identified with. She states that she was raised as a Canadian. Rachel was very open and she was elaborate in her answers and required few prompts.

Emma: 21 year old female from a Latin, Central or South American background. She was not born in Canada and did not speak English very well. She was difficult to understand at times.

Emma was hesitant to answer questions due to the language barrier, she didn't want to talk too much and use the wrong words. When she was unsure of what I was asking or unsure whether I understood what she had said, she would simply smile.

Christine: an 18 year old female with who stated she had a European and Asian background.

She was slightly hesitant to answer questions at first. It seemed as though she thought she could answer a question "wrong" and she didn't want to do that. When it was clarified that I was only asking about her thoughts and feelings about the topic, she opened up and the hesitation went away.

3.2.3. Interviews

I chose to book one room on campus and conduct all of the interviews in that room, as it was in a quiet location, and had comfortable couches to sit on to create a more relaxed environment. One interview needed to be conducted in another room due to issues with the door

lock. Before the start of the interview, I discussed the nature of the research with the participant once more (see Appendix D) and they were required to fill out a consent form (see Appendix G).

Each interview was audio recorded and took anywhere from 45 minutes to an hour and a half to complete. Upon completion of the interview, debriefing was done (see Appendix E) and the participant was asked if they would like a list of counselling services. After that the participant was asked to sign another form indicating that they had received their monetary compensation of \$20 (see Appendix I). All procedures as noted in the ethics protocol, which was approved by the University of Manitoba, were followed.

Interview Questions

During the semi-structured interview, participants were asked some follow-up questions to answers they provided on the survey, as well as questions regarding their views on financial abuse of older adults, their cultural values and practices, and their ethnic origins (see Appendix H). During the interviews, participants were also read two case scenarios where a family situation was described. The participants were given limited details around the situation and family dynamics. After hearing each scenario, participants were asked to state whether or not they thought the situation was financially abusive, and why.

3.2.4. Data Analysis

The initial surveys were analysed using a quantitative analysis. The process of quantification involves converting the data into a numerical format, which can then be input into a computer that will allow a program to statistically analyze the data (Babbie & Benaquisto, 2010). Each survey was assigned a number that corresponded to the number in the spreadsheet.

The survey questions were created in a way that would allow for quick coding, as this is not the main focus of the project. Each answer was given a corresponding number which was entered into a spreadsheet. After the input of some questions, some descriptive statistics were created. For example, the question "at what age do you consider someone to be an older adult," as well as the age of participants was averaged out. However, many questions only required a count to identify how many participants had chosen that answer. Primarily, the quantitative data were used to more generally describe key characteristics of the participants in the larger survey sample as in the example of gender and ethnic background.

Content analysis was used when analyzing the qualitative data, given that the interviews were the unit of analysis for this study. Content analysis is "a social research method appropriate for studying human communications, such as books, magazines, websites" and interviews (Babbie & Benaquisto, 2010, p.500). The most basic decision when using content analysis is selecting the unit of analysis (Graneheim & Lundman, 2004), which can refer to various objects of study such as a person, a program, an organization or a community. Coding is the process in which raw data are transformed into a standardized form according to a conceptual framework. Thus, specific details are being investigated; both according to one's research question and the literature available on the topic, and these are searched for in the data as themes.

The interviews were audio recorded using a digital recording device. Following the conclusion of the interviews, they were transcribed verbatim into a word formatting program. Once the transcripts were completed, analysis began. This process involved identifying initial themes that appeared either by majority across interview participants, as mirroring what the literature review stated, or as novel and new themes that may not have occurred in the literature or even in other interviews (e.g. outliers). The transcripts were read repeatedly, and a chart was

created to begin to visually identify which themes fit where. As main themes reappeared these were compared with the literature and what is known on this topic. The themes were then reviewed for their relationship to the research question and placed in hierarchical order. For example, one theme possibly being a sub-theme of another, another theme being an overarching concept, and so on, until a final list of themes was refined and could be determined.

Rigor

The quality of the data was assessed using the model of trustworthiness created by Guba in 1981, and as presented by Krefting (1991). Guba identified four aspects of trustworthiness that are relevant to qualitative and quantitative studies which are: (a) truth value, (b) applicability, (c) consistency, and (d) neutrality (Krefting, 1991). Quantitative and qualitative research approaches are based on of different philosophical approaches, and therefore the model establishes different strategies for assessing the criteria in the two types of research. The truth value (a) asks how confident the researcher is in the truth of their findings, of their subjects, and of the context in which the study was done. In specific regard to qualitative research, the truth value is generally obtained through the discovery of human experiences as they are lived and perceived directly by informants and therefore, the truth value is not defined by the researcher, but rather by the subjects (Krefting, 1991). For this research study, this could have been done by asking the participants to check the transcripts for their accuracy. However, this was not done as most participants expressed that although they were willing to participate in the interview, they did not want to receive any other information, or to have any other contact.

Applicability (b) refers to how the findings can be applied to different contexts, settings, or with other groups. It is assumed that in this study, applicability refers to the way in which

participants from different cultures reflect similar concepts and themes about abuse, or cultural norms, and in this way, applicability occurs through a comparison of themes that emerged in relation to the research question.

The third variable, consistency (c), deals with whether or not the findings would be consistent if the study were to be replicated with the same subjects or within a similar context. While I am not at this time replicating the study, the themes do mirror themes emerging in the literature while offering a new lens on the topic. Qualitative research "emphasizes the uniqueness of the human situation, so that variation in experience rather than identical repetition is sought" (Krefting, 1991, p.216). This research found variation in the experiences of the participants, as well as some repetition.

The final component of trustworthiness is the concept of neutrality (d). This is the freedom from any bias, motivations, or previous perspectives throughout the research procedures and the results. My personal experiences with older adults and financial abuse did not affect my research, nor did it affect my analysis of the findings. This is further discussed below.

Personal Experience

The topic of trustworthiness was discussed by Babbie and Benaquisto (2004), who state that qualitative researchers have personal beliefs and values, as well as assumptions about the topic before and after the study. These beliefs and assumptions are present in almost all researchers, and have been created by our personal experiences. I have my own perceptions of this topic from my experience with older adults. I have always been close with my grandparents, as I have lived with them since birth. Although neither of them has been abused financially, I am still aware that it occurs. I have also had close ties with older adults in the community, some of

whom have been financially abused by their family. Due to my experiences regarding this topic, I do have my own assumptions and biases that many younger individuals see older adults as vulnerable, weak, and stupid, and that they will not even notice when they are being abused financially.

I have encountered an experience where a close older adult friend had to be placed into a care home due to his declining health. His oldest son was placed in charge of his finances. Although the son was not caring directly for his father, he still felt as though his father was a burden to him. It appeared that the son believed that his father would soon pass away, and he would inherit the money anyways, so he began to spend it. The father lived for longer than the son expected. The father told his close friends (my family and I) what was going on. He said that he would ask for things he needed, such as a new pair of glasses with an updated prescription, and that his son would tell him that there was no money to spend on new glasses, and he would just need to deal with what he had. We began to suspect his son may be using his money for his own means. The older gentleman expressed to us his wishes to start an investigation. However, before the older gentleman could follow through with this, he passed away and the situation never came about.

The topic of financial abuse of older adults is an important one because it often goes undetected. If it is detected, the majority of people, especially the older individuals, do not know what to do about it or to whom to report it. Situations like this should not occur, and that is why I feel a connection to the topic. Although I have had personal experience with this topic, this was never indicated to the participants, and therefore they were not biased. I am confident that my biases did affect my research and the findings.

CHAPTER FOUR: Findings

This chapter will examine the findings of this research. Since this study utilized quantitative and qualitative methods, the findings in each section will be outlined. First, the quantitative findings will be presented, followed by the qualitative findings.

4. 1. Quantitative Findings

4.1.1. Sample Characteristics

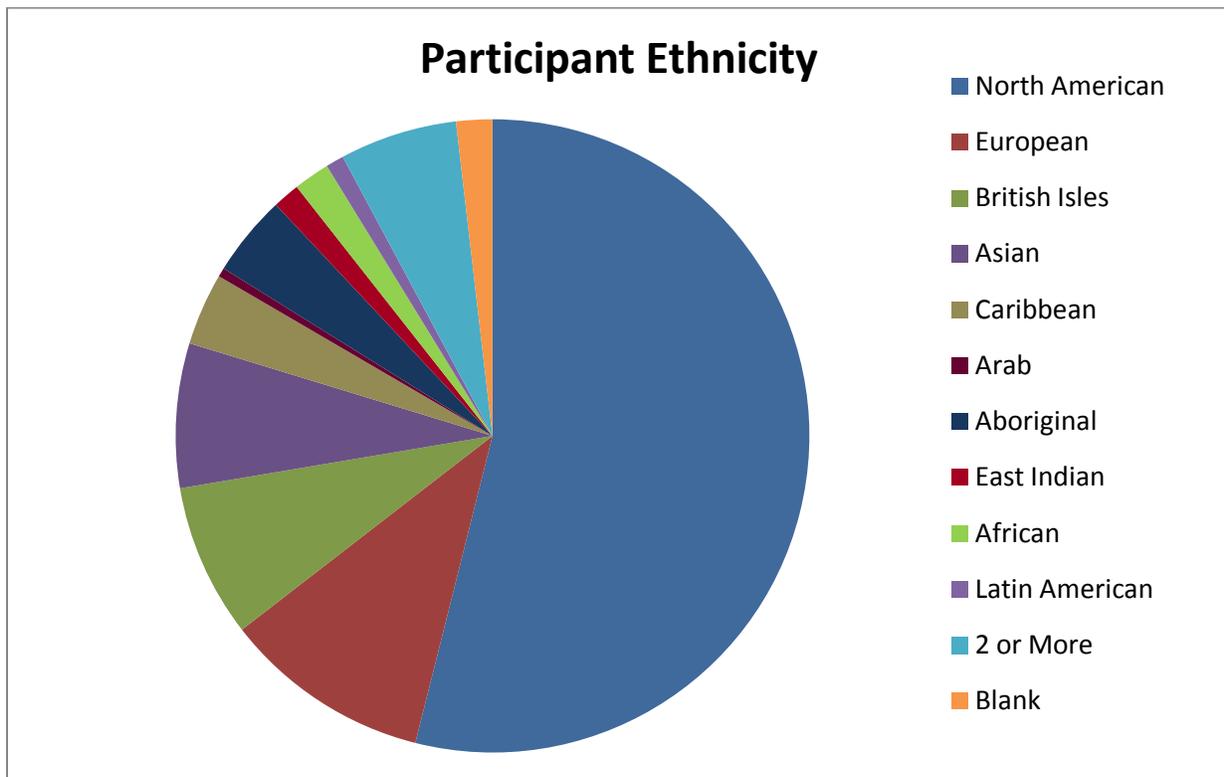
The survey asked students to provide demographic information about themselves, such as age, gender ethnic background and area of study. The characteristics are summarized in Table 1. The majority of the students were female (74.6%) and 23.5% were male. There were 3 participants who did not disclose their gender, and there was one individual who identified as 'other'. The average age of the participants was 20, with the majority of them being 18 or 19 years of age. The oldest individual in class one was 33 years old, and in class two it was 47 years old. Three students in total chose not to indicate their age. In regard to area of study, no one department or faculty was overwhelmingly represented by these students. There was a wide variety of areas represented, and far too many to depict in a chart with meaning. The areas of study ranged from arts to medical students, to social work and those who were unsure and still deciding.

