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Financial abuse of elders

April Lashawn Thomas-Holmes

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FINANCIAL ABUSE OF ELDERS

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Social Work

by
April Lashawn Thomas-Holmes
June 2001
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ABSTRACT

The proposed research study explored the extent and nature of financial abuse crimes amongst elders in San Bernardino County. This study utilized a descriptive research method. This study identified characteristics of victims and perpetrators, contributing factor(s) associated with financial abuse, the degree of trauma an elder will experience depending on the type of financial crime committed. This study will provide an overview of the different types of financial abuse cases reported and determine if there is a significant difference and/or similarities of these types of crimes committed against male and female elderly in San Bernardino County.

A data extraction instrument created by the researcher was utilized. A sample of 20 confirmed financial abuse cases reported to San Bernardino Aging and Adult Protective Services, between May 1, 1999 thru December 31, 2000 were be examined, (20 cases from 2 regions). The data will be recoded; research results were compiled and compared for any existing patterns. The findings of this research study have the potential to provide vital information for social services and social work personnel at the Dept. of Aging and Adult Protective
Services who can utilize these results as an effective approach to reduce and prevent financial abuse of the elderly in San Bernardino County.
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The highest "Praise" goes to my "Heavenly Father" who gave me the vision and courage to pursue "my calling" in life. I owe the greatest debt and gratitude to my husband, family and best friends for their encouragement, on-going support, guidance, and prayers throughout this whole process. I could not have achieved this educational milestone "the Masters Degree" without the many countless ways you have all supported me along the way. To my brother and sister in Christ, Purcell and Lavern Johnson, I thank you two especially for your encouraging words, on-going support, prayers throughout graduate school. Also, special thanks to Dr. Roslyn Clark for your wisdom, assistance, critique of my papers, and needed inspiration. To the people whom I am eternally grateful to Dr. Rosemary McClaslin, Jim Maher, Jeanine Chenault, Glenda Jackson, G. G. Crawley, Linda Haugan and Bob Beall, for all their advice, support and guidance provided in my efforts to complete this research project.
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CHAPTER ONE
INTRODUCTION

Statement of the Problem

Victimization by financial abuse amongst the elderly is on the rise.
This study explored the extent and nature of financial abuse amongst elders residing in San Bernardino County. Further research on this issue was greatly needed as reported by many researchers. Incidence of financial abuse within the past ten years has dramatically increased. The findings of this research study will reveal a description of the factors that have contributed to the growing concern of financial abuse and provide solutions to addressing this social problem.

Indeed, the majority would agree that there was a time when we could feel safe in our own neighborhood. Approximately, twenty years ago many people lived in communities where there was no need for locked doors or home security systems. Unfortunately, in the year 2000, we can no longer feel secure. We live in a society where crime can strike anyone, anywhere. Victims can be of any age, gender, race, economic status, profession or
occupation. It is a fact based on research conducted on victims of crimes, that seniors are often seen as “easy targets” for crime and are likely to be victimized in today’s society.

"According to the U.S. Census on elderly victims of crime, 20.2 million people—or 12 percent of all Americans in the U.S. were over the age of age 65. Approximately, one out of every 25 elderly persons is victimized annually. Elders are twice as likely to be victimized at or near their home in comparison to younger people" (Commonwealth of Pennsylvania, 1988).

In 1992, it was estimated that “one out of ten elderly persons living with a family member(s) was subject to abuse or approximately 2.5 million a year” (Griffin & Williams, 1992). A study published on elder abuse and neglect, reports “1/3 to more than ½ of all elder abuse cases involve financial exploitation, which can diminish or eliminate its victim’s economic stability and quality life” (Choi, Kulick & Mayer, 1999).

The first public mention of elder abuse took place before a Congressional subcommittee hearing in 1978 where testimonies on the reported battering of parents were given. During this hearing, Suzanne Steimetz presented
her research on the abuse of the elderly and her testimony prompted the House Select Committee on Aging chaired by Claude Pepper to further examine mistreatment of the elderly. The Pepper committee subsequently introduced the term "elder abuse" and alerted the nation to the widespread severity of this problem (Pennsylvania Attorney General's Family violence Task Force Report, 1988).

As a result of those hearings a series of policy alternatives were proposed to deal with the problem by enacting the "Prevention, Identification and Treatment of Elder Abuse Act" (Pillemer and Wolfe, 1989).

As the number of aging Americans continues to increase, the abuse and victimization of the elderly will become a national problem, especially in cases of financial abuse. It is evident that the elderly are abused and victimized every year. Most researchers would agree that abuse of the elderly would fall within the five following categories: physical abuse, psychological abuse, neglect, and financial abuse (Pillemer and Wolfe, 1989).

Further examination in the literature review, will include a summary of previous findings about financial
abuse of elderly Americans over the last ten years, and a
discussion with regards to the many problems with agency
procedures in addressing this issue.

Unfortunately, as the older population continues to
grow there will be an increase in the number of cases of
erlder abuse in every community since the elderly are
typically the most underserved of any victim group. It is
suspected that many unreported cases are due to victims
being embarrassed, intimidated or not even realizing that
they are being victimized, especially in cases of
financial exploitation. As stated by Susan Herman, “we
must do better, we must act now, and we must act soon to
protect our older Americans” (Roberts, 1999).

It is evident, based on present research studies
that further research on elder abuse were greatly needed,
especially with incidents of financial abuse on the rise.
Indeed, there is a valid concern to explore the extent
and nature of this issue at the present. The findings in
this research study will provide social work practice
with a greater insight regarding financial abuse of
elders in San Bernardino County.
Purpose of the Study

Is every elder reported to the Department of Aging and Adult Protective Services affected by Financial Abuse in the same way? This research study looked into the factors proposed by past researchers to further describe the extent and nature of financial abuse crimes amongst elders in San Bernardino County.

