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IDENTIFYING PATTERNS & TRENDS IN  
ELDER FINANCIAL EXPLOITATION:  
AN ANALYSIS OF NEWSPAPER ARTICLES

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AN ANALYSIS OF NEWSPAPER ARTICLES

Keith Toste

A Thesis Submitted in Partial Fulfillment of the Requirement for the Master of Arts

Department of Sociology

Rhode Island College

2024

Master of Arts Thesis

Submitted to Committee for Approval

Dr. Tanni Chaudhuri, Committee Chair

Dr. Mikaila Mariel L. Arthur, Committee Member

Professor Vanessa Volz, Committee Member



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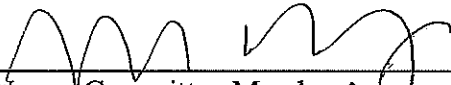



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Approved:

	<u>6/5/2024</u>
Name, Project Advisor / Chairperson Tami Chaudhuri	Date
	<u>5/9/24</u>
Name, Committee Member Vanessa Wilb	Date
	<u>8/27/24</u>
Name, Committee Member M. Anita Arora	Date
	<u>8/27/24</u>
Name, Department Chair Carse Ramos	Date
	<u>8/27/24</u>
Name, Dean of School Quenby Hughes	Date

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Keith Toste

Identifying Patterns & Trends in Elder Financial Exploitation: An Analysis of Newspaper Articles.

ABSTRACT

Using mixed methods, this study examined 102 newspaper articles on elder financial exploitation (EFE) from 2018 to 2023. The media portrayed EFE as involving scams and white-collar crimes, overlooking other forms of financial abuse. Elderly female individuals who lived alone, and had cognitive impairments were disproportionately affected. Qualitative analysis revealed 39 codes, organized into 10 mother codes and 30 child codes, unveiling intricate patterns and themes in EFE media portrayal. Quantitative analysis provided insights into victim and perpetrator demographics, article characteristics, and regional representation around EFE. The study emphasized the need for balanced and informative media coverage to comprehensively address elder abuse. Targeted policy interventions were recommended to correct public misconceptions about EFE and increase awareness of elder abuse prevention, with collaboration among policymakers, law enforcement agencies, and advocacy groups. Future research should focus on longitudinal and ethnographic studies to deepen understanding of EFE dynamics within specific cultural contexts over time. This research can bridge the gap between media representation and research findings to inform more effective strategies for preventing and addressing elder financial exploitation.

Keywords: *Elder Financial Exploitation, Elder Abuse, Older Adult*

**CONTENTS**

Abbreviations .....	7
Introduction .....	8 - 10
<i>Research Questions</i> .....	10 - 11
Theories .....	11 - 15
<i>Agenda Setting Theory</i> .....	11 - 12
<i>White-Collar Crime</i> .....	12 - 14
<i>Social Learning Theory</i> .....	14 - 15
Prior Literature .....	15 - 25
Methods .....	26 - 31
Findings .....	31 - 54
Discussion .....	54 - 62
References .....	63 - 69
Appendices .....	70 - 74

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**LIST OF ABBREVIATIONS**

Abbreviation	Text
AARP .....	American Association of Retired People
ABA .....	American Bar Association
ACL .....	Administration for Community Living
ALF .....	Assisted Living Facility
AMA .....	American Medical Association
APS .....	Adult Protective Services
CDC .....	Center for Disease Control
EFE .....	Elder Financial Exploitation
FBI .....	Federal Bureau of Investigation
FinCEN .....	Financial Crimes Enforcement Network
IC3 .....	Internet Crime Complaint Center
NAMRS .....	National Adult Maltreatment Reporting System
NAPSA .....	National Adult Protective Services Association
NATI .....	National Sheriffs' Association
NCA .....	National Children's Alliance
NCEA .....	National Center on Elder Abuse
POA .....	Power of Attorney
SAR .....	Suspicious Activity Report
SLT .....	Social Learning Theory
SNF .....	Skilled Nursing Facility
UCR .....	Uniform Crime Reporting
WHO .....	World Health Organization

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*Identifying Patterns & Trends in Elder Financial Exploitation: An Analysis of Newspaper Articles.*