Table 1
Descriptive Statistics for Total Sample (N=217)

| Characteristics | Frequency | Percentage |
|------------------------|------------------|-------------------|
| Gender | | |
| Female | 162 | 74.7 |
| Male | 51 | 23.5 |
| Other | 1 | 0.4 |
| No Response | 3 | 1.4 |
| Age | | |
| 18 | 60 | 27.6 |
| 19 | 57 | 26.3 |
| 20 | 38 | 17.5 |
| 21 | 21 | 9.7 |
| 22 | 11 | 5.1 |
| 23 | 6 | 2.8 |
| 24 | 8 | 3.7 |
| 25 | 6 | 2.8 |
| Over 25 | 7 | 3.2 |
| No Response | 3 | 1.4 |

Students were asked to indicate which ethnic group they most identified with. The categories for this question are based on the Statistics Canada (2006) ethnicity origins question. Figure 1 indicates that over half of the students (53.9%) identified as being North American. The second largest ethnic group represented was European (10.5%) followed closely by British Isles (7.8%) and Asian (7.3%). Although the survey asked participants to indicate which ethnic group they most identified with, 13 individuals chose more than one ethnic group, indicating that they identified with more than one ethnic background. Since it would be impossible to pick just one ethnic background for these individuals, a category of '2 or more' was created. Four individuals chose not to disclose their ethnicity.

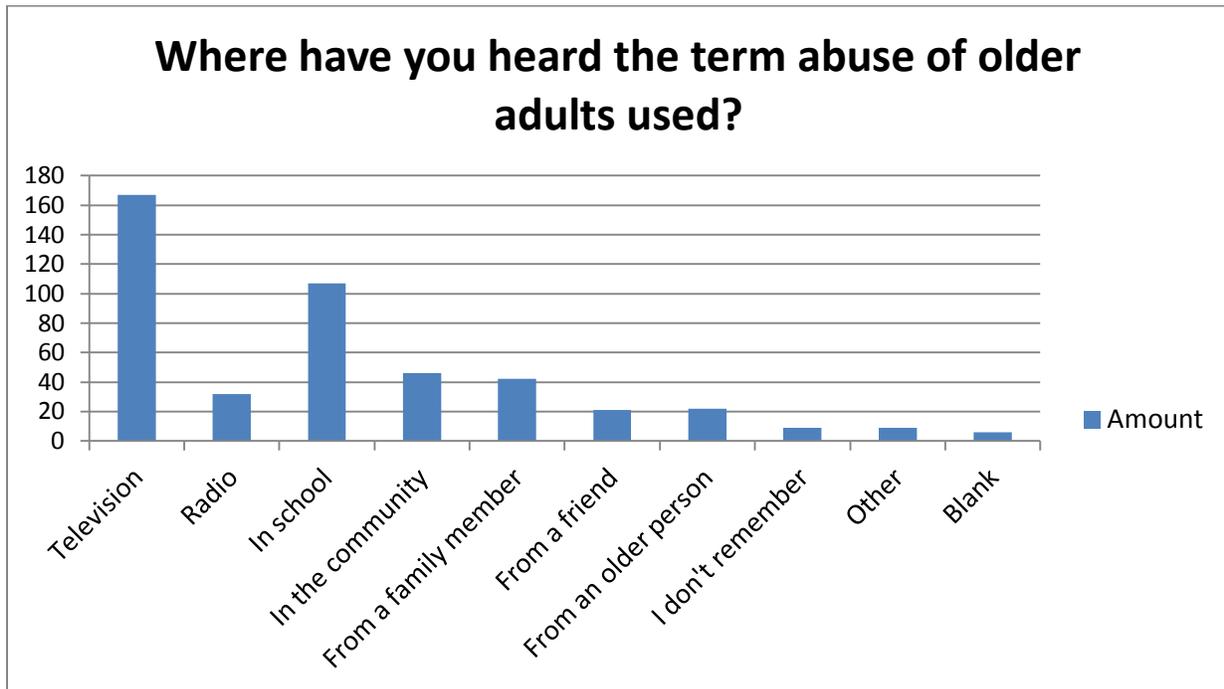
Figure 1
Participant Ethnicity



4.1.2 Similarities

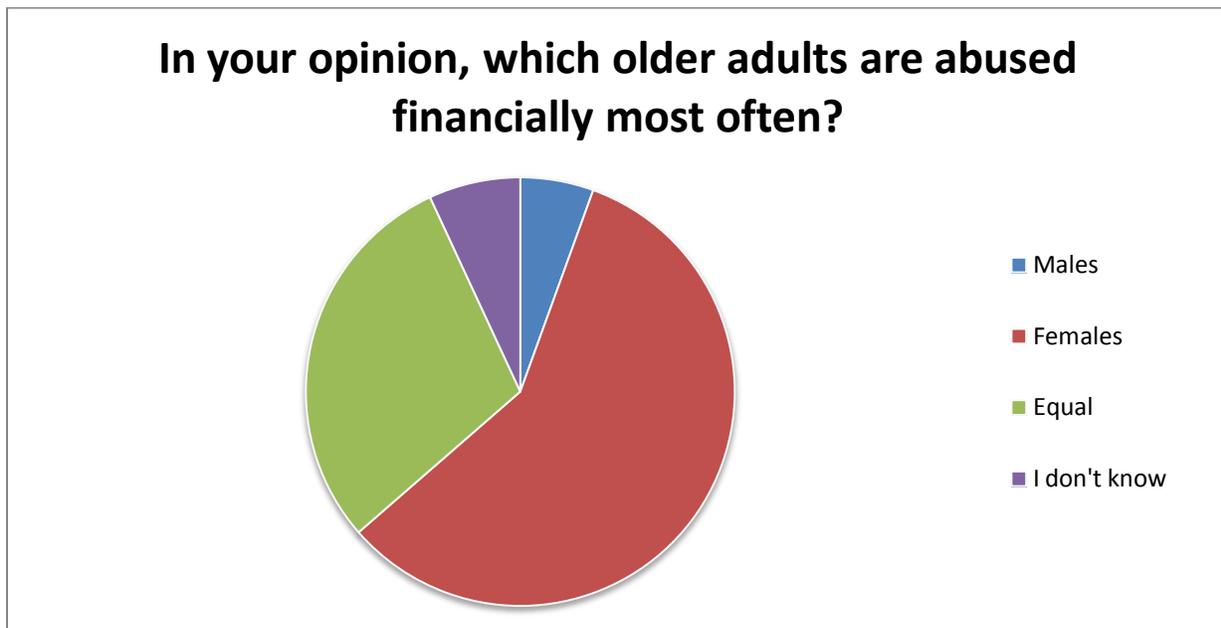
The first question students were asked to answer was whether or not they had heard the term abuse of older adults, or elder abuse before. Two hundred and eleven of the 217 students, or 97.2%, said that they have heard the term used before. Those who answered yes were then asked to identify all the different places where they had heard the term used before. Table 3 indicates that an overwhelmingly large percentage (76.9) of students identified that they had heard the term abuse of older adults, or elder abuse, used on television. This was followed by 49.3% of participants stating they had heard the term used in school.

Table 2
Where have you heard the term abuse of older adults used?



When asked which gender they thought was most likely to be financially abused, 58.1% of students stated that they felt females were most likely to be the victim (Table 3). This was followed by 29.5% of students believing that both genders were equally as likely to be financially abused, followed by a mere 5.5% believing that males were most likely to be the victim. The remaining 6.9% did not have an idea or opinion. There was an option that stated "I do not think older adults are financially abused", with none of the students choosing this option.

Table 3
At risk gender



There were a total of 48 students, or 22.1%, who indicated they knew an older adult who was abused financially. A large majority of students (88.5%) felt that the law should play a role in protecting older adults from financial abuse. Seven students believed that the law had no business in this issue, thirteen people were unsure, one person wrote in yes and no, and four people did not answer the question. Those who believed the law should not play a role in helping protect older adults from financial abuse were asked to indicate why they felt this way. The answers included: "You really can't do anything. Just have to give more information for them to try to protect themselves. No one else can help them", "be a man and confront the person", "we already have enough laws. Either way it'll still happen", "family teaches them how not to be financially abused", and "in an ideal world, family and friends would help protect the elders in their lives. The law often makes things messy." A few people did not write why they think the law should not play a role in helping protect older adults from financial abuse.

4.1.3. Differences

Students were asked to indicate who they believed would most likely financially abuse an older adult (see Table 4). Students were asked to pick their top three abusers, in rank order. Students did not seem to agree on who they felt was most likely to financially abuse an older adult. For their first choice, 41.9% of students indicated they thought a family member, one which did not live with the older adult, was most likely to financially abuse them. This was followed by 29.4%, who believed it was a family member, whom the older adult lived with. A family member who does not live with the older adult also ranked highest (27.6%) as the student's second choice. When examining the first choice, family members ranked relatively low, as paid caregivers and institutions were the top choices. Most participants did not believe the abuse occurred from friends or neighbours of the older adult. Spouses of the older adult ranked relatively low, when the spouse was also an older adult themselves (3.4% average). Interestingly, when the spouse was not an older adult, the percentage went up (8.3%).

Table 4

Who abuses older adults?

The question asked: "In your opinion, older adults are most likely to experience financial abuse from whom? (rank the top 3 that you believe to be most common abusers, with 1 being most common)."

| Answers | 1st choice frequency | 1st choice percentage | 2nd choice frequency | 2nd choice percentage | 3rd choice frequency | 3rd choice percentage |
|--|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|
| Family members who do not live with them | 91 | 41.9 | 60 | 27.6 | 21 | 9.7 |
| Family members who live with them | 64 | 29.4 | 41 | 18.9 | 19 | 8.8 |
| Institutions | 23 | 10.6 | 38 | 17.5 | 46 | 21.2 |
| Paid Caregivers | 15 | 6.9 | 28 | 12.9 | 66 | 30.4 |
| Spouses who are older adults | 7 | 3.2 | 8 | 3.7 | 8 | 3.4 |
| Spouses who are not older adults | 5 | 2.3 | 24 | 11.1 | 25 | 11.5 |
| Other | 4 | 1.8 | 4 | 1.8 | 2 | 1.0 |
| Blank | 4 | 1.8 | 5 | 2.3 | 6 | 2.7 |
| Friends | 2 | 1.0 | 4 | 1.8 | 12 | 5.5 |
| Neighbours | 2 | 1.0 | 7 | 3.2 | 12 | 5.5 |

Table 5

What is financial abuse?

The question asked: *What do you think financial abuse of older adults is? (rank the top 3 that you believe to happen most, with 1 being most common)*

| Answer | 1st choice frequency | 1st choice % | 2nd choice frequency | 2nd choice % | 3rd choice frequency | 3rd choice % |
|--|-----------------------------|---------------------|-----------------------------|---------------------|-----------------------------|---------------------|
| Taking money/property | 62 | 28.6 | 21 | 9.8 | 25 | 11.5 |
| Borrowing money and not paying it back | 45 | 20.7 | 35 | 16.1 | 17 | 7.8 |
| Promising the older adult lifelong care in exchange for money and/or property, and not fulfilling the promise | 21 | 9.7 | 26 | 12.0 | 23 | 10.6 |
| Selling an older adults items (without knowledge), and keeping the money | 15 | 6.9 | 14 | 6.5 | 26 | 12.0 |
| Online/Email scams that asks an older adult to provide credit card information | 13 | 6.0 | 26 | 12.0 | 36 | 16.6 |
| Convincing an older adult to sign a will, deed, or power of attorney | 13 | 6.0 | 19 | 8.8 | 19 | 8.8 |
| Accepting money from an older adult, when you know they are financially vulnerable | 13 | 6.0 | 22 | 10.1 | 25 | 11.5 |
| Forging an older adults signature | 12 | 5.5 | 15 | 6.9 | 12 | 5.5 |
| Blank | 11 | 5.1 | 11 | 5.1 | 11 | 5.1 |
| Threatening to take money | 6 | 2.8 | 15 | 6.9 | 9 | 4.1 |
| Using guilt to get an older adult to give you a financial gift, when you know they are financially vulnerable | 6 | 2.8 | 13 | 6.0 | 13 | 6.0 |
| Using deception to gain confidence and trust of older adult for the sole purpose of defrauding or stealing from them | 0 | 0 | 0 | 0 | 1 | 0.5 |

Students were conflicted in their beliefs about what financial abuse is, as depicted in Table 5. It appears that students perceived all of the choices given were financially abusive to an older adult. However, only one student indicated that they thought "using deception to gain the confidence and trust of an older adult for the sole purpose of defrauding or stealing from them" was financially abusive, and furthermore, that student ranked this as their third choice.