The primary objective of this study was to identify contributing factor(s) associated with financial abuse and the degree of trauma an elder will experience. To gain a better understanding of financial abuse, this study provided an overview of the different types of financial abuse crimes committed against male and female elderly in San Bernardino County.

This study will include a random sample of 20 confirmed financial abuse cases, (10 cases from 2 regions) reported to San Bernardino Department of Aging and Adult Protective Services between May 1, 1999 thru December 31, 2000. The content will include demographic characteristics of victims and perpetrators and the situational characteristics using the following independent and dependent variables: 1) the types of financial abuse cases, 2) the number of reported cases of
financial abuse amongst male and female elderly, 3) identity of victims and perpetrators, 4) the place of incident, extent and duration of abuse, 5) the living status of victim, and 6) the age at which the elder was victimized. This study will utilize a data extraction instrument to gather information that will be collected from existing files stored on a database at San Bernardino Department of Aging and Adult Protective Services.

It is evident based on previous research on this issue that as the number of aging Americans continues to increase, more elders will become victims of financial abuse. Unfortunately nonviolent crimes such as financial abuse have been more difficult to recognize and prove when compared to physical, mental abuse or neglect. The signs are not visual therefore it makes it very difficult for social worker(s) to detect.

Indeed, the impact of being a victim of this type of abuse, especially for the elderly, can be profound and life threatening. Elders in fact have lost their homes, gone without food, medication and other necessities needed to survive in their daily life. Their trust in others, especially family members and caregivers, has
been shattered. As a result, they further doubt their own judgment and will not seek help on their behalf. These violations of trust compounded with subsequent uncertainty leads to isolation, depression and illness.

These findings will provide social work practice with a greater insight regarding financial abuse of the elderly in today’s society. The findings will further encourage individuals in social policy to look for solutions and develop effective training programs to detect and recognize the signs of financial abuse.

Limitations of the Study

As a result of time constraints it was not possible to review 10 additional case files from the (Desert) region as originally requested by the Department of Aging and Adult Protective Services. Therefore, this research study was unable able to make a comparison and determine whether there is a significant difference between the types of financial abuse crimes committed against male and female elderly in all three regions of San Bernardino County.
Definition of Terms

- Financial abuse - any caretaker of an "elder" or a "Dependent adult" who violates any provision of law Penal Code 368 proscribing theft or embezzlement, with respect to the property of that elder or dependent adult, is punishable by imprisonment in the county jail.

- Elder - includes any person who is 65 years of age or older.

- Dependent adult - includes any person who is between the ages of 18 and 64, who has physical or mental limitations which restricts his or her ability to carry out normal activities or to protect his or her rights, including, but not limited to, persons who have physical or developmental disabilities or whose physical or mental abilities have diminished because of age. "Dependent adult" includes any person between the ages of 18 and 64 who is admitted as an inpatient to a 24-hour health facility as defined in Section 1250, 1250.2 and 1250.3 of the Health and Safety Code.
• Caretaker - includes any person who has the care, custody, or control of or who stands in a position of trust with, an elder or dependent adult.

• Department of Aging and Adult Protective Services - In most jurisdictions, or counties Adult Protective Services is designated as the agency to receive and investigate allegations of elder abuse and neglect.
CHAPTER TWO
REVIEW OF THE LITERATURE

The discussion in this section provides a general overview of the development of elder abuse especially in cases of financial abuse within the last ten years.

Historically, the first public mention of elder abuse took place before a Congressional subcommittee in 1978. The term elder abuse has many definitions as there are persons who have attempted to define the concept. There appears to be a universal consensus that physical assault against an elder constitutes abusive behavior. Most of the research includes a category of "psychological," "emotional," and "mental abuse." These terms are generally vaguely defined and the types of abusive behavior vary tremendously from study to study (Beasley & Hudson, 1999).

It is at the present impossible to resolve this definitional disarray. However, several writers such as Karl Pillemer and Rosalie Wolfe have made important attempts to develop definitions in order to identify five major types of maltreatment in which there appears to be
great consensus: physical abuse, psychological abuse, material abuse, active neglect and passive neglect.

Elder maltreatment is clearly defined by Karl Pillemer and Rosalie Wolfe, authors of Helping Elderly Victims: The Reality of Elder Abuse.

Abuse

Physical abuse: the infliction of physical pain or injury, or physical coercion, e.g., slapped, bruised, sexually molested, cut burned, physically restrained.

Psychological abuse: the infliction of mental anguish, e.g. called names, treated as a child, frightened, humiliated, intimidated, threatened, isolated.

Material abuse: the illegal or improper exploitation and/ or use of funds or other resources.

Neglect:

Active neglect: refusal or failure to fulfill a care taking obligation including a conscious and intentional attempt to inflict physical or emotional stress on the elder e.g., deliberate abandonment or deliberate denial of food or heath related services.
Passive neglect: refusal or failure of care-taking obligations excluding a conscious and intentional attempt to inflict physical or emotional distress on the elder e.g., abandonment, non-provision of food, or health-related services because of inadequate knowledge, laziness, infirmity, or disputing the value of prescribed services. These authors concluded, based on their findings, that there were substantial differences between the various categories. The most common form of maltreatment was psychological abuse, followed by physical and material abuse, then passive and active neglect. For a large proportion of victims the mistreatment was quite serious and lasted for over a year and in some cases had gone for decades. Nevertheless, in psychological abuse the perpetrator experienced an increase of dependency.

In cases of physical abuse, the victims were generally independent in spite of their emotional problems. On the other hand, the perpetrators were likely to have poor emotional health. It was noted that most perpetrators with a history of alcohol abuse also had a history of mental illness. In many cases of physical abuse, it was the perpetrator who experienced dependency,
which was a similar pattern found in psychological abuse cases (Moon & Williams, 1993).