## **INTRODUCTION**

What has been called the silent epidemic (Coyne, 2019), has quickly become a global concern affecting millions of older adults each year. According to the World Health Organization (WHO) (2022), the global population of older adults aged 60 and over will double from 900 million in 2015 to over 2 billion by 2050, with estimations that 1 in 6 experience some form of abuse. By 2058, the United States will become increasingly crowded and look much 'older', as over 400 million people are projected to reside within her borders. Those aged 65 and older are anticipated to contribute approximately 95 million by 2060 (Vespa et al., 2018), or about one-quarter of the population. Almost 7% of those in community settings, and just about 14% living in institutional settings experience financial exploitation (WHO, 2022). Elder financial exploitation (EFE) continues to grow, and as of 2020, losses exceeded \$1 Billion according to the IC3 (FBI, 2020). Elder abuse in the community is typically classified into different types of abuse, including physical, psychological, sexual, neglect, and financial abuse. Often one type of abuse occurs alongside a second type referred to as poly-victimization. The elder may also begin to self-neglect, potentially stemming from the initial abuse, depression, or manipulation. These types of abuse are often further categorized based on the perpetrator or abuser, which could be a family member, a former caregiver, an informal caregiver, or even an aide or medical staff assigned to care for the elder (Yon et al., 2018). Encompassing a spectrum of concerns which could include physical, and psychological harm, as well as rights violations or even medication management and neglect. All of which potentially can happen when forced to live in an institution or similar care setting. Institutions typically categorize elder abuse into two main groups: abuse incidents involving staff and residents, and those involving resident-to-resident

interactions (Yon et al., 2018). According to the National Adult Protective Services Association (2016), financial exploitation is the most common form of abuse, accounting for over half of all reported cases. The National Council on Aging (2019) reports that 1 out of 10 Americans 60 and older experience some form of abuse, with financial exploitation being the most prevalent. Yet the WHO (2022) indicates that abuse rates are much higher globally, with an estimated 1 out of every 6 persons aged 60 and older.

The Consumer Financial Protection Bureau, (2019), indicated that financial institutions, including certified financial accountants, & planners only report just 1% of any suspicious activity or potential fraud to either Law Enforcement or Adult Protective Services (APS). The severity of financial exploitation now ranges from minor scams to the complete depletion of an older adult's financial resources, and schemes managed from large operations held outside the boundaries of the nation have left little recourse for law enforcement and their victims. This can unfortunately leave older adults vulnerable to poverty, homelessness, depression, or worse. Despite the prevalence and impact of EFE, it remains a largely underreported and under-researched issue (Podnieks, 2010). This lack of attention is concerning, given the significant negative consequences for older adults, including increased morbidity, mortality, and reduced quality of life (Brandl & Cook-Daniels, 2016). Worse is the reporting of EFE which often coincides with the physical, emotional, or psychological abuse of older adults or poly-victimization. Furthermore, it has been shown that the risk factors for financial exploitation are complex and multifaceted (Jackson, Hafemeister, & Nerenberg, 2014). Understanding these factors can be crucial for developing effective prevention and intervention strategies against further exploitation. However, there is far more that can be explored in terms of the nature and extent of financial exploitation among older adults, particularly in the context of media.

Elder Financial Exploitation (EFE) is defined as the unauthorized or unethical use of an older adult's financial resources, often including financial accounts, property, assets, and even government benefits. Perpetrators may include family members, caregivers, professionals, or even strangers utilizing theft, fraud, manipulation, and violence as means to exploit elders. This study will analyze how the media portrays the financial exploitation of older adults, including scams and white-collar crimes. The demographics of victims and their perpetrators, the setting of the crime, and the source of the newspaper articles. The first phase will involve a quantitative content analysis, with the second phase being a qualitative analysis to understand the contextual factors and language framing EFE in the media, including responses from law enforcement and advocacy groups. The purpose of this research proposal will be to investigate the content of newspaper articles that make mention of EFE, identify where the EFE occurs, and establish any common themes, or patterns which emerge in the coverage of this issue. The goal is to provide a more comprehensive understanding of how EFE is portrayed in the media, especially toward different victims of different demographics, as well as any gaps in information associated with EFE. The study will use a combination of quantitative and qualitative research approaches to collect information by posing both types of questions.

#### Research Questions

1. What are the background characteristics of elderly financial exploitation (EFE) victims that are typically reported in the newspapers?
2. What are the background characteristics of elderly financial exploitation (EFE) perpetrators that are typically reported in the newspapers?
3. How do the articles portray the victims and perpetrators of EFE?