Table 6

What would you do?

The question asked: *If you suspected financial abuse was occurring to an [older adult family member] [older adult in the community, not a family member], what would you do about it? (rank the top 3, with 1 being the most likely)*

| Answer | Family Member | Percentage | Non Family Member | Percentage |
|--|----------------------|-------------------|--------------------------|-------------------|
| Talk to the older person for their story | 85 | 39.2 | 57 | 26.3 |
| Talk to someone I trust (parent, teacher, counsellor, etc) | 79 | 36.5 | 87 | 40.1 |
| Talk to the suspected abuser | 33 | 15.2 | 8 | 3.7 |
| Call the Police | 9 | 4.1 | 21 | 9.7 |
| Blank | 4 | 1.8 | 3 | 1.4 |
| Call the bank to report suspected abuse | 3 | 1.4 | 6 | 2.8 |
| Do nothing | 2 | 0.9 | 24 | 11.1 |
| Call the Public Trustee office | 1 | 0.5 | 6 | 2.8 |
| Call Klinik Crisis line | 1 | 0.5 | 4 | 1.8 |
| Other (specify): | 0 | 0 | 1 | 0.5 |

The survey asked students what they would do if they suspected financial abuse was occurring to an older adult in their family. It also asked them to identify what they would do if

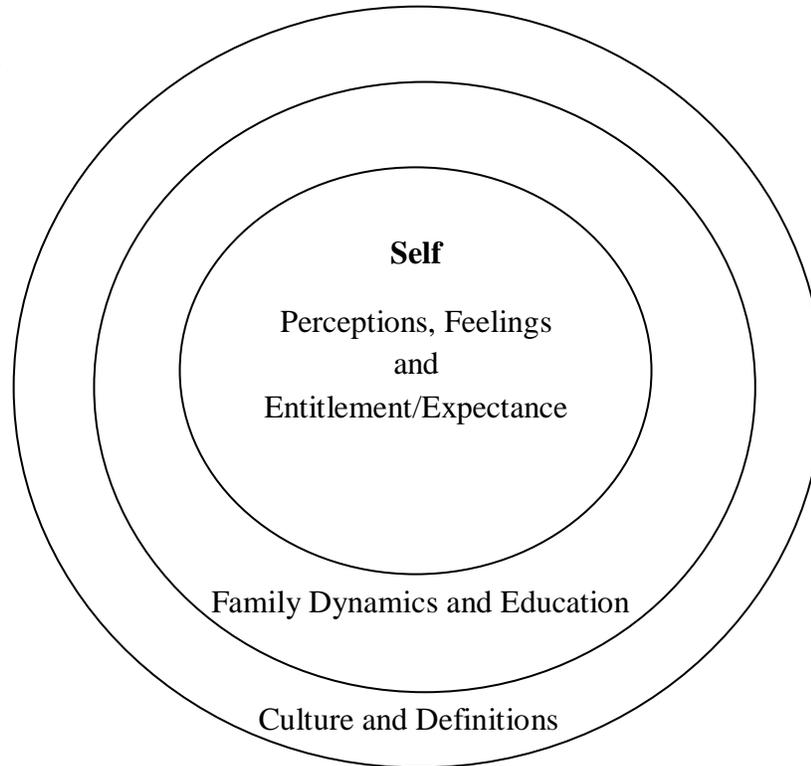
they suspected an older adult in the community was being financially abused (someone not in their family), to see if the answers would be different. Students were asked to rank their top three choices; however Table 6 shows only the first choices provided by students. This was done to more clearly show the differences between participant's responses if the victim was a family member versus non-family member. When the victim was a family member, students indicated that they would most likely talk to the older person to get their side of the story. However, when the victim was a non-family member, student's first choice would be to talk to someone they trusted like a parent, teacher, or counsellor. Interestingly, students were not likely to call the police when the victim was a family member. When the victim was a family member, 4.1% of respondents said their first response would be to call the police, but when the victim was a non-family member, 9.7% said they would call the police, an increase of 5.6. Also, when the victim was a non-family member, 11.1% of students said they were likely to do nothing, while only 0.9% of students would do nothing if the victim was a family member.

4.2. Qualitative Findings

4.2.1. Themes

The following section looks at the seven overarching themes that appeared and their subthemes. The themes include: (a) perceptions, (b) feelings, (c) entitlement/expectation, (d) family dynamics, (e) education, (f) feelings. The findings from the case scenarios will also be presented.

Figure 2
Major Themes



The above figure is used to depict how the themes identified in this study link together. It is an adapted version of Bronfenbrenner's ecological systems theory (Bronfenbrenner, 1994).

First, in the middle circle is the self. This includes the topics that pertain to the individual, such as their perceptions and feelings about the topic of abuse of older adults. The self also contains the theme of entitlement, as participants felt that this was an important individual trait.

The next circle contains themes that an individual directly interact with, and these interactions can have an impact on the self. Family dynamics and relationships within the family can have a significant impact on the self. Participants in this study also identified that education, or lack thereof, can have an impact on individuals, and thus has also been included in this second circle.

The final circle contains the themes of culture and definitions. Culture is generally when a group of individuals who follow the same beliefs and practices, and thus not always a trait of

the self. Therefore it has been included in this final circle that contains themes that can have an impact on the two inner most circles. Definitions also usually stem from the larger societal group, and can also impact the two inner most circles. Definitions can also vary among different cultural groups. All these themes will be discussed more in depth below.

4.2.2. Perceptions

This section discusses the perceptions students have regarding older adults and abuse. The sub-sections include personality and how it plays a role in ones perceptions and feelings regarding the topic of abuse and burden, how perpetrators may view the older adult as a burden and therefore they require compensation for this burden, and finally how society views older adults as easy targets, thus making them more susceptible to abuse. There will also be a short section that discusses the feelings participants had regarding the topic of abuse of older adults.

Personality

Some participants felt that personality also shaped how one views older adults, and that it is not necessarily a trait one receives from one's culture. Participants stated that they felt this way because of the differences between siblings in their family. They felt that their siblings view older adults differently than they do, and therefore it could not be a cultural trait because they were raised the same.

Candice: I think it's a personality thing... cause most people wouldn't think to do something like that. I don't think anybody is raised to say like yeah you steal from older people... It just depends how you were raised, and your family. I don't think culture has much to do with it.

Danielle: I think my culture made me closer to my grandparents but the fact that I like love them SO much, I think that's a personality thing.

Culture may play a role in the way one was raised and the values that one was taught, but personality and family traits still differ among those in the same culture, and therefore each individual will view older adults and abuse differently.

Stereotypes - Burden

Many participants felt that older adults are seen by society negatively due to ageism, and also that they are viewed by society as a burden. This can be attributed to the fact that the Western culture is individualistic, and does not favor older adults. These ageist attitudes make abuse more likely to occur (Rabiner, O`Keeffe and Brown, 2006).

Penny: I don't think we view them as much at all (laughs). I've heard people speak about older people as kind of a waste of space, umm and I think that's sickening.

Danielle: So you hear of older people being a burden and they feel like they are obligated almost to the money even though they're not. So it's like, self justifying it. Makes it okay for them to do it, whereas, outsiders it's a little bit more difficult to gain access even to the older adult I think.

In the above account by Danielle, she describes how she thinks that older adults themselves may feel as though they are a burden to their caregiver, and thus they feel obligated to give money to them when asked. She also felt that it was much easier for someone who knows the older adult or who is caring for them to take money from them, and it would be much harder for a stranger to do it.

Janelle: I think the more likely it feels like a burden to you, the more entitled you feel to be compensated for that right?

In the above quote Janelle expresses how she believes burden and entitlement interlink. She felt that if the caregiver or family member felt as though the older adult was a burden to them, that they would feel a greater need to be compensated for that feeling, and thus making it more likely that they would financially abuse the older adult.

Stereotypes - Easy Targets

All participants expressed that they felt society sees older people as being weak and vulnerable, and therefore, they are a much easier target for financial abuse. Participants also felt that society perceives older adults to have an abundance of money and that they will die soon, so they do not really need the money as much as younger people. The following quotes are participants' answers to the question, "Why do you think people financially abuse older adults?"

Shawna: Because it is easy. I think. I think, it's because they are probably the most vulnerable, and they are the most... easy targets to be able to do like, they get that kind of financial help from.

Hannah: Because they are probably more, they are easy, they are more easy to, financially abuse then like an aunt or an uncle, someone who can think like logically, no, I don't need to give you money. But as an older person you could maybe feel bad, or you feel like there, you're a burden to them so you need to give them money.

Candice: I think it would be easy, cause they might... I think lots of people assume when you get older you're not really 100% there, so you might miss things like that. Whereas somebody whose younger might have their... better track of their finances and stuff. So I think just because of the age and they think they get older and forget things. I think it's just an assumption that people make.

The above accounts are just a few of the reasons provided. All participants identified that they felt as though society and perpetrators viewed older adults as naive and easy targets. They expressed that once you reach a certain age, society starts to view you differently. There were various ways participants felt that older adults were easy targets. First, they may not keep a good record of their finances. Second, they may be easily manipulated emotionally to give money away, and finally, because it would be easier to trick an older adult into giving you money than it would be to break into a house and rob someone.

Rachel: But in my opinion financial abuse would be the easiest because you're... even... in my opinion people who are not necessarily having... like awful intentions can commit something like financial abuse. Maybe without even knowing it. Whereas something more physical like neglect and battery would be... um... the effects, I think would be

much more... you would have bruises or hunger or starvation. Things that we really, really resonate in our mind as awful.

In the above account, Rachel talks about how she feels that financial abuse would be the easiest form of abuse of older adults to commit because you may unintentionally do it, and it would be harder to detect. With physical abuse you may see bruises, and with neglect you may see an older adult who is hungry or who has become increasingly thinner, however, financial abuse would be harder to notice. Rachel also indicated that she felt as though society viewed physical abuse and neglect of older adults as much more awful and harmful than financial abuse.

Hannah: Because, especially right now where there is so much NEW technology and like my grandpa doesn't know anything about anything and if somebody called him and says like oh your credit card is broken and we need your number I'm sure, I'm sure he'd give it to them just because he doesn't know, he doesn't know. It's like all so new to them, and like my grandpa's not even that old and he totally, I'm sure he would fall for it so hard.

As a tie in with being an easy target, participants expressed that older adults became more vulnerable to becoming a target of financial abuse because they are not as knowledgeable about new technology and the scams that come with that technology. This is expressed in Hannah's above account.

When Emma was asked the question, "Why do you think people financially abuse older adults" she became quite specific. She stated that she felt that females were more likely to be the victim, and males were most likely to be the perpetrator. More specifically, she stated that she felt that mothers were much more vulnerable to financial abuse due to their caring and loving nature. She also indicated that sons were more likely than daughters to take advantage of their mothers caring nature and financially abuse them.

4.2.3. Feelings

This section is about how students articulated how they felt regarding the topic of financial abuse of older adults. Many students were able to openly express their feelings, and when doing so, they used strong wording.

Penny: I remember some of the questions you had on that survey and I was like oh my gosh!! People would do that?! It just ticks me off!

Rachel: I think it's... I think that what's so upsetting about child abuse is that they are so vulnerable, and I think that the same thing applies to older people that they're just so vulnerable and we know they are more vulnerable because they are more likely to contract diseases and, and don't have as loud of a voice that they often can't speak out against their... or their consent isn't listened to, or their lack of consent isn't necessarily listened to as much. It's disgusting! Because your... they are targeting a group of people that are so vulnerable and making themselves seem bigger by... like the perpetrator makes themselves seem bigger by setting themselves up against somebody who is figuratively smaller than them right? More vulnerable, more independent.

The above quotes are just examples of some of the strong language used when asked how they felt about abuse of older adults. When Penny was speaking, she visually appeared upset, and had anger and disappointment in her voice. This indicates that the younger generations are aware that this occurs and they are not okay with it continuing.