A somewhat different profile was presented by material abuse cases. This form of abuse was motivated by financial gain and may be better understood and treated by viewing it as a criminal act according to Pillimer and Wolfe. Material abuse victims were unmarried and had suffered recent losses in their social network. The perpetrators were generally distant relatives or non-relatives who were not as emotionally involved with their victims (Johnson, 1993).

However, circumstances involving neglect cases, appeared to be related to the dependency needs of the victim. Neglected older adults often had significant problems with cognitive and physical functioning that forced them to depend on their caretakers for assistance with many activities of daily living which then created stress for their relatives who in turn get angry, lose control and abuse or neglect the elderly person. Social isolation was a contributing factor since there was evidence of loss of social supports in cases of passive neglect and a lack of emergency contact for victims of active neglect (Longress, 1992).
Furthermore, the findings showed that social and cultural factors such as chronic economic strain, and stressful life events played only a small role in all the abuse situations. Of course, additional research is needed on this issue according to the authors (Pillmer & Wolf, 1989).

Although, earliest literature on elder abuse was concerned almost entirely with physical, and psychological abuse and neglect, researchers in recent years have attempted to recognize financial and material abuse as a growing social problem that has increased dramatically.

On August 4, 1999, as reported in the fall issue of Public Policy Pipeline, Susan Herman, Executive Director of The National Center For Victims Of crime spoke before the Committee on Commerce, Science and Transportation of the United States concerning fraud of the elderly. She thinks that, as a nation we have not faced this issue squarely for many reasons (Albert, 1999).

She proposes that the elderly are ignored and their issues are not high on the social agenda. Policy debates about crime and its victims focus on the victims of
violent crime, virtually excluding victims of non-violent property crimes (Albert, 1999).

She further states that it is a firm belief of her organization that every crime has a victim and every victim needs this nation's help. Unfortunately, nonviolent crimes such as material and financial abuse can be emotionally, physically, and spiritually devastating. Elders are more at risk of these types of crimes and have difficulties being their own advocate. Therefore elderly victims are entitled to and have a special claim on our social conscience to address the issue of fraud of the elderly (Albert, 1999).

Susan Herman reports, based on the information gathered from the National Center for Victims of Crime, that 20% of the elderly have been victims of some kind of fraud. Unfortunately, many elder victims are too embarrassed to report. Sometimes the perpetrator is a loved one, or caregiver, and they don't want to get them in trouble. Often times, the elderly are not aware of the fact that they have been defrauded. Moreover, when they realize that they have been taken advantage of or defrauded, they are even more reluctant to report because they are afraid of being considered incompetent to handle
their own financial affairs. By reporting, many feel they will risk their independence (Albert, 1999).

Nevertheless, when elder victims of fraud do report, they report to Adult Protective Services, or other agencies that provide services to them. However, it is common for their complaints not to be passed on to the police. Even when elders reach out, help is rarely available. Based on a recent survey of victim assistance programs, 8 of the 184 responding programs indicated that they intervened on behalf of elder abuse victims, including victims of financial exploitation (Albert, 1999).

Furthermore, Herman reports that the impact of fraud on elders can be profound and life altering. Elders will lose their savings, go into debt, mortgage their property, or take out credit card advances to pay those exploiting them. Elders more often than not, live on fixed incomes, many at or below the poverty level. Too often, fraud means elderly Americans will go without food, medication, or other necessities. Elder fraud victims often find their trust shattered. As a result, they further doubt their judgment. They feel isolated, depressed, angry and ashamed. These violations of trust
compounded with the subsequent uncertainty about paying bills, often leads to illness. In fact, seventy-five percent of elderly victims develop acute and chronic anxiety as a result of being defrauded (Albert, 1999).

On the contrary, elder abuse since 1960’s remains a serious threat to the well being of persons aged 65 and older. In cases of financial or material exploitation of the elderly, have become a serious problem across the United States, which has drawn attention of politicians and researchers to further explore this issue.

The mistreatment of older adults cuts across all ethnic, racial, and class boundaries and can take many forms, from intimidation and name-calling to physical harm and sexual coercion. It includes financial exploitation, failure to provide adequate nutrition or health related services, abandonment, and violation of an older person’s personal rights (Moon & Williams, 1993).

In 1996, Congress directed and funded The National Elder Abuse Incidence Study as part of the 1992 Family Violence Prevention and Service Act, which was jointly conducted by the National Center on Elder Abuse at APHSA’s Human Services Research and Information Center. This study explored senior abuse and neglect in the
United States by using data from Adult Protective Services (APS) and reports provided by community agencies having frequent contact with the elderly which included sheriff and police departments, hospitals, public health departments, daycare and senior centers, home health care and financial institutions. The National Abuse Incidence Study (NEAIS) used a nationally representative sample of 20 counties in 15 states where they collected data from forms completed from APS and from 248 Sentinels agencies (specially trained individuals in a variety community agencies who have frequent contact with the elderly population). These 248 agencies included law enforcement (sheriffs’ and municipal police departments), hospitals and public health departments elder care providers (adult day care and senior centers, and home health care agencies), and financial institutions. These agencies were then selected by using a scientific probability sampling method to obtain a nationally representative sample. The purpose for using this method was to ensure a valid projection from the data collected, provide an accurate estimate of numbers of elderly who have been abused and neglected, and describe their characteristics (Cyphers, 1999).
Both APS caseworkers and sentinel agency staff were trained to carefully complete the data collection forms. Data was collected during a two-month period in each county in 1996 using staggered reporting periods to account for any seasonal variations and multiplying the results by six to annualize the data (Cyphers, 1999).