4. What are the gaps in the coverage of EFE victims and that which has been established through research?

## **THEORY**

### **Media**

#### *Agenda Setting*

Originally developed by two communication scholars, Maxwell McCombs and Donald Shaw in the 1970s, they theorized that the media can influence the way of thinking. According to the Agenda Setting Theory, the mass news media aims to influence public opinion by determining what topics to cover and how to present them. This theory suggests that the media plays a crucial role, due to how it shapes perception and may impact the issues currently affecting society. Regarding the topic of elder abuse, and EFE, the media performs reports on incidents of financial exploitation which can be useful to raise awareness. Often an offense, or incident must be great to be featured, either having multiple victims, or extreme violence against an older adult (Jewkes, 2015). Even when covered in the media, stories of abuse and exploitation are often emphasized, or sensationalized while ignoring others deemed unimportant. It is important to acknowledge that when stories of older abuse and exploitation are covered, often the information is intentionally fragmented to conform to social norms (Hancock & Garner, 2009).

The media's role in shaping the elderly's perception of crime is intricate, intertwining various factors that contribute to a heightened sense of vulnerability within this age group. As Pogrebin and Pijoan highlighted in 1978, the economic impact of crime on the elderly is exacerbated by their prevalent low income, intensifying the gravity of victimhood. Living alone

in neighborhoods with elevated crime rates, often relying on walking or public transportation, older individuals face increased exposure to potential threats. Additionally, the physical vulnerabilities associated with aging, such as diminished strength and susceptibility to ailments, further diminish their ability to defend themselves. The predictability of pension and benefit check distribution dates, known within residential areas with a high elderly population, becomes a window of opportunity for criminal activities. Exploiting trust, the elderly are particularly susceptible to fraud and confidence games, potentially leading to financial losses. This amalgamation of factors fuels a pervasive fear of crime among the elderly, a fear exacerbated by sensationalized media representations. Moreover, the impact of media on the community's emotional response to crime, as outlined by Callanan (2012), cannot be overlooked. Prolonged exposure to crime-related stories, especially those with disturbing details or violent incidents like homicides, induces emotional responses and a fear of similar incidents occurring.

Acknowledging their influential role, mass media outlets, as suggested by Sunstein (1986), may at times present information in a more pleasing manner to maintain audience connection.

However, the power held by media corporations, capable of influencing public perception, also raises concerns about selective portrayal, potentially neglecting crucial information connected to the exploitation and abuse of older adults based on shareholders' preferences (Callanan, 2012; Sunstein, 1986).

## **Crime**

### *White-Collar Crime*

Often called the “Father of White-Collar Crime”, (Lilly et al., 2015), Edwin H. Sutherland coined the term white-collar in the late 1930s from the typical attire of professionals. Sutherland demanded that scholars pay more attention to those who are in the higher ranks of

society. Sutherland theorized that white-collar crime could be defined as crimes committed by those who are in respected professions, or social standing, mostly due to their high-status occupation, rather than those in lower socio-economic backgrounds. Believing it to be both, more damaging and prevalent to society than average street crimes, Sutherland left information on the original perpetrator job occupations vague; though mentioned these criminals would have direct access to money, and power and use it to commit crimes. They would also be harder to prosecute as a result. In 2016, the FBI defined White-Collar Crime as a type of criminal or illegal activity taking place on a grand scale, resulting in losses in tens of billions of dollars. After conducting a six-year study EFE reported an increase in Suspicious Activity Reports (SAR) of up to 27%, peaking at 7,500 in Aug. 2019 (Hudak, 2019). Currently, the FBI (2016) defines white-collar crime as being non-violent and not victimless, these types of crimes can be the most dangerous as they can erode millions of lives quicker than an average manipulation or exploitation completed by a single perpetrator. White-collar crimes can take the forms of scams, schemes, fraud, or embezzlement. Though it is commonly associated with insider trading, money laundering, corruption, and bribery. White-collar crime has expanded, adding cybercrimes, antitrust violations, tax evasion, and consumer fraud. Perpetrators of white-collar crimes focus on deception rather than physical abuse, these criminals are often difficult to track down due to complex financial transactions, transnational schemes, and legal maneuvering. Barnett (2018) reported that white-collar crimes, particularly those committed by corporate employees are typically only addressed by regulatory agencies or professional agencies such as the American Bar Association (ABA) or the American Medical Association (AMA). Rather than being reported to law enforcement agencies, police, or federal authorities, corporate crimes often are dealt with using penalties like internal cease and desist orders, sanctions, or fines. White-collar

crimes are normally only reported to programs like the Uniform Crime Reporting Data (UCR) when or if criminal charges have been assigned, the cases are so specialized that only certain crimes apply or those with large financial losses. Criminal acts often are committed by someone in a position of power or trusted authority like a financial advisor, guardian, or attorney. It may also be an employee within the government agency, who would be insulated as society insulates corporations over the individual which would remove the perpetrator's crime, and leave the victim (older adult) without justice. Unfortunately, this structure of criminal activity is more often used due in part to the level of power for abusers, and older adults have little available in response.