4.2.4. Entitlement/Expectance

Many participants believed as though those who financially abused an older adult felt a sense of entitlement towards the money and assets of that older adult. Participants described how they believed abusers had the mentality that they are going to inherit the money or possessions once the older adult dies, but they need it now, so they will just take it now. Participants also indicated that some people are used to having their parents look after them, and even though they are grown-ups now, they still expect their parents to take care of them and help them out financially.

Penny: The first thing that always comes to mind would be people trying to like get their early inheritance, or whenever they are in a bind calling mommy or daddy. I think it would mainly come down to family members I think just expecting money rather than appreciating what they may or may not be given I think.

Tristan: I would assume they feel some type of entitlement because the parent, they have always been there to take care of them so they figure why not still do it because... well they are your parents. They would assume that the parents still care for them enough to give them money still. Even if they are working themselves or... umm... in school I guess? They... hmm... I think they feel entitled in a way 'cause otherwise they wouldn't, I wouldn't think they would be so keen to try and ask the parents for money.

Janelle: Oh it's my parent. Oh, I deserve this. Or there's like entitlement involved in the financial abuse portion that would cause it to be more common... Like I understand a little bit of that sense of, well they are my parents and I am going to get whatever they have anyways, like a sense of entitlement almost. Obviously, it doesn't have... there are varying degrees and I think that there are certain degrees that people can justify with that sense of entitlement.

Not much could be found in existing literature about the topic of entitlement, although it appears as an important topic in my interviews. However, Rabiner, O'Keeffe and Brown (2006) state that a large proportion of perpetrators are family members of the victim. Rabiner and colleagues felt that the perpetrators were driven to commit financial abuse against older adults because they felt entitled to the victim's resources in return for the care that they were providing (social exchange theory). The participants of this study also felt that some abusers would do something for an older adult with the expectation that they would receive something in return.

Janelle: I think family relationships can be tricky. Like you owe me this or you owe me that. Or I'm taking care of you. So in your head you think... you deserve more and so, okay well I am just going to take this on the side. I mean, I think that, that, I think there's a little bit of human nature in that sort of. Like wanting to get more out of, or wanting to pay yourself more for things or whatever. And so it's really sad... I think that kind of goes back to my statement about that entitlement feeling. I think the more likely it feels like a burden to you, the more entitled you feel to be compensated for that right?

Rachel: They're moving into their last, last cycle... part of their life cycle where maybe they... the perpetrator doesn't think they need money as badly or they are only going to be alive for another ten years and you don't need to have a new car or buy new jewelry or buy new clothes. So a lack of respect, and yeah, taking advantage of their, of their vulnerability... I think they may also, family members may also feel a right to, a right to

the money though, or to their finances or whatever it might be. Whether it's their car or their house, but like the financial value of the car or the house. Um... I guess that would tie in to feeling like ok you are in the last stage of your life, you don't need to have these things.

In the two accounts above, the participants are discussing aspects of social exchange theory.

They feel that family members feel as though they are owed something for the time and effort they may be putting into caring for an older adult. If the perpetrator feels as though the older adult is a burden, they are more likely to feel they need to be compensated because of that burden. Perpetrators who are adult children of the older adult may feel as though their parents have always helped them out, and just because they are adults themselves, their parents should still help them out when they are in a financial bind.

4.2.5. Family Dynamics

This section looks at the role family dynamics plays in perceptions of abuse. The way one was raised and the relationship one has with ones parents and grandparents will affect the way one views those who are older. This section also looks at exposure. Participants felt that the more experience and exposure one had to older adults in early life affected the way one thinks about older adults and decreases one's likelihood for abusing them.

Relationships

According to Patterson and Malley-Morrison (2006), family structure plays a large role in the perceptions one has of abuse of older adults. Participants also felt that family dynamics played a significant role in whether or not abuse of older adults was likely to occur. Participants felt that how one was raised and the relationship one had with one's parents was a huge factor. If one was close with their parents and grandparents, and had a good relationship with them

growing up, one is less likely to abuse them when they became older adults. In the case where one's relationship with one's parents was tumultuous, one became more likely to commit abusive acts towards them when they became older. The main reason participants felt this way was because they had observed in their personal lives the difference between their relationship with their parents and grandparents, versus the relationship their sibling has had with them.

Penny: I think it comes back to the family dynamic that I spoke on earlier. I just don't think there is much respect for them anymore. Then I think that would definitely detract from our ability to connect with them and maybe that would be why people would be more willing to abuse them? Even in a financial way. But I don't know... I don't know.

Janelle: A lot of these instances of abuse are with individuals and in family dynamics, and I don't think that those are different. You know the overarching culture or systems in place don't necessarily trickle down to influencing how family dynamics work and how those relationships are...I think also with siblings like there is different degrees of denial and different degrees of acceptance. It seems, it's weird to me that you... that different siblings would have different relationships with parents but that's how it is right? I am just not familiar with that. And of course I have seen from personal experience from friends, that some, some... children that are, when the children is at a phase where the parents need to be taken care of, and some children have different employment situations, different financial situations, and kind of whoever can, steps up.

Danielle: I think in Canada, grandparents aren't as necessary... in your home. Like for me, I was growing up and I needed them there. Like I grew up with them there all the time. But in Canada I've noticed like... the grandparents, they live further away. You don't live with them. And as a kid you kind of just grow up with your parents, like you see your grandparents every now and then but they don't like raise you. So in my idea, I think I am closer with my grandparents than other people, in Canada I think.

The above account given by Danielle ties in with the next theme about exposure. She felt that her exposure and all the time spent with her grandparents gave her a greater appreciation not only for them, but for all older adults. She felt as though children in Canada do not have that exposure to their grandparents due to proximity and time, and this can negatively impact the views and attitudes that youth grow up to have about older adults.

Exposure

Participants identified that they felt as though those who had exposure to older people, whether that be from grandparents or other older adults, when they were younger, had a more positive view towards them.

Janelle: I am an only child and so is my dad, so... I was always around adults right? Like my parents didn't have siblings, and that I played with all the time, and I spent a lot of time with my grandparents, they were my caretakers.

Penny: I think, I mean whenever I see a little kid and grandma and grandpa, those kids are super excited about grandma and grandpa. So I think that is probably the best way for the kid... just to make them really love and respect and cherish grandma and grandpa and then they will start out with maybe a base for respect of an older person.

Participants also expressed that they felt that those who were not close with their grandparents, or those who had no experience with older adults at all, were more likely to have negative views and attitudes towards older adults, thus making them more likely to abuse them. This is not to say that all individuals who have no experience, or a bad experience with older adults are going to abuse them. For example, one participant had a negative experience when she was younger with an older gentleman scaring her. She remains hesitant of older people, but during the interview she expressed a high regard and appreciation for older adults.

Rachel: My grandma she babysat us for... I would say for several years. And in that came hanging out at her apartment complex which was... I think a 55 kind of 65... no 55+... it was a lot of older people so our summers were spent sitting around the pool around a bunch of older people who were retired and had nothing to do during the day so they came out and hung out with us. And my grandma was also, for... I think for herself... for a few years she volunteered at the [removed] day hospital which would be just serving lunch and playing games and stuff and she brought me to that for probably about a year. Like in the summer definitely a lot. During the year I was in school, but during the summer she brought me a lot and that exposed me a lot to much older people whose health definitely declined and I think that experience gave me that one on one time with older people who... or that a lot of other people don't have. So I saw into what their lives consist of and definitely gained respect for them. Saw them as equal. You know, like how many years later is that... 10-15 years later, I definitely value that time that I spent with her because she exposed me again to people that I wouldn't have really been exposed to otherwise.

Rachel had a lot of exposure to older adults growing up. She felt as though spending time with older adults in general is a good experience, but seeing them in their own environment (such as at a day hospital, seniors complex, or in a care home) was much more beneficial than just spending time with an older adult. She also intimated that spending time with older adults who are not your grandparents also gives you a greater appreciation for older adults.

It is evident, in the view of these participants, that exposure to older adults, the way they live and how they interact with one another, is a good experience for youth.

Christine: Maybe like if the person who hadn't been around older adults had the perception that like once you reach a certain age you forget everything and you are just old and feeble and vulnerable and just easy targets as opposed to a person who is around them more can like see that no, when people are older they are still like... well a lot of them are still like all there and everything. They don't... are not like easily abused I guess? I don't know. So maybe the person who's not around... more likely... or would be more likely but I guess either one of them could be.

Hannah: Like if they were never close with them then yes. Because then you don't, you won't feel as bad maybe? But, the lack of knowledge... maybe would help. Like maybe is a factor, but definitely like, whether you have a close relationship with them or not. I think.

Hannah indicates that a lack of knowledge could be a factor in why people financially abuse older adults. This lack of knowledge ties in with the next section on education.

4.2.6. Education

This section examines the need for education regarding the topic of abuse of older adults, and specifically financial abuse of older adults. The sub-categories include education specific for youth and specific for older adults, and other thoughts participants had about education on the topic. This section also discusses the use of television commercials and the perceived benefits of them.

Youth Education

Many participants indicated that they were not specifically taught by their parents to respect older adults. Although, many indicated their parents did not directly teach them to respect older adults, a few participants indicated they were. One participant, Penny, specifically recalled that she was brought up to respect those who were older than her. If she was disrespectful to anyone older than her, she would have received a "smack" from her parents.

Emma: I was taught that we would respect the older people in general not just the older adults but older people.

Tristan: I was taught by my parents to always respect your old... your... older, elderly people because well for one they are smarter than you, they know more than you; they have been through more than you. So you should respect them because they have had a long hard life. And some of them may not be as strong as you anymore but that does not mean that they deserve to be treated differently than anyone else. I guess being around them I learnt that... just that some of them are not as strong, some do not have everything there in their heads anymore but that doesn't mean you should treat them disrespectfully for those reasons.

Rachel: I don't think anything was ever taught to me... um... but I think what was instilled in me was just kindness and that you know older people... I worked at a grocery store for... like as a cashier for the longest time outside of like 6 or 7 huge apartment blocks so I mean a large majority of customers were elderly and I absolutely had patience for them being slow taking out their change and counting their change, cause that is just something that they do. You know they weren't using plastic the same way younger people would be and I had patience for that. And I can say that my co-workers, some of them, not all of them, did not have patience for that. I think just being exposed to, exposed to older people and saying that I should be kind to them the same way I should be to anybody else, is what shaped my, shapes my opinion of older people and my experiences with them.

The participants above reminisce about the teachings, or lack thereof, their parents provided them with in regard to older adults and being respectful. Rachel found her experience as a cashier at a store close to a senior's complex to be extremely beneficial in teaching her to respect older adults and have patience with them. Tristan also indicates that his time spent around older adults is what gave him his respect for older adults.

Although many participants were not directly educated on the need to respect older adults, many participants mentioned that there does need to be more education and teaching of youth on the topic of older adults and abuse towards them. They feel that this education should come directly from parents and family, however, a few believed that more teaching could be done in the school system about this topic. The following quotes are some participants' thoughts and ideas on how to incorporate the topic of older adults and the abuse of them in schools.

Candice: Maybe not a course, but maybe if it was integrated around other... like I know growing up we had like a health class and stuff, and if it was just kind of integrated into the program so people would at least know what it was, so that if they were to see it they would be able to identify it. I don't know if it needs to be a whole class, because there is so much stuff out there that you would say needs to be a whole course then you know? So... maybe if it was integrated somehow.

Christine: Like obviously starting younger people with having knowledge is always useful but at the same time like elementary and junior high... unless their like... going to their grandparents and taking things out of their purse, which I suppose they could, but I think it would be more relevant to like high school and older who have a bit more knowledge about things in general.

Hannah: I'm sure if, if everyone who goes through high school knows about it, there will be a couple of cases that don't, like that are prevented because someone else, like people know about it...So I think it's so like, I don't even know how you would get them. Maybe, like, ads, something, ads or something to tell like younger generations, to tell their older parents about, don't answer that call that says like I need your credit card information. So like inform people to tell them their older parents would help.