NEAIS reports, based on the data reported by APS and sentinel, that approximately 450,000 elderly persons, age 60 and over were abused and neglected during 1996. Of this number, almost one-third (30 percent) of reported cases were financially exploited. Older adults age 80 and over were disproportionately subjected to financial or material abuse (48 percent). With regards to race of the abuse and neglect victims the statistics reported by both agencies differ. According to APS, African Americans were over represented in several types of abuse and neglect cases when compared to other minority groups. Despite representing 8 percent of all elders in 1996, African Americans were victims of 15 percent of financial exploitation cases reported. Only a small portion of Hispanics and other minorities were represented in most categories of abuse reported by APS, generally less than 3 percent including all minority groups (Cyphers, 1999).
However, Sentinel data shows that of those subjected to any form of abuse, fewer than 10 percent were minorities; (including African Americans, Hispanics, Asian Americans, Pacific Islanders, and others (Cyphers 1999).

In addition, the findings of this study further revealed that elders who are unable to take care of themselves were more likely to suffer from abuse. Three-quarters (77 percent) of the elderly in APS-substantiated incidents of abuse and over half (52 percent) of Sentinel reports were unable or somewhat unable to take care of themselves. However, when the researchers compared their findings to the 1997 U.S. Census Bureau report, they found that only 14 percent of the entire elderly population had difficulties with one or more activities of daily living (Cyphers, 1999).

About 60 percent of elder abuse victims reported by APS had some degree of confusion, compared with the estimated 10 percent of the national elderly population suffering from some form of dementia. Approximately, 44 percent of the APS substantiated and 47 percent of sentinel-reported abused elders exhibited depression at some level, compared to the estimated 15 percent of the
elders nationally that are depressed at any one time (Cyphers 1999).

According to both APS and Sentinels, most perpetrators are younger than their victims. According to the information supplied by APS, 65 percent of total perpetrators were under age 60; similar to the percentage of perpetrators under the age of 60 identified by sentinels. Of course, even perpetrators who are older than 60 may still be younger than the person(s) victimized. Among the reports to APS, the relative "youth" of perpetrators of financial abuse is particularly striking compared to the other types of abuse, with 45 percent of perpetrators being 40 years of age or younger and another 40 percent between 41-59 years old. Typically relatives or spouses of the victims commit most domestic elder abuse approximated at 90 percent of all cases reported. The findings are not surprising, since family members are frequently the primary caregivers for the elderly. APS data suggests that adult children are the largest category of abusers, across all forms of abuse ranging from 43 percent for cases of neglect to nearly 80 percent for abandonment. On the
contrary, Sentinel reports that only 31 percent of adult children are alleged abusers (Cyphers, 1999).

Finally, APS suggests that for all categories of abuse reported to APS men outnumbered women as perpetrators by at least 3 to 2. Among reports by sentinels, male perpetrators outnumbered female perpetrators by 1.8 to 1. This preponderance of abuse by men is significant both in the reports obtained from APS and in sentinel data (Cyphers, 1999).

The findings of the NEAIS study raises, several important issues for policy development, practice and training in addressing elder abuse. This study further estimates that for every abused and neglected elder reported to and substantiated by APS, there are more than five additional abused and neglected elders who are not reported. NEAIS acknowledges however that it did not measure all previously hidden abuse and neglect particularly among victims who do not leave their homes or rarely interact with the others in the community (Cyphers, 1999).

Unfortunately, elder abuse and neglect remain the last type of family violence to be fully recognized and addressed, especially cases of financial abuse. A recent
study conducted in 1999 by three researchers (Choi, Kulick, & Mayer) on financial exploitation and financial abuse identifies a broad category of crime, including outright extortion, as well as incidents where family members or non-relatives took advantage of impaired elders. This study concluded that "one-third to more than half of all elder abuse cases involve financial exploitation which can diminish or eliminates its victim economic stability and quality of life" (Choi, Kulick, & Mayer, 1999).

According to these researchers, financial abuse of elderly is generally defined as a form of financial exploitation that involves theft or wrongful acquisition of money or objects of value by force or misrepresentation. Their study first examined records from 1989 to 1996 reporting financial exploitation to County Adult Protective agencies in Erie County and New York City. From 1991 to 1996, reports of financial exploitation by APS agencies increased from 10 percent to 33 percent. The increase is credited to the agency's public awareness campaign implemented in the early 1990's (Choi, Kulick, & Mayer, 1999).
The researchers then compared characteristics of elders where protective services had intervened and characteristics of elders where the agency had not intervened. The total sample consisted of 386 cases that were reported or referred to APS because of alleged or suspected financial exploitation. The first sub-sample consisted of 228 cases that had been found ineligible for intervention and the remaining 158 cases were designated as an intervention group and compared to the non-intervention group to identify risk factors. The first group called non-intervention group consisted of elders who generally did not require the agency's direct assistance or the elders who had problems that were being addressed sufficiently by relatives or others (Choi, Kulick, & Mayer, 1999).

The intervention group involved those who received services from APS, were financially exploited or had problems with financial mismanagement because of their own physical and or/mental disability. The average age in both samples was 78, about two-thirds were women and two thirds lived alone.

Once the groupings were determined, the study variables were expanded to include the size of the elders
social support network, housing status, assistance required with daily living activities, ability to leave home, cognitive ability, and alcohol abuse.

The findings revealed that subjects in the non-intervention group who owned their home, who had relatives or others addressing their problems, and did not need assistance with daily living activities, were less cognizant of their choices and more likely to be exploited (Choi, Kulick, & Mayer, 1999).

In comparison, the subjects in the intervention group who rented housing, were without any support network, required assistance with daily living activities, and received services from (ADP), were more capable of understanding the consequences of their choices and were less likely to be exploited (Choi, Kulick, & Mayer, 1999). Further analysis of those who were financially exploited revealed that 83 percent experienced disappearance of funds from their bank accounts or valuables from their home. When compared to the intervention group, the most common symptoms were unpaid bills and money being given away. These findings in both groups reveal that, more than one perpetrator was involved in about one fourth of the cases, 40 percent of
the offenders were the son or daughter of the victim, 20 percent of the offenders were relatives, and 40 percent of the offenders were non relatives, including neighbors, apartment managers, tenants, guardians, and powers of attorney who gradually took advantage of the elders they offered to help (Choi, Kulick, & Mayer, 1999).