### *Social Learning Theory*

In 1961, Albert Bandura conducted a groundbreaking study commonly known as the “*Bobo* doll experiment”. The study aimed to examine the effects of observational learning of aggressive behavior on children (Bandura et al., 1961). Participants between the ages of three and six were exposed to the different behavior types toward the doll. Adults would either act aggressively toward the doll (physical, or verbal abuse), have non-aggressive behavior, or the children had no exposure to any behavior. This experiment found that children who observed aggressive behaviors would be more likely to imitate the same behavior (Bandura et al., 1961). Bandura would use this evidence to further develop the Social Learning theory (SLT), consisting of modeling, observation, imitating behaviors, attitudes, and the emotional reactions of others. According to Ward & Brown (2015), SLT could be a leading explanation for criminal behaviors or actions, especially among individuals who associate with delinquent models. This theory could also incorporate those criminal or delinquent individuals who receive lenient punishment as they feel the risk is lower than the rewards. Li et al. (2021) attempted to find a link directly

associated with family and adolescent violence. What was determined is that more than one ‘pathway’ was indirectly responsible for violence, finding that violent peer association, normative beliefs about family violence, and having negative emotions connected to family violence. Psychology Today (2021), reported that spouses and adult dependent children are often found to be the perpetrators in abuse cases. Adding that it may be a combination of psychological, social, or even economic factors that lead to abuse; with the risk factors being caregiver stress, if the elder is impaired or disabled, and a family history of violence and, or substance use.

## **PRIOR LITERATURE**

### ***Graying of America***

The term “*Baby Boomer*” refers to the large bloom of births between mid-1946 and 1964 which saw approximately 76 million new births. The boom is widely believed to be a result of returning soldiers from World War II (Bump, 2023). Outside of the United States, other countries like Canada, Australia, France, and Norway would also see surges around the same timeframe. When considering the aging population in the United States, Florida currently hosts the most citizens aged 65 or older with 20.1% (or 20,901,636) of their citizens. Compared with Utah’s 10.8% (or 3,096,848) of the same range. Additionally, Florida anticipates this group to swell to 25% of the total population by 2040 (Rubin & Bortin, 2023). In Rhode Island, the population of older adults is anticipated to increase significantly past 2040, according to the Division of Planning females will be outpacing their male counterparts by the age of 67 (Martin and Flood, 2013). In a study by the Profile of Older Americans (2019), those 65 and older have already accounted for 17% of the population living in Rhode Island. According to the American Community Survey Reports, (Vespa, 2023) veterans aged 65 and older make up approximately



8.1 million of the 16.5 million (or 49%) total veterans. With this, 1 out of 4 between ages 70-79, make up the largest age group of the older veteran population (Vespa, 2023). Though a continual concern among elders is poverty especially as they continue to age later in life. In 2020 those aged 65 and older accounted for 9% of the persons at or below the poverty level (Shrider et al., 2021). Dalaker & Li, (2022) found a similar rate of poverty at 10.3% in 2021, which is overall lower than poverty rates found in 1966, (or 28%) when they were shown to be the highest. Vespa (2023) noted that veterans are less likely to experience the financial burden of low income or poverty in their later years compared to non-veterans. The report states that veterans have an average income of approximately \$39,000, a .67% (\$13,000) higher than the average income of non-veterans aged 65 and above, who earn around \$26,000. The U.S. Census Bureau (2023) found that 9 – 10 persons aged 60 and older were married. Of this, women between ages 60 – 69 were married more than men (92% vs. 91%). Those over age 75 showed that 58% of women were at risk of becoming a widow; while 28% of males in the same age group are expected to become widowed. Women aged 80 and older continue to account for 19% when living alone, compared to 10.5% when living with others; with men living alone accounting for just over 16%, and if living with another the poverty rate was much lower at 7.9% (Dalaker & Li, 2022).