Hannah believes that if there is education on the topic in schools, then the issue and cases of abuse of older adults will decrease. She also feels that it is important that the youth advocate for the older adults in their lives, and informs them of potential frauds and scams, and tactics people might use to commit financial abuse against them.

Older Adults Education

Participants not only identified a need for education of youth, but also the need to educate older adults on the topic. This can be done through providing more information pamphlets, holding information sessions, and providing guidance and more resources for the older adult when they are in need of someone with whom to talk. Many participants perceived that older people still enjoyed physically going into the bank, and that this would be a great place to start getting the information out to them. Many felt that it was important to talk about abuse and situations that could arise before they actually occurred. They also indicated that they felt it was extremely important to educate older adults about technology and the new scams that are out there through the phone, email, and internet. Participants also identified that it was important to make the programs and information sessions about financial abuse more exciting and appealing to the older adults.

Shawna: Like probably start community groups and raise awareness for them, and make it actually interesting and exciting for them to learn about and try to... I guess just try to make them more aware of like what is going on.

It was also evident that the interview participants felt that older adults spent a significant amount of time watching television, and therefore this would be a good way to get information to them.

Danielle: Teach them how the new world works. Teach them like technology. Tell, keep them updated with the news, and just empower them. I think is the best way. Just make sure that they know that they are in control and they don't have to let anybody else be in control of them and their finances.

It is interesting to note that many participants did not feel that much could be done to stop abuse from occurring. They believed that we could reduce the number of cases of financial abuse committed by family members, but not from strangers.

Hannah: I don't think you can really fix it. You just have to tell people, inform them what financial abuse is, and that it's happening, and what it looks like, that's really the only thing that we CAN do. I don't think you can STOP it.

Penny: I can see it getting worse, or I can see it getting better, but I don't really see it staying the same at all. But I don't really know what would affect change, one direction or the other. I don't know how one would build a community in an individualistic nation, well enough to affect change in a substantial way, especially when it comes to things like our view of family and our view of older people.

Shawna: To me that's almost like... instead of finding a cure for cancer, we should try to prevent it in the first place.

Shawna used a cancer analogy to explain how she felt about trying to stop perpetrators from committing financial abuse of older adults. She felt that it was more beneficial to educate older adults about financial abuse and what to be on the lookout for, in the hope that they spot a potentially abusive situation before it occurs, rather than trying to change the perpetrators attitudes and behaviors in hopes that they will stop abusing older adults.

Television Advertisements

Almost all participants identified that they had seen the commercials on television about abuse of older adults. The participants felt that these commercials were effective and attention grabbing, and in many cases, this was the first time they had heard of, or thought about, the topic of abuse of older adults. The quotes below are the initial thoughts and feelings participants had regarding the commercial and the message in them.

Candice: I thought it was a joke at first. Cause it was kind of...I don't know. The acting's not professional or anything but then I realized it was like a government add and it is real and the more I thought about it the more I thought like... I never over thought it or anything, but I kind of did think about it and thought how easy it would be for people to do stuff like that. I never, I never guessed that, that was an actual thing but it is! I think they were effective. It sure made me realize that that is an actual thing. And it made me realize how easy it would be to take advantage of... elderly people if you wanted to. And I mean I can't imagine, cause I would feel so guilty, anybody, but I think... I think they were good. Yeah! I don't even know if they are on TV anymore.

Penny: The TV had commercials on about different forms of abuse towards older people... and I was like oh hey, cause it... it wouldn't have even crossed my mind to abuse an older person so it was shocking almost.

Shawna: Very first time I heard about it [*abuse of older adults*], was probably when I was very young, I probably seen a couple, I remember seeing a couple commercials about it, and that's something, that's something I've always considered to be wrong. Like its.. I've seen it in different commercials and TV adds, and YouTube adds sometimes, so that's probably how I got really familiar with it. As I grew older then I got more of an understanding a bit, but when I was younger, then it probably didn't make much sense at the time. But just looking back, it's just something that's grown to more of a moral understanding... I believe they're effective [*the commercials*] in giving people the knowledge that they need in order to make their own opinions and decisions about what they think about it. I can't really say that its effective in making a change? But it definitely does make an effect on how people cons..., like consider it, by having commercials and information just widely spread and open and available, then it gives people the option to either think about it as bad or good, have their decision, like make their decisions and determine whether it is something that is like, morally negative or positive I guess.

Tristan: I kind of thought... that's elder abuse? That's, that's... that's abuse? I wasn't sure. I didn't know that was considered to be abuse or that an elderly person might feel that was abuse. I didn't realize that that could be a form of abuse. The only abuse I ever thought of was marriage, relationship abuse, child abuse... I didn't know there was elderly abuse.

The participants above all remember seeing the television commercial put out by the Government of Canada. They recounted their initial thoughts and reactions to the commercial and they indicated that it had got them thinking about the topic more. After each participant mentioned the commercials, they were asked to describe the commercials they were referring to. All participants mentioned the same one, and thus they were all talking about the same commercials. It was evident that the commercials were initially shocking to participants when they had first viewed them.

Christine: Well there is like commercials now about them.. it. And there were like a couple times my grandma has gotten phone calls from people pretending to be grandchildren and saying oh it's your grandson I am in jail and need money and things like that. Like, that is probably the first time in my personal experience that I really like thought about it... Well I think things like commercials, and things that just make it more... umm out in the open like that are probably good. Just as like with... I don't know different campaigns there's like... the little warriors one that is on a bus and is about child abuse, or child sexual abuse, and things like that, that make it less like behind closed doors and more in the public kind of probably would make it easier.

The commercial got Christine thinking more about an incident that had happened to her grandmother. The commercials allowed her to think about the situation her grandma was having and view it in a different way, as potential financial abuse.

4.2.7. Culture

Through the interviews it was discovered that many participants could not clearly define the beliefs of their own culture, but rather they openly expressed their thoughts and views of cultures other than their own. This section is broken down into two parts. The first section is regarding perceptions students had of their own culture as well as other cultures, and the second section deals with what cultures students felt were more susceptible to financial abuse of older adults.

Perceptions of Own Culture and Other Cultures

As indicated above, most participants talked about other cultures rather than their own and it appeared to be difficult for them to reflect on their own culture. Many participants indicated that their culture told them to respect anyone that was older than you. Many participants perceived that some cultures such as Asian, East Indian and Pilipino, placed an extremely high value of respect towards their elders. These thoughts are expressed through the quotes below.

Tristan: I have a friend, she's from China, the grand... the elderly people, and making time for your grandparents is extremely important! And respecting them and taking care of them is extremely important over there, and over here in North America it is not as much as a priority as it is, anywhere near as much of a priority as over there in Asia.

Rachel: I mean Asian, Indian, like they... respect their elders so much more.

Hannah: I don't know but if I had to guess, maybe the Asian cultures, they, I feel like they, respect the elders more and have more of a respecting elder's kind of way. Ummm, maybe like Mexican. I don't KNOW, but I know that there are other cultures that definitely are way more respecting the elders.

While many participants expressed some cultures to highly respect their elders, they also felt that Western society was particularly bad for having more negative attitudes towards older adults.

This topic is further discussed below in the susceptible cultures section.

Below, Janelle describes how she feels there was a difference between how other cultures are perceived and what they are really like.

Janelle: I was in Mexico I remember hearing that like the... you see old women like just on a stoop you know, begging and they have homes at least from the stories that I've heard, they have homes, they have a family, but their family kind of like kicks them out for the day to go beg. And I'm like well that's kind of elder abuse (laughs) but is that the cultures? I don't know. Because I think there is this difference between how we... how we perceive culture's, OTHER cultures to be versus like, what they're like... I guess I could say from my, from my perception, I would say other cultures have more, like verbiage in them that say to respect older people, but I don't think that necessarily always happens.

By this she means that members who do not belong to a certain culture, may see and hear things about that culture that may not necessarily be true. For example, the Chinese culture is perceived to highly respect their elders, although this may not always be the case in reality. However, we cannot say for certain that this is what actually happens within the culture, or that everyone within one culture acts in the same manner and holds the same views.

Susceptible Cultures

During the interview participants were asked "Do you think there is a culture that is more likely to financially abuse older adults?" Janelle felt as though "the culture itself does not encourage abuse," but rather that some cultures do not strictly enforce or teach their children that

older adults are to be respected. The following quotes are some participants answers to the above question.

Shawna: Compared to Canada, then I see that the, there is a lot more abuse when it comes to like older adults, especially financially just because, I feel like in Canada there are a lot more different, like there is a lot wider ranges of different cultures here, and I believe that just as a whole, then that can probably be meshed together in both aspects from my culture, and other cultures in which maybe elders aren't respected as highly. So in Canada, it is probably more of a like a, elders probably aren't as respected in the same sense that they are in my culture (Caribbean). So they are probably more victimized towards financial abuse... And for Asian culture, they are seen as very, very family orientated, and that's something that I have heard a lot in terms of financial abuse, is because it's since they are very family orientated, then even if you were not very close with the person, you've never seen the person in your life, they are still going to be able, still going to want to help in terms of like financial situations, or any other types of situations that you may be in.

Penny: I would lean more towards ours [*Western*] because we are moving away from... like how do people grow up caring about and respecting people, if family doesn't even really play a huge role. And I am sure a lot of people here have strong family morals and all that jazz but... I think we're more independence focused and things and that can detract from your concern and care for others, I think.

Candice: I know lots of Filipino people here [in Canada] and they treat people very well. And I don't think that's an issue as much... it might be but I think in I guess Western society, it's more of an issue. Culture...culture I don't know because everybody kind of comes together in Canada (laughs) and stuff, and you have your practices and whatever but, I think it's more of a Western society as a whole thing. If that makes sense.

The three accounts reflect how these participants perceive that Western culture does not view older adults highly, thus possibly increasing the rate of abuse of older adults. The participants state that family has become less valued by Western society, and thus, youth do not grow up respecting older people.

4.2.8. Definitions

This section looks at the perceptions students have regarding the definition of abuse. The subsections include how students define abuse in general, how they define financial abuse, and how difficult it is to define.

Abuse of Older Adults

Many participants felt that it was hard to generate a list of what is abuse and what it was not, due to the fact that everyone appeared to have different views on the topic. This is evident throughout the literature that was reviewed where it was determined that many researchers define abuse differently (Conrad et al., 2011; Podnieks, 2006; World Health Organization, 2012).

Candice: Everybody is so different and everybody has different views on things.

Candice's statement indicates that because everyone is different and has different views on things, there appears to be no agreement in society on what is considered abusive and what is not. Candice appears to be stating that the drastic differences in society can create a lot of grey area so that abuse of older adults is hard to determine.

In the following accounts, participants describe the grey area they believe is part of defining financial abuse.

Rachel: Where do you draw the line between what is acceptable and what is not acceptable, in terms of handling older people? I am thinking finances though, I mean obviously physical and abuse and all that is like you know right versus wrong but I think financial abuse there is more of a grey area of where your rights are.

Christine: I think it is kind of different, dependent on peoples like... moral values and then what they think is... Like what they prioritize, whether they think it is more important for them to be better off than their parents or grandparents or older adults or whether they think that their needs are greater than an older adult's rather the other way around. So it just kind of depends on peoples' stand point on those kinds of things.

Hannah: I think you're really like, it depends on what you're doing for them. Cause if you're like taking them, and using a lot of your own money to drive them around or to like, using your own money to get them their groceries or get them their prescriptions, then obviously you need to get that money back cause I'm sure you'd have things to do in your life that you need that money for. And, it's so I don't really know if there is a line that would be drawn, if you'd be taking way too much than you need to and you're just being greedy, that's the line, but I guess you really can't define what being greedy is. So I think there is a line, but I think it's different for everyone you can't really know what it is.

Through the above quotes, it is evident that the sampled students see financial abuse as being particularly hard to define due to the complex nature of it. Many factors need to be taken into account such as individual morals and values, cultural values, as well as personal and relationship factors. As depicted in the quotes above, the participants believe that because each person has different values and morals, the line between what is abusive and what is not, may be defined differently by different people.