One last thing noted in the findings, was that the results of this study contradict the common perception that older, weaker, less stable seniors are more likely to be victims of financial exploitations (Choi, Kulick, & Mayer, 1999). Indeed, this common perception of elderly does not prove true. Based on the findings and discussions in the literature review, overall researchers would agree that the elderly over the age of 65 were potential targets for fraud and financial exploitation especially by adult children or relatives rather than being exploited by strangers. Women are more often victims by far when compared to men.

Based on the statistics provided between 1989 and 1999, it is imperative that social policymakers become more aware of the elder abuse cases reported. During that period, 30 percent of all cases reported were for financial abuse. It is also known that many elderly fraud
reports are not passed to law enforcement by APS because substantiating evidence was not found. Typically, "when elders don’t report it because many feel they will risk their independence" (Albert, 1999). This would further explain why the percentage of cases commonly reported is only 30 percent.

While race was not a causal factor, most researchers would agree that African Americans are more likely to be victims of financial abuse when compared to any other ethnic group. Furthermore, the research conducted by Choi, Kulick and Mayer on this issue, revealed that victimization was more prevalent amongst the elderly who can tend to their own needs, have a support system and do not require assistance from community agencies or Adult Protective Services. However, other researchers would disagree. Financial abuse against an elderly person can take place and will regardless of whether these agencies are involved or not. It appears that, for the majority of the elderly population that was not receiving any services from APS, chances of being victimized were much higher. Therefore, because of these findings and the widespread prevalence of fraud amongst the elderly, social policymakers, APS and other community agencies
have an ethical responsibility to take immediate action to protect, advocate and provide services to the entire elderly population.
CHAPTER THREE
RESEARCH METHODOLOGY

Study Design

This study utilized a descriptive exploratory research design. "Descriptive research" systematically describes that facts and characteristics of a given population, or area of interest, factually, and accurately. Descriptive research describes existing situations, events, or phenomenon; it does not seek to explain relationships, test hypothesis, make predictions, or get at meanings and implications (Isaac & Michael, 1985).

This design involves selecting independent variables and comparing them to dependent variable for similarities and differences between variables. In this study, the independent variables identified demographic characteristics of the victim(s) (ethnicity, gender, age, living status and perpetrator[s]) (gender, living status w/ victim, and employment status). The dependent variables were the "type" of financial abuse, the "duration" and "severity" of abusive situation. All independent and dependent variables were measured at the
nominal level except for age and duration. Age was measured at the ratio level and duration was measured at the ordinal level.

Research Questions

1. Is every elder reported to the San Bernardino County Department of Aging and Adult Protective Services affected by Financial Abuse in the same way?

2. Are there significant differences and/or similarities in the types of financial abuse crimes committed against elderly men and women?

Population of Sample

The population for this study was selected from financial abuse cases reported to San Bernardino Dept of Adult and Aging Protective Services between May 1, 1999 thru December 31, 2000. San Bernardino County Adult protective services statistical database system was the primary source for selecting subjects to be studied. A random sample method was utilized in selecting a total sample of 20 confirmed cases to be studied from two regions of the department of Aging and Adult Services. The regions included San Bernardino/East Valley and
Rancho Cucamonga/West valley. This county's diversity is considerable when compared to other counties in terms of ethnic makeup, urbanity verses rural ness, diversity of languages spoken. It provides many services to a large elderly population and is the largest county in the United States. The data should be sufficient in quality and quantity to fulfill the requirements of the proposed study. The expectations were that by selecting subjects from this county they would represent the larger population.

Data Collection and Instruments

Agency approval was required to review and have access to files from which data were drawn. Data were collected using a data extraction instrument created by the researcher. Information was collected from existing case files stored at San Bernardino Protective Services.

Instrumentation

Because there were no instruments relevant to this research study, a data extraction instrument was created by the researcher. (See Appendix A.)
Data Procedures

1. A letter was provided from Dept. of Aging and Adult Protective Services giving approval to conduct the research project and have access to case files from which data were drawn. (See Appendix B.)

2. This research study will be conducted at San Bernardino Dept of Aging and Adult Protective Services. A list of 20 confirmed randomly selected financial abuse cases reported to Dept of Aging and Adult Protective Services between May 1, 1999 thru December 1, 2000 will be reviewed.

3. Information will be collected from existing case files using a data extraction instrument created by the researcher.

4. The time needed to collect the data after proposal was approved took approximately 4 months.

5. There will be only one researcher collecting and analyzing the data.
Analysis of Data

The quantitative analysis will include a frequency distribution table of all data collected based on types of financial abuse and demographic characteristics of victims and perpetrators.

Protection of Human Subjects

To ensure "client confidentiality" the subjects to be studied will be identified by a recoded numeric number rather than by "name". Information gathered will only identify demographic characteristics about subjects by gender, race, age, and living status. No informed consent will be required for this research study, because existing data about subjects is available and can be provided from San Bernardino Adult Protective Services.
CHAPTER FOUR
RESULTS AND DISCUSSION

This chapter focuses on and discusses the findings of the data collected. The analysis of the data included a description of victims and perpetrators and reported types of financial abuse crimes most commonly committed against male and female elderly in Bernardino County.

The content of results examined for this research study includes a frequency distribution table of the sample studied, demographic characteristics of victims, perpetrators and types of financial abuse crimes as listed in Appendix C.

Research Question #1

Is every elder reported to the San Bernardino County? Department of Aging and Adult Protective Services affected by Financial Abuse in the same way?