America is not alone when it comes to increasing older adults, presently Japan has 27% of older adults and sits with the highest population of those 65 and older. Japan is significant, as over a quarter of the population is 65 or older, with an expected jump to 32% by 2030. With 23% of the citizens aged 65 or older, Italy follows closely behind Japan. Portugal, though being a small nation has about 22% of the population 65 and older, most could be considered retirees immigrating from outside the country (Haider, 2017).

### *Caregiving*

Furthermore, older adults will become more reliant on others for daily tasks, such as cleaning, shopping, or financial and medical assistance. Even when older adults can make decisions, though may be aware of a health decline, most prepare for future changes. An alternative to this which does not give an immediate effect is the Contingent Power of Attorney (POA), which only goes into effect when the elder is incapacitated (Stiegel and VanCleave Klem, 2008). Multiple cases explored by (Vanarelli) showed evidence that the POA utilized Medicaid eligibility to further exploit the elder or as a means to transition financial control of an elder's assets or property. Similarly, Kemp and Mosqueda (2005), noted that older adults who have higher assets or property values are at a significantly increased risk of financial exploitation, often by individuals who struggle with addiction or mental health issues. These vulnerable individuals often become targets for those seeking to exploit their financial resources or take advantage of their dependence on others. Unfortunately, there are many examples of this type of abuse, in one such case the POA used his status to embezzle over \$800,000, writing large checks to himself. Due to confusion inside the criminal justice system on how POA exploitation should be handled, either as a civil or criminal matter, elders continue to be victimized (Stiegel and VanCleave Klem, 2008). Why is this so important? Many times, the older adult's family or the POA live over state lines, changing the legal jurisdiction from local policing to the level of white-collar crimes which adds increased confusion and delay in restitution. Using national APS data, McGee and Urban (2020) were able to determine that more white, older adult females were either currently or will be victimized more than any other demographic of older adults being reported. In a limited study of over 600 caregivers Yan et al., (2023), found numerous factors that lead to either exploitation or violence against older adults. In the same study by Yan et al., (2023), caregivers who have experienced prior physical, emotional, or even sexual abuse during

childhood were prone to becoming perpetrators of severe financial exploitations against care recipients, especially those when family or the care recipient were involved. By conducting a content analysis of newspaper reports on elder abuse, MetLife (2021) was able to identify the primary perpetrators, often older adult children. Unfortunately, family members were found to be the most common abusers and were responsible for causing significant harm to older adults, including cases resulting in death. However, MetLife's research indicates that in 34% of articles that reported EFE, poly victimization was found, including physical abuse. Furthermore, when multiple individuals, such as family members or friends, were involved, the severity of the abuse tended to increase. A similar study of New York elders who completed a self-reporting survey found more than half of the perpetrators were relatives of the elder (Lachs et al.). For example, the daughter of a healthy, active 78-year-old woman convinced everyone her mother had Alzheimer's disease to gain POA and financial control during the mother's temporary recovery from a broken arm. The mother thought her daughter was offering care and support during a difficult time (Roberto and Teaster). According to Fisher (2020) working with Johns Hopkins, there can be multiple causes such as emotional and conflicting demands of the caregiver and care recipient, the workload can be much more than perceived, or explained by a care recipient's medical team. Caregiver stress is a big factor that can impact the demands of older adults as well, especially when caregivers are a direct relation to the older adults. All these can lead to additional strains on those caregivers, meaning caregivers are unable to achieve their own goals, personal, professional, or even social. This can result in declining empathy, potentially leading to abuse, and reverting to strain, as a result of the multiple burdens faced with coping and eventually leading to burnout. According to reports from 45 States APS programs (NAMRS), it

seems that older adults are frequently subjected to abuse and neglect. This is especially true when they are being cared for by their family members, who often act as caregivers.

Being such a complex problem, with no singular pattern, elder abuse may be a result of multiple causes. According to the American Psychological Association (2022), a history of violence within a family dynamic, major lifestyle changes, or even caregiver stress have been known causes linked to elder abuse. While physical abuse is categorized as a physical force causing pain, injury, impairment, or even death; it also includes the use of restraints and confinement or even sexual abuse (Stakemann et al., 2023). Kaplan (2023) describes psychological (emotional & verbal) abuse as words, acts, or actions causing emotional stress. This includes threats of violence or even the threat of institutionalization. Though the definitions of EFE vary among the states, several categories generalize financial exploitation, such as theft, fraud, real estate and contractor exploitation, and lottery scams (NAPSA, 2023). Continuing, Kaplan (2023) described neglect as the failure, or refusal to provide necessary food, medicine, and personal care which leaves an elder vulnerable or in danger. This can include incidents of abandonment or conditions that can lead to physical or psychological abuse.