Financial Abuse of Older Adults

Participants felt that financial abuse was particularly hard to define because you cannot know the circumstances around how the money or possessions were acquired. Although the suspected abuser may claim that they were given the money or possession by their parent or grandparent as a gift, this statement would be extremely difficult to prove or disprove. Some participants felt that taking some change from grandma's change dish was abusive, while others saw this as common practice and not abusive. Participants felt that most perpetrators were not taking the money behind the older adults back, but rather they were simply asking or using guilt to get the older adult to give it to them.

Shawna: Deceiving them, like deceiving them in the sense that... you're asking them for money, or financial help, without any consideration of really... I suppose what they are going through, like if they barely know who you are, or even if you are a stranger to them, and make them believe that there, that you are part of their family. And older adults

will... a lot of them will buy into that because a lot of them are very sympathetic.

Danielle: I think it's when you take money from an older adult without them wanting to give it to you. Or even taking with the... when you know they need it. You know taking advantage of their kindness in a way, like, I don't know let's say they live in an older home and you're taking care of their money and you know how much money they need but you're using it for yourself and you don't let them know that's another way... like taking without their knowledge.

Rachel: Financial abuse of older people would be anything from just having the rights to their money being taken away from them whether it be from children or landlords or banks. I think that out of any generation, older people are more dependent on actually going to the bank and dealing with a bank teller than people our age would be. I think it can be anything from just being mistreated or really like looked down upon for their financial situation to um... people stealing money or like the phone calls we always hear about. People stealing money over the phone or credit card, abuse with their credit cards... Um... what else... I think they are also just in a vulnerable state and physically can be more forced into having to give money.

The participants above identified that they felt financial abuse was the taking of money and assets that belonged to the older adult. The participants also identified that using deception to get the older person to give you money, as well as playing on the emotions and good nature of older adults to get them to give you money is financially abusive. However, Janelle stated that financial abuse of older adults could also be the restricting of their funds. This would occur when the individual who is managing the finances of the older adult controls what the older person is allowed to purchase, regardless if they need it or not. She described this as a more overt form of abuse where the victim may or may not be aware that it is occurring.

Penny stated that she feared that financial abuse could occur without the abuser knowing that they are actually doing it. She feared that if someone was in dire need for money, they would look for the easiest way to get that money. Financial abuse is complex, and the participants found it hard to define because there was no way to really know the intentions of the abuser and there is also no way to tell if the older adult willingly gave the money or assets.

4.2.9. Case Scenarios

After hearing the scenarios as these were presented during the interviews, participants were asked to respond with their thoughts. There were many conflicting answers among the participants, as some felt that the situation was financially abusive and others thought it was not. For example, one scenario had a son telling his father that he needed money to fix his car. The son did not ask his father for the money, rather he was just explaining the situation to his father. However, his father offered to give him the money to have his car fixed (see Appendix H). Penny felt that because the son was not directly asking his father for money to help pay for his car repairs, that it was not financially abusive, even though it put a strain on his father financially.

Penny: [It's not abusive] because he chose to give. I mean, it's silly cause it is just a car, but maybe he really, really needed that car for whatever reason, and if he said he would pay him back... my guess is that if he was that concerned, and the father was that willing... he [the son] would make sure he [the dad] doesn't go hungry and that he will pay him back. I don't know, this is tough (laughs). Like yeah.. I think it wouldn't be [abusive] because there was permission given, and he wants to pay it back, whether or not he does isn't in there, but.. I don't know.

While Penny thought this situation was not abusive because the father consented and willingly gave the money to his son, Danielle felt that this was taking advantage of the father. The son could have gotten the money from someone else, or it could have been borrowed from the bank.

Danielle: I would say that's abuse as well. Because he [the son] made himself to look like a victim in a way, and that's taking advantage of people's giving nature. So it's like, he knows, he is aware that that's going to cause a lot of strain, and a car fixed is not very, you know necessary, like you can live without it if you can't afford it yourself you shouldn't do anything with it. You shouldn't take from someone else knowing that they need it for food, when you just need it for a vehicle.

While the two participants above had clear cut answers, other participants were conflicted. They felt that because the father consented that it was not necessarily abuse, but since the son knew his

father would be in a financial strain, he should do something to make sure his father is still able to have food for the rest of the month.

Candice: [The father] did offer it. And he [the son] took it, and he was in desperate need for it. So I think...I think... that's ok? But I mean if his dad is unable to buy groceries and his fridge is empty... I think it would be important to help out in that aspect or make dinners or somehow pay it back.

Shawna: if Mr. Jones gave consent I guess, in a sense, like yes, you can take \$200, then... I do not believe that it is financial abuse? But at the same time, it's like, he [the son] knows that like Mr. Jones would then only be left with a little bit of money to take care of groceries and his necessities, so I don't think its abuse if Mr. Jones did consent to it but I still think it's something that he should have taken into consideration a little bit more?

Perceptions on what causes abuse will vary depending on individual characteristics, family dynamics and relationships, culture and ethnicity, and the way you were raised. Participants felt that each person, even siblings who were raised by the same parents, will interpret a situation differently and have different views on the topic due to their different personality traits.

CHAPTER FIVE: Discussion and Reflections

The purpose of this study was to find out the perceptions university students have about the topic of financial abuse of older adults, and whether or not their culture and ethnicity shapes the perceptions that they have. By administering the survey and talking with the ten participants, it was discovered that youth have a wealth of knowledge about the topic of abuse of older adults, and have strong feelings about it.

Culture

It was found that the students interviewed believed that culture can play a role regarding how often people are around older adults, but that no culture would encourage abuse of older adults, or anyone for that matter. Interestingly, participants were reluctant to admit abuse of older adults in their own cultures. They had a difficult time reflecting on their own cultures, finding it easier to comment on other cultures instead. The participants stated that their parents did not specifically teach them to treat older adults with respect but rather they were shown how to treat older people by their parents.

Survey Discussion

In regard to the gender of older adults that are more likely to be financially abused, existing literature has found that women are more likely to be at risk (Chappell, et al., 2008; Heisler and Tewksbury, 1991; Rabiner, O'Keffee, and Brown, 2006). This study found that 58.1% of the sampled students indicated that they felt females were most likely to be the victim of financial abuse. It would have been interesting to ask a follow-up question on the survey to ask participants why they felt that females were more at risk to be victims. When the students

were asked in the interview what they thought some characteristics of the victim was, it is interesting to note that they rarely mentioned gender. When asked if they thought a particular gender was more at risk they generally said that they felt both genders were equally as likely to be financially abused. Few participants specifically identified a gender. However, Emma stated that she felt that mothers were more likely to be financially abused because of their loving and kind nature. Danielle thought both genders could be equal but that she would lean slightly more to females because there has always been more inequality and females were subordinate to men so they were "taught" to always give, and people could take advantage of that. Janelle also thought that both genders were equally as likely to be financially abused, but she stated that she knew women lived longer than men, and because of that she felt that women had a greater chance to be financially abused. It was interesting to see that on the survey most people indicated that women were more likely, but when asked in the interview, participants had a harder time giving a straight answer.

In the survey, participants were asked if they felt that the law should play a role in protecting older adults from financial abuse. A large majority of students (88.5%) identified that the law should play a role in the protection of older adults. This strong opinion could be due to the lack of experience youth have with older adults. Roger and Ursel (2009) studied views of mandatory reporting. They found that younger cohorts with less experience with older adults supported stronger mandatory reporting measures than did those more mature adults who worked/lived frequently with older adults. Roger and Ursel (2009) found that older respondents are "not always in favor of mandatory reporting because it was seen to restrict the rights of that person as an adult" (p.128). Although a large percentage of students in my study felt that the law should play a role in protecting older adults, they may not fully understand what that would look

like or mean for older adults. They also may not be aware of the existing laws and legislation around the topic, further indicating that more education is needed to the public about this topic.

Another question on the survey asked students to identify what they believed financial abuse of older adults was. They were given a list of 11 options to choose from, as well as an 'other' option. The students were asked to rank their top three choices. Interestingly, one option was only chosen by one student, and it was their third rank. The choice was "using deception to gain the confidence and trust of an older adult for the sole purpose of defrauding or stealing from them". It is interesting that only one student chose this option. It is possible that given the extensive list of choices, students simply did not read all of the choices in their entirety. However, it is also possible that the students did not believe that people would intentionally deceive an older adult with the intention of stealing their money. The latter of the two seems more plausible as Table 5 shows that the students' top choices involved the physical act of taking or borrowing money and not paying it back, rather than the choices with a mental component involved.

The most interesting finding from the survey was that the majority of students had heard the term abuse of older adults, and they had heard it on television. It was also interesting that students were conflicted in their choices for what they believed financial abuse to be. There was no one answer that was overwhelmingly chosen. Finally, it was interesting that the students were more willing to call the police when they suspected financial abuse of an older adult was occurring to a non family member versus a family member.

Interview Discussion

The topic of entitlement came up frequently during the interviews, and is an extremely interesting topic. Before the interviews, it was not something that I had ever thought of as a reason why people would financially abuse an older adult. Five out of the ten participants interviewed mentioned the topic of entitlement. They felt that when the perpetrators were family members, these individuals were motivated to financially abuse an older adult because they felt that they were entitled to the money of their parent or grandparent. Participants also indicated that the perpetrator might think that the older adult was going to die soon and that they would inherit the money then, but they needed it now, so why not just take it now. Participants also said that perpetrators who are family members may financially abuse their older parents because they are used to their parents helping them out. They are used to their parents always being there for them and providing for them, so why should it be any different now that they are a grown adult. Participants felt as though these perpetrators would feel that their parents should still help them out financially, whenever they need it, regardless of their age. This study found that participants perceived entitlement to be a motivating factor for perpetrators, however, due to the nature of this study, it was not determined whether this is truly a motivating factor. Therefore, if entitlement is truly a motivating factor of financial abuse perpetrators, more needs to be done to educate older adults, and to alert them of this issue as they age. Youth could be educated, and taught that they are not entitled to their parent's money in any way.

During the interview participants were asked why they believed people financially abused older adults. There were a variety of answers but consistently, ageism came up. Participants identified that they thought that individuals who had negative attitudes and feelings towards older adults were more likely to commit financial abuse against them. This has been

found in existing literature in a study by Rabiner, O'Keeffe and Brown (2006) who state that negative attitudes can foster abusive situations. However, among the various reasons given, only one respondent said it was because the perpetrator had mental health issues or substance dependencies. This is an interesting finding because in a study by Heisler and Tewksbury (1991) it was identified that perpetrators who have a history of mental or emotional problems and alcohol or drug dependencies are far more likely to commit abuse of older adults, especially financial abuse.

Interestingly, participants could not easily talk about their own cultural practices, but rather found it easier to talk about other cultures. It is hard to reflect on yourself and your family at times, and this may be the reason why participants had an easier time talking about other people and their cultures. All participants perceived Asian culture to be more respecting of older adults. Participants felt that Western society was less respectful to older people and had more negative attitudes towards older adults. The participants who identified as being North American also indicated this feeling, but when they were talking they did not refer to it as 'my culture', but rather as Western culture. This was interesting because it appeared as though these participants did not want to be associated with this negative perception.

Existing research by Patterson and Malley-Morrison (2006) found that women are more likely than men to consider certain things as abuse of older adults. For example, women view psychological abuse as a severe form of abuse, whereas men tend to only view physical acts as abusive. Although there was only one male participant in this study, this individual expressed that he does not condone any abuse of older adults. He also expressed that he considered financial abuse to be a horrible thing to do to an older person. A larger male presence in this study could have potentially disproved the finding by Patterson and Malley-Morrison.