The sample of this study was composed of 20 confirmed cases (10 cases from 2 regions East Valley/West Valley) of financial abuse reported to San Bernardino County Department of Aging and Adult Protective Services between May 1, 1999 thru December 31, 2000.
The victims were 60 years of age and over; 30.0% were 65, 5.0% were 67, 15.0% were 68, and 10.0% were 69. 65.0% were 70 years of age and older. Of the victims 40.0% were male and 60.0% were female. About 45.0% were windowed or separated/divorced and the other 10.0% were married, or single/never married. The victims whom were victimized 45.0% White, 30.0% were Latino, and 25.0% African American. In regards to victims living arrangements about, 40.0% of victims lived alone, and another 45.0% lived with spouse, children, sibling, relative and the other 15.0% lived with a non-relative.

All 20 victims had adequate financial resources to meet everyday basic needs. However, there was a difference between those victims whom owned property/ and had assets: 65.0% of victims owned their home and 35.0% did not own or possess any property. In regards to a support system in place 40.0% of the victims had appropriate support from family, and friends, 35.0% had minimal support, 35.0% had no social support and 10.0% were isolated or alienated from family and family.

On the contrary, in regards to elderly victims’ physical and mental health 75.0% were ambulatory, and 25.0% were ambulatory with the use of an assistive device.
to help them get around. Yet, 35.0% of crimes were 
perpetuated against elders who were developmentally 
disabled, 30.0% were functionally impaired, 25.0% were 
mentally disabled, and 10.0% were brain impaired. 

Perpetrators of financial abuse crimes were 75.0% 
female and 25.0% were male. These perpetrators were 
typically not related to victim: 65.0% of them were 
strangers, 20.0% were siblings, 10.0% daughters, and 5.0% 
were sons. A high percentage of these individuals were 
employed: 65.0% were employed, 25.0% were unemployed, and 
10.0% were retired. 

In many cases of financial abuse there was a 
significant difference between the types of crimes 
committed against elders; 80.0% of victims money or 
personal possessions were stolen or misused, 15.0% were 
coerced or deceived into signing over contracts, their 
property, assets, or will, and 5.0% were victimized by 
borrowed money or non-payment of bills. Mandated 
reporters did not make many reports of financial abuse 
crimes. Approximately, 30.0% were made by a family 
members, 15.0% were non-relatives, 10.0% were 
self-reports, 30.0% were hospital staff, and the other 
10.0% were made by a public agency.
In all cases of financial abuse 95.0% of these sorts of crimes were committed in the victim’s home and the other 5.0% were committed at a nursing facility. The duration of the abusive situation raises a great concern to reach out and protect these elders from being victimized. Many elderly victims, 75.0% were subjected to an on-going abusive situation, and the other 25.0% of victims remained in the abusive situation for a year or less. Nevertheless, the extent in most cases of financial abuse crimes perpetrated against elderly victims was severe. Furthermore, as a result of the ongoing extent of abusive situation, many elderly victims of financial abuse crimes suffered great losses. Seventy-five percent of the victims lost their security, personal possessions and/or property, 15.0% suffered a recent decline in emotional health, and 10.0% had to make changes in their living arrangements.

Research Question #2

Is there a significant differences and/or similarities in the type of financial abuse crimes committed against elderly men and woman?
Elderly male and female victims of financial abuse crimes were both commonly victimized by perpetrators through stealing or misusing their money, rather than by coercion, deception, borrowing or, non-payment of bills.

Therefore, it is reasonable to suspect based on the findings of the data collected that regardless of gender, any elderly person in San Bernardino County is likely to become potential targets of these types of financial abuse crimes that are commonly committed against them.
CHAPTER FIVE
SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

From the data collected, a picture of victims, perpetrators and types of financial abusive situations begins to emerge. The victims were 45% White, 30% Latino and 25% African American. The average age was 65. They were more likely women than men who were widowers or divorced/separated, and who lived with spouses and/or other family members. Most victims had adequate financial resources, and owned their own home. In regards to a support system in place, most victims had appropriate or minimal support from family and friends. A large majority of the victims were ambulatory, however required minimal or total assistance with performing activities of daily living.

In terms of physical and mental health of victims, they were typically developmentally disabled, mentally disabled, or functionally impaired.

The perpetrators of financial abuse crimes were more likely to be female than male and lived with the victim.
The perpetrators were most likely to be a stranger rather than sons, daughters, or siblings. These individuals were employed rather than unemployed, which means that they were not totally dependent on the elder victim financial resources, however they took advantage of them in fulfilling the premise of gaining something.

In many cases of financial abuse, stealing or misusing of victims' money was a more commonly committed crime than were coercing, deception, or non-payment of bills. Many reports of financial abuse crimes were made by hospital staff, and family members, rather than public agencies, friends/neighbors or by self-reports. Incidents of these sorts of crimes, most commonly took place in the victim's home. The duration of the abusive situation typically lasted a year or was on-going. Furthermore, the extent of financial abuse crimes perpetuated against victims was severe. Many elders of financial abuse crimes suffered great loss of their security, personal possessions and/or property by far in comparison to recent change in living arrangements, or decline in emotional health as a result of being victimized.
Conclusion

The findings and results regarding the nature of financial abuse crimes committed against the elderly can definitely enhance and expand our knowledge about these types of crimes commonly being committed against the elderly population in today's society, especially with greater concern directed to addressing this growing problem in San Bernardino County. Given the multiplicity and complexity of detecting early signs of financial abuse, perpetrators and their targeted victims, we must remember that the duration of most financial abuse situations are ongoing, nevertheless the extent of being victimized by these type of crime is in fact far more severe and life threatening. Therefore, because of these findings and the widespread prevalence of fraud amongst the elderly, social policymakers, Dept. of Aging and Adult Services and other community agencies have an ethical responsibility to take immediate action to protect, advocate and provide services to the entire elderly population who may be at risk of being victimized by these types of crimes.
Recommendations

In light of these findings discussed, that we should act immediately and do something to address this growing problem in San Bernardino County. If possible, most attention should be focused on re-evaluating, revising, or possibly changing current procedures within protective service agencies being utilized to detect the signs of victims and perpetrators of financial abuse crimes.