### *Types of Abuse*

Presently there is no common definition of elder abuse, mistreatment, or maltreatment; there is no singular classification of the common types of abuse facing elders. The most common is financial exploitation, followed by physical, psychological (or emotional) abuse, and neglect including abandonment. Between 2002 to 2016, more than 643,000 older adults were treated in the emergency department for nonfatal assaults and over 19,000 homicides occurred (CDC, 2022). Physical abuse is most often described as the punching, hitting, pushing, or grabbing, of an older adult. Further is the use of restraints, which often coincides with chemical abuse, or

overmedication to sedate an elder (Breakman, 2019). During the COVID-19 pandemic, the use of chemical or overmedicating residences was higher, as families were not able to visit; one interviewee stated the following when asked about increases to a family member's medication. *"They started her on so many meds that she couldn't cry out. They told me she was sleeping every time I tried to talk to her. When I finally pitched a fit and insisted, is when I learned Mom was whispering, "Help me". She'd lost her voice. The nurses had been telling me she was calm and quiet when in reality, she COULD NOT physically call out"* (Mills & Saha, 2021 36). Often referred to as emotional abuse, psychological abuse is when an individual including caregivers, medical staff, or others makes threats of harm, uses insults or intimidation tactics, even embarrassing the elder (Djones, 2018). Unlike physical or financial abuse, psychological abuse is difficult to prove, as most incidents are not reported, and may have no observable evidence. Further, one of the most ignored when interacting with elders is that of sexual abuse, or sexual violence (Nobels et al., 2020). It was found that reports of sexual assault were between 0% and just 3.1% in a community setting. Though most older adults interacted with their physicians, the topic of sexual abuse, or violence was not discussed. Often referred to as emotional abuse, psychological abuse is when an individual including family, caregivers, medical staff, or others uses threats of harm, coercion, and manipulation, even insulting or intimidation tactics resulting in the elder being embarrassed or minimizing their concerns (Djones, 2018). Unlike physical or financial abuse, psychological abuse is difficult to prove, as most incidents are not reported, and may have no observable evidence. As defined by the CDC (2021) neglect is the failure to meet an elder's basic needs, including food, water, clothing, shelter, hygiene, and even essential medical care. It is also one of the most reported abuse types, accounting for between 60% - 70% of all reports made to APS (Fearing et al., 2017). Further, if an elder does attempt self-care, some

of the risks identified by (Koziol et al., 2013) have been living in rural areas, a history of mental illness or substance or alcohol abuse, being prescribed high-dose opioids, and even enrollment in Medicaid or health plans. According to Mrena and Weisberg at the Government Accountability Office (2011) when spouses are both caregiver and recipient pairs, they are more likely to display abusive behavior when the care need is greater; for example, a physical impairment. A serious and growing problem identified by Dr. Silk, (2022) is depression among older adults, often being caused by abuse within the family, or financial loss that is not able to be recovered. It may also be caused by the loss of friends or family, resulting in a declining social system, and the elders declining health and chronic conditions. The Financial Crimes Enforcement Network (FinCEN) (2019) even identified major scams and schemes (such as romance, person in need or grandparent, prizes, and lottery) which often do not have a perpetrator as many schemes are perpetrated over the phone or online, with the origination being outside of the United States. Encompassing a wide range of illegal practices, from healthcare fraud which can be the receiving of unlawful benefits, to deceitful practices by medical providers to corporate account schemes, such as insider trading and money laundering. An average loss to victims of financial exploitation is around \$34,000 or more, and more than 3.5 million victims a year according to (Rubin, 2022). The AARP (2023) recently reported that more than \$28 billion is stolen each year; caregivers and families were shown to be responsible for approximately 72% of the losses. Even with this, most older adults wish to remain in their homes or try to remain as independent as possible. Older individuals face significant challenges especially when forced to rely on others for assistance with daily tasks, managing finances, and medical care. Even though all types of elder abuse continue to rise, not only in Rhode Island but worldwide, it remains known as a silent epidemic. “... *Elder abuse is known as the silent epidemic. It’s silent because it happens*

*most often in a person's home and elders do not report. Elders do not tell*" (Coyle et al., 2019 17).