The case studies read during the interviews were extremely interesting. Each participant interpreted the scenario differently. Many participants were unsure in the answers that they gave, and needed more information than was given in order to take a stance. This demonstrates how difficult it is to determine what is considered abusive and what is not. After the case studies were read a few follow up questions were asked. Participants were asked if the amount of money taken determines whether the situation is abusive or not. I used an example of a change dish that sat out in grandma's house. Again, participants had conflicting views. Some participants felt that if your grandma had a change dish that she left out on the counter and you took a few dollars to go to the car wash but did not tell her you took the money, that it was financially abusive, even though you only took a few dollars; while others stated that they knew their grandparents were going to be okay with it and that there was an understanding that money from the change dish can be taken. This topic ties back in with the topic of family dynamics. Some families just have an understanding or an agreement among the members that what is left out in the change dish is 'up for grabs' and you can take it as needed, while other people would strongly consider that to be financially abusive. Again, this shows the true extent of how difficult it is for financial abuse to be defined. Due to the fact that there were only one or two participants from each ethnic background, we are unable to determine if this is a cultural norm, or if it is a family factor.

Social Learning and Social Exchange Theory

The study of abuse of older adults lacks one strong theory. However, two theories emerged throughout this study.

Social learning theory states that abusive behaviours are learned behaviors, and therefore children who are abused may abuse their parents when they become older. However, none of the

participants mentioned previous abuse experience as a reason why perpetrators commit abuse. It is possible that this idea just never came to mind, or that the students did not believe that this was a huge motivational factor for abuse, or that if they were abusive or had witnessed abuse that they had a hard time recognizing this and admitting it in the context of this study. Social learning theory does not directly discuss financial abuse. Generally, a child would not be financially abused themselves since they have no money of their own, but it can be argued that if a child observes their parents financially abusing their grandparents or another older adult, that the child could learn that this behaviour is acceptable. Social learning theory could also be used to explain why people do not abuse older adults. Children whose parents treat older adults with respect are more likely to observe and replicate this behaviour as they age.

Social exchange theory concerned with the interactions from person to person, and focuses on the negotiations that occur between individuals as they aim to maximize their rewards and minimize their costs in the interactions they have with others. For example, if an individual is providing care for an older adult on a regular basis and not receiving anything in return, they may believe that they are not benefiting from the care. Therefore, they may stop providing care for the older adult or they may steal the compensation that they believe they are entitled to, to maximize their benefit from the relationship. This topic came about in the interviews when participants said that they thought perpetrators committed financial abuse against older adults because they felt entitled to the money as compensation for the care they were providing. Some participants also mentioned that perpetrators may feel that if one is spending ones own money to drive around and pick up groceries for the older adult, than one should be compensated for that cost.

Implications

Through this study, the data have identified that the sampled members of the younger generation do, in fact, have a knowledge base about the topic of abuse of older adults, and that they have strong feelings about it. This indicates that if we further educate youth about older adults and that abuse can be committed against them, we could potentially see a decrease to the prevalence of abuse. However, many of the participants of this study did not believe we can stop abuse of older adults from occurring. This means that we need to educate older adults about the risks that they face and the warning signs. Although we may not be able to completely stop abuse from occurring, we may be able to reduce the number of abuse cases and this would have a huge impact on the lives of older adults.

Education was a significant topic discussed. The participants felt that more could be done to educate the younger generations about older adults in schools. They felt that the topic of respecting older adults, as well as discussing that abuse could occur against them, would be extremely beneficial. The participants also felt that it was not only the education system's responsibility to educate the young about this topic, but that parents need to do more at home as well. Children need to be directly taught to treat older people with the utmost respect, and that they are important members of society who have a lot of knowledge and experiences to share with them.

Through this study, it was evident that an overwhelming number of participants had seen the television commercials put out by the Government of Canada. The participants who were interviewed identified that the commercials had got them thinking about the topic in a way that they had never done before. This indicates that television commercials and ads may be an

effective way to reach out to youth about the topic of abuse of older adults, and possibly more commercials should be created.

Limitations

Although this study contained a quantitative sample of 217 participants, all of them were recruited from one post secondary university. The qualitative sample was small, and only contained data from one male participant. This could be a result of the lack of interest generated among the male population, as only 8 of the 51 males, or 16%, of the males who answered the survey indicated they would be willing to participate in an interview. It is also important to note that overall, males represent a smaller portion of students who attend a post secondary institutions. While this study aimed to explore if culture played a role in the perceptions students had, it was difficult to determine what traits came from culture and which came from the personality and family traits.

This study aimed to investigate perceptions university students have regarding abuse of older adults, there could be a social desirability bias presented. Participants may say they feel one way about the topic, but there is no way to know if they were saying that to present well, or if they actually practice what they are expressing. Although I did not sense that any participant was responding in a socially desirable way, it is still possible that it was occurring due to the nature of the research topic.

Another limitation of this study was that it only asked participants about their thoughts and perceptions of the topic of financial abuse of older adults, and if/how culture affects these perceptions. Due to the topic of this study, participants may have wanted to provide socially

acceptable answers, and not their true thoughts and feelings about the topic. This study did not investigate if participants practiced the beliefs they shared during the interviews.

Future Directions for Research

It would be interesting to further investigate the topic of entitlement and how that relates to financial abuse of older adults, since it emerged as a particularly relevant finding in this study. If perpetrators are committing financial abuse because they feel entitled to the money of the older adult, we may need to find a way to decrease the feeling of entitlement, thus potentially reducing the prevalence of financial abuse of older adults.

This study only asked the younger generation about their perceptions about financial abuse of older adults. It would be interesting to ask the older generation what they believe financial abuse looks like and cross compare the two generations ideas.

More research should be done to further investigate culture and how it affects abuse of older adults. However, instead of just asking people how their culture feels about abuse of older adults, they should also be observed in their natural cultural setting to see if they also practice what they are saying.

Since the television commercials by the Government of Canada were effective in reaching the youth and getting them to think about the topic of abuse of older adults, research should be done to investigate if the older population has seen this commercial and what they think about them. If older adults do not find them beneficial or effective, new commercials could potentially be created that specifically aim the information to older adults.

Future research could further investigate the dynamics of social learning theory and see if this theory applies in more cases to the study of abuse of older adults. For example, this research

only touched on how it is possible that social learning theory can be applied to financial abuse of older adults, but this was not specifically looked for. In order for future research to examine social learning theory and how it may apply to all forms of abuse of older adults, researchers would need to look at those who have abused an older adult and investigate why the perpetrator committed the acts. By doing this, researchers would be able to see if perpetrators are committing abusive acts towards older adults because of social learning theory.

Conclusion

As the population around the world continues to age, the number of older adults who are experiencing abuse is also expected to rise. Along with the overall increase in abuse of older adults, financial abuse of older adults is expected to rise, and it often goes undetected or unreported. Ethnicity and culture may play a large role in how individuals perceive abuse of older adults, whether it is accepted, and can also affect whether the abuse is reported, although this finding was not concluded from this study.

Through this study, it is clear that the students sampled have some understanding of financial abuse of older adults, and how severe it can be. However, some of those sampled quantitatively had only a vague idea of what financial abuse of older adults is. Through the participants interviewed, it was evident that culture was perceived to play a role in an individual's understanding of abuse of older adults, but may not be the only contributing factor. Many participants perceived that individual and family traits are more likely to be contributing factors in why someone commits financial abuse of an older adult. More research still needs to be done on financial abuse, how culture affects perceptions, and the motivating factors of perpetrators.

It was evident throughout this study that the Government of Canada commercials about abuse of older adults were seen by participants and that it got them thinking about the topic. This indicates that these commercials should still be used, as it is an effective way to reach youth.

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Appendix A:
Script Email to Professors of Courses

Hi, my name is Shayla Welwood and I am a graduate student in the Faculty of Human Ecology. My thesis advisor is Kerstin Roger. I am contacting you because my thesis is about the perceptions University students have regarding financial abuse of older adults. My research will be conducted in two phases, the first being a short survey. I would like to distribute this survey to your class, should you be willing to give me 10-15 minutes of your class time to do so. I can come at any time that is convenient for you.

Thank you for your time,

Shayla Welwood

Appendix B:
Script to Class

Hello, my name is Shayla Welwood and I am a graduate student in the Faculty of Human Ecology. First of all, I want to thank your professor for allowing me to use a few minutes of your class time to help my research. I am going to distribute a short survey that asks you questions regarding your knowledge of financial abuse of older adults. Please answer each question to the best of your ability. Should you feel uncomfortable answering a question, please leave it blank. If you have any questions, please raise your hand and I will try my best to answer them.

This survey will remain completely confidential. However, this survey is only the first phase of my research. The second phase is an interview, which will last no longer than 2 hours. Compensation will be given for your time in the interview. Should you be willing to participate in the interview, please fill out the information on the last page. Thank you for your help.

Appendix C:
First Contact by Telephone

(with those who indicated on the survey that they would be willing to participate in the interview, and who were chosen to participate)

Hello, (name), my name is Shayla Welwood and I am a graduate student at the University of Manitoba. I conducted a survey regarding financial abuse of older adults in your class. You indicated that you would be willing to participate in the interview phase of my research should you be chosen. You have been selected to participate. I will briefly tell you some things about the interview before you decide if you would still like to participate. The interview is expected to last no longer than 2 hours. We will meet on campus, and I will be asking you questions regarding the topic of financial abuse. You will receive compensation for your participation in the interviews. Your answers will remain confidential and your name will not be attached to the answers you provide. There will be a consent form prior to the interview that will have more details. Are you still willing to participate?

-If yes, options of dates and times will be provided and a location will be established.

-If no, thank you for your time.

Appendix D:
Interview Script

Hi, my name is Shayla and I am going to be conducting the interview. Just a reminder, this interview is going to be audio recorded (you signed the consent form indicating this was ok). I am going to ask you a few questions, and I want you to answer them to the best of your ability. If you do not understand a question, please ask me for clarification. If you feel uncomfortable with a particular question, please let me know. Once again, you are free to end this interview at any point, should you feel uncomfortable. Any questions before we begin?

Appendix E:
Debriefing Script

Thank you for your participation in the interview and this research project. Do you have any comments or questions before we conclude this interview? Please let me know if you would like to be provided with the list of counselling services. Please feel free to contact me at any time, should you decide that you no longer wish to have your answers included in the project. You can contact me via email or telephone, both of which are included on your copy of the consent form. Thank you again for your participation.

List of Counseling Services

University of Manitoba Counseling Services (Fort Garry Campus)

474 University Centre - (204) 474-8592

Klinik Community Health Centre

870 Portage Avenue - (204) 784-4090

WRHA Mobile Crisis Services - (204) 940-1781

Appendix F:
Survey

Please answer each question to the best of your ability. If you feel uncomfortable answering any particular question, please leave it blank.

1) Before today, have you ever heard the term 'abuse of older adults' before (some people call it elder abuse)? (circle answer)

- a) Yes
- b) No
- c) I don't know
- d) I don't remember

1a) If you answered **YES** to the above question, where did you hear the term used? (circle all that apply)

- a. On television
- b. On the radio
- c. In school
- d. In the community
- e. From a family member or friend from a conversation with an older person
- f. I don't remember
- g. Other (specify): _____

1 b) If you answered **NO**, we are still interested in your opinions, and ask that you please continue with the survey.

2) At what age do **you** consider someone to be an older adult? _____ years

3) List 3 types of abuse, in rank order, that you think are most likely to occur against older adults?