In addressing these types of crimes it would be most beneficial for the Dept. of Aging and Adult Protective Services to provide trainings and in-services more often for social workers. If the Dept. of Aging and Adult Protective Services can accomplish this, then social workers with experience and education will be far more successful. The chances will be greater that they will recognize the signs of financial abuse crimes against the elderly early on so that they can advocate and intervene on these victims’ behalf before it is too late.

Last, there is one major issue that was not addressed in this study. There is a great concern and need for further research to be conducted on financial abuse of the elderly by financial institutions that loan
large sums of money to elder's, ages 65 and older that cannot possibly repay the loan.
APPENDIX A

DATA EXTRACTION INSTRUMENT
Instrumentation:

I. Demographic characteristics of the victim:

ID#: __________
SW/Rank: __________________
Region: ________________

1. Age:
   ___ 65(+) and older

2. Sex:
   ___ Male
   ___ Female

3. Race:
   ___ White
   ___ African American
   ___ Native American
   ___ Latino
   ___ Asian
   ___ Other

4. Marital status
   ___ Widowed
   ___ Married
   ___ Divorce/Separated
   ___ Single/Never married

5. Living arrangements
   ___ Lives alone
   ___ With spouse
   ___ With children
   ___ With siblings
   ___ With other relatives
   ___ With non-relatives
6. Financial resources/Income

___ Adequate for basic needs
___ Inadequate for basic needs
___ Has monthly income; temporarily out of money due to
___ No income/no assets

7. Do victim own property and or possess personal assets:

___ Yes
___ No

8. Manifestations of financial and material abuse:

*Financial or material exploitation is defined as the illegal or improper uses of an elder’s funds, property, or assets.

___ Cashing an elder person’s checks without permission
___ Forging an older person’s signature
___ Misusing or stealing an older person’s money or possessions
___ Coercing or deceiving an older person into signing any document (e.g. contract, property, or will)
___ Improper use of conservatorship, guardianship, or powers of attorney
___ Other: (e.g., non-payment of rent, etc...)

9. Dependency status of victim:

*Need assistance with ADL’s

___ Minimal
___ Total
___ None

10. Physical/Medical Health:

___ Ambulatory
___ Ambulatory w/ assistive device
___ Non-ambulatory

11. Mental Health:

___ Developmentally disabled
___ Mentally disabled
___ Brain impaired
___ Functionally impaired
12. Informal social support system of victim:
   ___ Has appropriate support from family/friends
   ___ Minimal support from family/friends
   ___ No social support
   ___ Isolated/alienated from family/friends

13. Psychiatric History:
   ___ No Known Psychiatric History
   ___ Diagnosis

14. Source of Referral:
   ___ Public agency
   ___ Hospital or clinic
   ___ Client (Self Report)
   ___ Member of client’s family
   ___ Client friend or neighbor
   ___ Police Department
   ___ Private physician
   ___ Other

15. The duration of abuse:
   ___ Less than six months
   ___ One-year
   ___ Two to three years
   ___ Four to six years
   ___ Ongoing

16. The extent of abuse:
   ___ Recent loss of security, personal property or possessions
   ___ Recent change in living arrangements
   ___ Recent decline in physical health
   ___ Recent decline in emotional health
   ___ Recent loss of financial supports and/or social contacts
II. Demographic characteristics of the perpetrator:

17. Sex:
   ___ Male
   ___ Female

18. Relationship of perpetrator to victim:
   ___ Son
   ___ Daughter
   ___ Husband
   ___ Wife
   ___ Siblings
   ___ Other

19. Perpetrator lives with victim:
   ___ Yes
   ___ No

20. Employment status of perpetrator:
   ___ Employed
   ___ Unemployed
   ___ Disabled
   ___ Retired
   ___ Other

III. Agency procedures utilized to intervene and address financial abuse of elders in San Bernardino County

A. Case Findings and Outcome:
B. Services provided by APS social worker
C. Agency recommendation: case resolution/probability of future referrals.
April 18, 2001

Attn: Rosemary McCaslin
Social Work Department
California State University – San Bernardino
5500 University Parkway
San Bernardino, CA 92407

Dear Ms. McCaslin:

SUBJECT: Research Project Approval.

This letter serves as notification to Cal State University of San Bernardino’s Social Work Department that the Department of Aging and Adult Services of San Bernardino County has given April Thomas consent to review Adult Protective Services cases and statistics for her research thesis project titled “An Exploratory Study of Financial Abuse” in San Bernardino County. I understand that the results of Ms. Thomas’ findings along with a copy of her research paper will be provided to the San Bernardino County Department of Aging and Adult Services.

If you have any questions regarding this letter of consent, you may contact me at (909) 891-3900.

Sincerely,

Linda Haugan

[Signature]
APPENDIX C

FREQUENCY DISTRIBUTION TABLE
Frequency Distribution Table: "Financial Abuse of Elders"

### Table 1. Region Area

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
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<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<tr>
<td>east valley</td>
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<tr>
<td>west valley</td>
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### Table 2. Ages of Victim's

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<td>67</td>
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<tr>
<td>68</td>
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<tr>
<td>69</td>
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<td>80</td>
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</tr>
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### Table 3. Gender of Victim

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
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<th>Cumulative Percent</th>
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</thead>
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<tr>
<td>male</td>
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</tr>
<tr>
<td>female</td>
<td>12</td>
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<td>Total</td>
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</table>
Table 4. Ethnicity of Victim

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<th>Ethnicity</th>
<th>Frequency</th>
<th>Percent</th>
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</thead>
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<tr>
<td>White</td>
<td>9</td>
<td>45.0</td>
<td>45.0</td>
<td>45.0</td>
</tr>
<tr>
<td>African American</td>
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<td>25.0</td>
<td>70.0</td>
</tr>
<tr>
<td>Latino</td>
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<td>Total</td>
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Table 5. Marital Status of Victim