### **Settings of Abuse**

Etienne King, Director of the Department of Social Determinants of Health for the WHO stated that *"Abuse of older people is an injustice, which can have serious consequences, including premature mortality, physical injuries, depression, cognitive decline and poverty. Despite it being widespread, abuse of older people is largely absent from the global health agenda"* (Mikton, 2022). Elder abuse is a serious issue that can affect older adults in many different settings, from the community to a hospital, assisted living, or nursing facility.

According to Eldercare Locator (Administration on Aging, 2021), there are two categories of elder abuse; domestic and institutional. Continuing, domestic abuse refers to someone who has a relationship with an older adult, which could be a spouse, family member, or relative.

Institutional abuse generally refers to mistreatment or abuse which originates in a facility, and not in the elder's home or community. Institutional (or nursing home abuse) can be categorized by the forms of abuse that occur inside of an institution.

### *Domestic Violence*

One of the largest concerns, and often difficult to determine, is that of domestic violence, as it is commonly reported as a fall or medical injury. Late-life domestic violence is commonly referenced as a subset of elder abuse (ACL, 2021). Late-life domestic violence is a form of abuse occurring to individuals over 60, though it is often perpetrated by a relative or companion. This problem is widespread and due to the broad definitions of elder abuse, occurring in all communities, demographics, and economic and racial backgrounds it is commonly perceived as elder abuse, and not domestic violence (NATI, 2012). In 2007, McNeely and Cook conducted a

study on the relationship between financial exploitation and violence of older male adults, finding that female perpetrators would often exploit their victims financially before resorting to violence. Some of these women would make false claims of domestic violence or use battered women's syndrome as a defense or justification for their actions. This highlighted how important it is to understand the complex dynamic of financial exploitation, elder abuse, and the potential for escalation into poly victimization, and the need for additional support and services.

### *Cycle of Abuse*

A recent article by Neves (2023) published in *Psychology Today* provides a better understanding of the link between child abuse and elder abuse. According to Neves child abuse victims often label their abusive parents into 1 of 4 types. The first is the abusive parent; or those who are neglectful and abusive, often resulting in criminal action or child placement. Second are parents who had little to no parenting skills, which left the child uncared for or feeling unloved. Those who either made minor mistakes but were loving and caring parents, and those parents who made major mistakes often left the child wounded later in life. Finkelhor et al. (2015) provided convincing evidence of children who were exposed to violence, abused or had participated in a crime, which later in life resulted in abuse. In 2021, 77% of substantiated child abuse cases found that a parent was responsible (NCA). Data provided by the (Children's Advocacy Centers, (2022) identified that 248,859 females were victims of abuse, while approximately half were males. Continuing, the data showed just under 100,000 parents and 18,000 step parents were perpetrators of abuse. Sexual abuse was a far leading type of abuse having just under 250,000 cases reported; while the nearest being physical abuse with approximately 77,000. Neves (2023) further explains that even when a parent or abuser attempts to make amends, the child (adult child of abuse) may be stuck in that prior victimization and



continue to blame their parents (or abuser). This leads to the manipulation by guilt, threats of harm, or even physical harm to the elder by the adult child.

### *Institutional Abuse*

Though not much is different from community, or family abuse and exploitation, nursing home or institutional abuse and exploitation occurs in facilities. Facilities can be called by multiple names, commonly hospitals, skilled nursing facilities (SNF), and assisted living facilities (ALF) fall into the category of institution. Often neglect or abuse comes from the case manager, social worker, or staff coming to assist the elder in the home after the risk has been reported, so the threat intensifies as the elder is left with no person to turn to. The World Health Organization (2022) found that elder abuse is much higher among those living or even residing in institutions such as nursing homes and long-term care facilities, with 2 in 3 staff attesting that they have committed abuse or neglect within the past year. Although the alleged is not always a direct care worker, (nurse, can) the abuse can be anyone working or associated with the facility in which the elder is located. According to a recent report, by the National Center on Elder Abuse (NCEA) psychological abuse is the most common type of institutional abuse (33.4%), followed by physical abuse (14.1%), financial abuse (13.8%), and neglect (11.6%). The Department of Health & Human Services (2020), analyzed Home & Hospice Care providers and found that almost \$40 billion in erroneous billables were charged to older adults. In addition, insufficient documentation or the lack of information to verify a medical need amounted to approximately \$14.6 million. This showed that older adults were charged in error numerous times, despite the information and system to properly bill. Despite the discovery of wrongdoing, no individual employee or notable figure was identified as responsible, subsequently convicted, or ever charged with a crime.