- a) _____ (most likely)
- b) _____
- c) _____

Since this study is focusing on financial abuse, the following questions will focus on that:

4) What do you think financial abuse of older adults is? (rank the top 3 that you believe to happen most, with 1 being most common)

- Taking money or property
- Borrowing money and not paying it back
- Threatening to take money
- Forging an older adults signature
- Selling an older adults items (without knowledge), and keeping the money
- Online/Email scams that asks an older adult to provide credit card information
- Using guilt to get an older adult to give you a financial gift, when you know they are financially vulnerable
- Convincing an older adult to sign a will, deed, or power of attorney
- Accepting money from an older adult, when you know they are financially vulnerable
- Promising the older adult lifelong care in exchange for money and/or property, and not fulfilling the promise
- Using deception to gain the confidence and trust of an older adult for the sole purpose of defrauding or stealing from them
- Other (specify): _____

5) In your opinion, older adults are most likely to experience financial abuse from who? (rank the top 3 that you believe to be most common abusers, with 1 being most common)

- Institutions (care institutions, banks, stores, other)
- Paid caregivers
- Family members who live with them
- Family members who do not live with them
- Spouses who are older adults
- Spouses who are not older adults
- Neighbours
- Friends
- Other (specify): _____

6) In your opinion, which older adults are abused financially most often? (circle one answer)

- a. Males
- b. Females
- c. Both equal
- d. I don't know
- e. I don't think older adults are financially abused

7) If you suspected financial abuse was occurring to an older adult family member, what would you do about it? (rank the top 3, with 1 being the most likely)

- _____ Talk to the older person for their story
- _____ Talk to the suspected abuser
- _____ Talk to someone I trust (parent, teacher, counsellor, etc)
- _____ Call the Police
- _____ Call the Public Trustee office
- _____ Call the bank to report suspected abuse
- _____ Call Klinik Crisis line
- _____ Do nothing
- _____ Other (specify): _____

8) If you suspected financial abuse was occurring against an older adult in the community (not a family member), what would you do about it? (rank the top 3, with 1 being the most likely)

- _____ Talk to the older person for their story
- _____ Talk to the suspected abuser
- _____ Talk to someone I trust (parent, teacher, counsellor, etc)
- _____ Call the Police
- _____ Call the Public Trustee office
- _____ Call the bank to report suspected abuse
- _____ Call Klinik Crisis line
- _____ Do nothing
- _____ Other (specify): _____

9) Have you ever known an elder who was financially abused?

- a. Yes
- b. No

9 a) If **YES**, was this someone close to you personally?

- a. Yes
- b. No

If you answered **YES** to 9a, what did you do? _____

If you answered **NO** to 9a, what did you do? _____

10) Do you think the law should play a role in protecting older adults from financial abuse?

- a. Yes
- b. No
- c. I have no opinion

10a) If you answered **NO** to question 10, what would you recommend should happen?

Demographic Information

1. What is the discipline of your main degree : _____

2. Please indicate your current age: _____ (years)

3. I identify as a: (check beside choice)

- _____ Male
- _____ Female
- _____ Other

3. Which of the following best describes your cultural or ethnic background? (please check the group you most identify with)

- _____ **British Isles** (English, Irish, Scottish, etc)
- _____ **Aboriginal** (Inuit, Métis, North American Indian)
- _____ **North American** (Canadian, American)
- _____ **Caribbean** (Cuban, Jamaican, Puerto Rican, etc)
- _____ **Latin, Central or South American** (Brazilian, Chilean, Mexican, etc)
- _____ **European** (German, Russian, Swiss, Ukrainian, etc)
- _____ **African** (Kenyan, Iraqi, Sudanese, etc)
- _____ **Arab** (Egyptian, Iraqi, Libyan, etc)
- _____ **Asian** (Chinese, Japanese, Filipino, etc)
- _____ **Oceania** (Australian, New Zealander, Fijian, etc)
- _____ **Other:** (specify) _____

4. First language spoken (if not English) _____

FURTHER PARTICIPATION IN THIS STUDY

I would like to be contacted to participate in the second part of this research project. I understand that this will be a confidential face to face interview (a consent form will be reviewed with you prior to engaging in the interview), taking approximately 1.5 hours, at a location of my choice (on campus, in a campus office, or in a public cafe). I understand that this interview will occur before April 30, 2013. I also understand that you are only interviewing ten people and that I may not be called. In that case, my name and number will be shredded, and all survey data will be added to the larger pool.

By signing below, I am agreeing that my survey responses will be used in the interview as well.

My name is*: _____

I can be reached at this phone number*:

This is a confidential phone number available only to myself and a voicemail may be left for me here:

- a. YES
- b. NO

If **NO**, how may we best reach you?

***Your name and number will only be used to contact you for participation in the second part of the research project. This information will also not be used to contact you unless you have been chosen for the second part of the project. ***

Appendix G:
Consent FormUNIVERSITY
OF MANITOBAFaculty of Human Ecology
Family Social Sciences

Winnipeg, Manitoba

Canada R3T 2N2

Phone: (204) 474-6354

Research Project Title: University Students Perceptions of Financial Abuse of Older Adults

Principal Investigator: Shayla Welwood - shaylawelwood@hotmail.com (204-880-5571)
Research Supervisor: Kerstin Roger - Kerstin.Roger@ad.umanitoba.ca

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

1. This research study is aimed at understanding University student's perceptions regarding financial abuse of older adults. This study also helps to understand if these perceptions students have are shaped by their ethnicity/culture, and if so, how.
2. This interview is expected to last no longer than two hours. You will be asked questions regarding your culture/ethnicity, views of older adults, and financial abuse.
3. The interview will be audio recorded, and by signing this consent form you are agreeing to the interview being recorded.
4. By participating in this research, you may be helping to create/change programs and legislations that may be helping lives of older adults who are experiencing, or have experienced abuse.
5. You will be asked questions regarding abuse of older adults; however you will not be asked directly if you have participated in these acts. Should you choose to disclose illegal abusive activity during this interview it will be reported to the police. A list of resources will be provided to you for help or counseling.
6. The data collected from you will remain confidential. Your name will not be used, and a pseudonym will be used in place of it. The only personal identifier that will remain is your ethnicity/cultural background and gender. Only the researcher, her thesis advisor and two other committee members will have access to the information collected. Any hard copies and backups of the data will be stored in a locked area, and electronic copies will be stored on a computer that only the researcher and her committee will have access too
7. An honorarium of \$20 will be provided to you upon the successful completion of the interview.
8. You may stop and withdraw from the research at anytime, without it affecting your grades in the course you were recruited from. You may withdraw after the interview has been completed, up until the final thesis has been successfully defended. You may contact the researcher by phone or email at any point to announce your withdrawal, but you must receive a confirmation that the researcher has received your request.

- 9. Debriefing will be done upon the completion of the interviews by the researcher. Counseling will be made available upon request. The data collected will result in a final report, and possible publications. However, your name will not be stated at any point in the final report, or publications.
- 10. The findings from this study will result in a final report, and possible publication. Results and findings from the surveys and interviews may be used by the Manitoba Network for Prevention of Abuse of Older Adults (MNPAOA) to help with their current research.
- 11. A brief (1-3 page) summary of the results will be provided to you by January 2014. Should you wish to receive a copy of this, please indicate how you would like to receive the summary below.
- 12. All hard copies of confidential data will be shredded by January 2017. All electronic copies will not contain any confidential, identifying data, so deletion of the files will not be required.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time, and /or refrain from answering any questions you prefer to omit, without prejudice or consequence. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way.

This research has been approved by the Joint Faculty Research Ethics Board. If you have any concerns or complaints about this project you may contact any of the above-named persons or the Human Ethics Coordinator (HEC) at 4 474-7122. A copy of this consent form has been given to you to keep for your records and reference.

----- Provide for Signatures as Required -----

Participant's Name (print) _____

Participant's Signature _____ Date _____

Researcher and/or Delegate's Signature _____ Date _____

If you would like to receive a copy of the summary report please chose an option below on how you wish to receive it.

I would like it mailed to me at: _____

I would like it emailed to me at: _____

Appendix H:
Interview Questions

Survey follow up questions:

- On the survey you were asked to state what age you considered someone to be an older adult. Can you tell me more about why you said age ____?

- Also on the survey you were asked to rank the top three types of abuse most likely to occur. Can you tell me more about why you chose these three? (Show survey).

1. What are your thoughts about older adults in general?

PROBES: How would you define an "older adult?"

What characteristics do you think of when I say older adult?

When did you first hear about abuse of older adults? What were your initial thoughts and reactions?

2. Can you share with me in more detail what you believe financial abuse of older adults to be?

PROBES:

Who do you believe to be the perpetrator? The victim?

What do you believe financial abuse looks like?

Where do you believe the financial abuse takes place?

When does the abuse take place?

Why do you think people financially abuse older adults?

3. How are older adults viewed in your culture?

PROBES:

How does your culture view abuse of older adults? Of financial abuse?

How does your culture affect your views of financial abuse?

Do you think this is the same for all cultures?

How do your cultural views of older adults compare to a Canadian context?

Share any experiences that you know of

Tell me more...

Give me some examples...

4. Do you think the topic of abuse of older adults is hard for families to discuss?

PROBES:

Why or why not?

What can we do to change this (if needed)?

5. What have you heard or learned at the University on this topic?

PROBES:

What role might you play in your chosen profession to prevent financial abuse?

What role might you play in your current life?

6. How can we better work with older adults to prevent financial abuse?

PROBES:

What programs should be implemented?

What services can be used or improved?

Any other suggestions...

7. I am going to read you a scenario. After hearing the story, I would like you to tell me whether or not you think the situation depicted was financially abusive to the older adult or not, and explain why you believe that.

6a) 1. Mrs. Smith is 75 and has numerous possessions and assets. She also has a variety of medical, pharmacological, psychological and/or social problems. Her 35 year old son moved in with her after his divorce. He is providing constant care for her throughout the day and night, but felt that this was better than putting her in a care home. His mother is unable to show that she appreciates the care he is providing, due to her medical problems. Every other week the son transfers roughly \$100 out of his mothers account, into his, as a sort of "payment" for the care he is providing her with. She has no knowledge of this.

6b) 2. Mr. Jones has lived alone for several years since his wife died. His health is slowly declining but he is still mentally sharp. His house is paid off, so his only monthly bills are heat, water, electrical, and cable/phone. His monthly bills total \$500. His total monthly pension income is \$850, leaving him \$350 a month to purchase groceries and other needs. Mr. Jones is close with his son, as that was his only child. One day his son states that he is in desperate need of \$200 to repair his car. Without directly asking his father for the money, Mr. Jones offers the \$200 to his son. His son accepts the help, knowing it will cause a financial strain on his father. He states he will pay his father back as soon as he can. However, this only leaves Mr. Jones with \$150 for groceries and other needs for the entire month.

Appendix I:
Receipt of Honorarium

I _____, have received my honorarium of \$20 from the researcher
(please print)

Shayla Welwood for my participation in her interview.

Participant Signature: _____ Date: _____

Researcher Signature: _____ Date: _____

Appendix J:
Ethics Approval



**Research Ethics
and Compliance**
Office of the Vice-President (Research and International)

Human Ethics
208-194 Dafoe Road
Winnipeg, MB
Canada R3T 2N2
Phone +204-474-8880
Fax +204-269-7173

APPROVAL CERTIFICATE

February 28, 2013

TO: **Shayla Welwood** (Advisor K. Roger)
Principal Investigator

FROM: **Susan Frohlick, Acting Chair**
Joint-Faculty Research Ethics Board (JFREB)

Re: **Protocol #J2013:014**
"University Students' Perceptions of Financial Abuse of Older Adults"

Please be advised that your above-referenced protocol has received human ethics approval by the **Joint-Faculty Research Ethics Board**, which is organized and operates according to the Tri-Council Policy Statement (2). **This approval is valid for one year only.**

Any significant changes of the protocol and/or informed consent form should be reported to the Human Ethics Secretariat in advance of implementation of such changes.

Please note:

- If you have funds pending human ethics approval, the auditor requires that you submit a copy of this Approval Certificate to the Office of Research Services, fax 261-0325 - please include the name of the funding agency and your UM Project number. This must be faxed before your account can be accessed.
- if you have received multi-year funding for this research, responsibility lies with you to apply for and obtain Renewal Approval at the expiry of the initial one-year approval; otherwise the account will be locked.

The Research Quality Management Office may request to review research documentation from this project to demonstrate compliance with this approved protocol and the University of Manitoba *Ethics of Research Involving Humans*.

The Research Ethics Board requests a final report for your study (available at: http://umanitoba.ca/research/orec/ethics/human_ethics_REB_forms_guidelines.html) in order to be in compliance with Tri-Council Guidelines.