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<th>Status</th>
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<td>married</td>
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<td>5.0</td>
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<tr>
<td>divorce/separated</td>
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<td>45.0</td>
<td>95.0</td>
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<tr>
<td>single/never married</td>
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<td>5.0</td>
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<tr>
<td>Total</td>
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Table 6. Living Status of Victim

<table>
<thead>
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<th>Status</th>
<th>Frequency</th>
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<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>lives alone</td>
<td>8</td>
<td>40.0</td>
<td>40.0</td>
<td>40.0</td>
</tr>
<tr>
<td>with spouse</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>45.0</td>
</tr>
<tr>
<td>with children</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>60.0</td>
</tr>
<tr>
<td>with siblings</td>
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<td>10.0</td>
<td>70.0</td>
</tr>
<tr>
<td>with relatives</td>
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<td>15.0</td>
<td>85.0</td>
</tr>
<tr>
<td>with non relatives</td>
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<td>Total</td>
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Table 7. Financial Resource of Victim

<table>
<thead>
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<th>Resource</th>
<th>Frequency</th>
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<td>adequate for basic needs</td>
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### Table 8. Victim Own's Property/Assets

<table>
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<th>Valid</th>
<th>Frequency</th>
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<th>Cumulative Percent</th>
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<tr>
<td>yes</td>
<td>13</td>
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<td>65.0</td>
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<tr>
<td>no</td>
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<td>Total</td>
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### Table 9. Financial Abuse Type

<table>
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<th>Frequency</th>
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<th>Cumulative Percent</th>
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<td>stealing or misusing money</td>
<td>16</td>
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<td>80.0</td>
<td>80.0</td>
</tr>
<tr>
<td>coercing or deception</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>95.0</td>
</tr>
<tr>
<td>other; non-payment of bills, borrowed money</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
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### Table 10. Dependency Status of Victim

<table>
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<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>minimal</td>
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<td>65.0</td>
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<tr>
<td>total</td>
<td>6</td>
<td>30.0</td>
<td>30.0</td>
<td>95.0</td>
</tr>
<tr>
<td>none</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
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<tr>
<td>Total</td>
<td>20</td>
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### Table 11. Physical/Medical Health of Victim

<table>
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<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
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<td>ambulatory</td>
<td>15</td>
<td>75.0</td>
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<tr>
<td>ambulatory w/ assistive device</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
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### Table 12. Mental Health of Victim

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>developmentally disabled</td>
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<td>35.0</td>
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</tr>
<tr>
<td>mentally disabled</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>60.0</td>
</tr>
<tr>
<td>brain impaired</td>
<td>2</td>
<td>10.0</td>
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<td>70.0</td>
</tr>
<tr>
<td>functionally impaired</td>
<td>6</td>
<td>30.0</td>
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<td>Total</td>
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### Table 13. Informal Support System of Victim

<table>
<thead>
<tr>
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<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>has appropriate support from family/friends</td>
<td>8</td>
<td>40.0</td>
<td>40.0</td>
<td>40.0</td>
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<td>minimal support from family/friends</td>
<td>7</td>
<td>35.0</td>
<td>35.0</td>
<td>75.0</td>
</tr>
<tr>
<td>no social support</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>90.0</td>
</tr>
<tr>
<td>isolated/alienated from family/friends</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

### Table 14. Source of Case Referral

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>public agency</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>10.0</td>
</tr>
<tr>
<td>hospital or clinic</td>
<td>6</td>
<td>30.0</td>
<td>30.0</td>
<td>40.0</td>
</tr>
<tr>
<td>self-report</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>50.0</td>
</tr>
<tr>
<td>family member</td>
<td>6</td>
<td>30.0</td>
<td>30.0</td>
<td>80.0</td>
</tr>
<tr>
<td>friend or neighbor</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>85.0</td>
</tr>
<tr>
<td>other</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
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</tr>
</tbody>
</table>

### Table 15. Place of Incident

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>own home</td>
<td>19</td>
<td>95.0</td>
<td>95.0</td>
<td>95.0</td>
</tr>
<tr>
<td>nursing facility</td>
<td>1</td>
<td>5.0</td>
<td>5.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
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</tr>
</tbody>
</table>
Table 16. Duration of Abuse

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid one-year</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>25.0</td>
</tr>
<tr>
<td>ongoing</td>
<td>15</td>
<td>75.0</td>
<td>75.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
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</tr>
</tbody>
</table>

Table 17. Extent of Abuse

<table>
<thead>
<tr>
<th>Description</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>loss of security, and personal property</td>
<td>15</td>
<td>75.0</td>
<td>75.0</td>
<td>75.0</td>
</tr>
<tr>
<td>change in living arrangements</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>85.0</td>
</tr>
<tr>
<td>decline in emotional health</td>
<td>3</td>
<td>15.0</td>
<td>15.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
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<td></td>
</tr>
</tbody>
</table>

Table 18. Gender of Perpetrator

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid male</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>25.0</td>
</tr>
<tr>
<td>female</td>
<td>15</td>
<td>75.0</td>
<td>75.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 19. Perpetrator Lives w/Victim

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid yes</td>
<td>12</td>
<td>60.0</td>
<td>60.0</td>
<td>80.0</td>
</tr>
<tr>
<td>no</td>
<td>8</td>
<td>40.0</td>
<td>40.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
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<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 20. Employment Status of Perpetrator

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid employed</td>
<td>13</td>
<td>65.0</td>
<td>65.0</td>
<td>65.0</td>
</tr>
<tr>
<td>unemployed</td>
<td>5</td>
<td>25.0</td>
<td>25.0</td>
<td>90.0</td>
</tr>
<tr>
<td>other</td>
<td>2</td>
<td>10.0</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
REFERENCES