This research embarks on a comprehensive investigation into the phenomenon of EFE by posing four key research questions. The first question delves into the background characteristics of EFE victims reported in newspapers, examining variables such as gender, age, marital status, living arrangement, type of exploitation, and geographic location across the years 2018 to 2023. The second question similarly explores the background characteristics, motivations, and relationships of EFE perpetrators featured in newspaper reports during the same timeframe. The third question scrutinizes the portrayal of both victims and perpetrators in these articles, assessing variables like tone, language, presence of images, and quotes from victims or perpetrators. Lastly, the fourth question focuses on identifying gaps in the coverage of EFE victims through newspaper reports and compares them with existing research, examining aspects such as legal considerations, cultural sensitivity, motivations of perpetrators, preventive measures, and ethical reporting.

To contextualize these research questions, the literature review delves into critical aspects that shape the understanding of EFE. The media's role, as illuminated by the Agenda Setting Theory, emerges as a powerful force in influencing public perception and shedding light on the nuanced dimensions of elder abuse. The review navigates through the realm of crime, particularly white-collar crime, revealing its complexity and challenges in tracking and addressing financial exploitation. Social Learning Theory influences observational learning on criminal behaviors and emphasizes the interconnectedness of family violence and EFE. The graying of America sets the demographic stage, underlining the challenges and opportunities posed by an aging population, while the caregiving landscape is explored to uncover the vulnerabilities and stresses that can contribute to financial exploitation.

## METHODS

### *Research Design and Sample*

This study employed a mixed-method research design which comprehensively investigated incidents of EFE reported throughout the United States media outlets occurring between January 01, 2018, and December 31, 2023. To identify any relevant articles on incidents of EFE, searches were conducted using the online newspaper database *News Bank* platform. Keywords such as elder abuse, and elder financial abuse were utilized. To attain a comprehensive and diverse sample, 102 articles were analyzed using the Research Randomizer tool. This was about 17 articles from each year spanning from 2018 through 2023. If duplicate articles were identified, the subsequent numerical article was chosen. For instance, in the case of the year 2019, if the Research Randomizer generated the number 21 and article number 21 was an exact duplicate of article number 15, which was also generated by the Research Randomizer, the 22nd article was selected instead of the 21st. This process was repeated for other articles requiring exclusion, such as those lacking sufficient information on EFE if the focus was on individuals under 60 years of age, and if the article originated from news reports outside the United States or beyond the relevant timeframe. Additionally, articles providing only supportive information or resources for older adults, victims of abuse, or lacking identification of either the victim or perpetrator were omitted.

### *Techniques of Data Analysis*

To comprehensively explore the research questions, a mixed-method approach combining qualitative and quantitative analyses was conducted. For the qualitative component, an examination of themes and codes was conducted, utilizing Dedoose for a greater analysis. On the quantitative side, the study assessed crucial variables, and associations within the dataset using

univariate and limited bivariate analysis. These approaches aimed to generate greater insight through qualitative analysis, while also testing the statistical information through quantitative analysis. News reports that were published within the United States and originated from either local or national news outlets were selected. Additionally, the timeframe was set beginning January 1, 2018, to December 31, 2023, to capture a contemporary portrayal and effects of financial exploitation on older adults. In the first step of analysis (to answer research questions one and two), the background characteristics of socio-economic characteristics of EFE victims and those perpetrating the crimes that had been reported in newspapers, were examined. This aimed to identify the demographic, economic, and social aspects of all involved in the incidents. It also sought to provide insights into potential patterns and reveal any vulnerabilities of the population. The article's length, demographics, and portrayal, the mention of support services, and law enforcement involvement before or after the incident, and the medium used to report the incident were recorded. Table 1 (below) represented how questions 1 and 2: Socio-economic characteristics of EFE victims and perpetrators reported in newspapers were answered.

Table 1.

***Background Characteristics of EFE Victims and Perpetrators***

Age (victim)	60-70	1
	71-80	2
	81-90	3
	91 above	4
	Not Mentioned	5
Age (perpetrator)	18 to less than 25	1
	25 to less than 35	2
	35 to less than 45	3
	45 to less than 55	4
	55 to less than 65	5
	65 and above	6
	Not Mentioned	7

*Background Characteristics of EFE Victims and Perpetrators*

Gender (victim)	Male	1
	Female	2
	Non-Binary	3
	Not Mentioned	4
Gender (perpetrator)	Male	1
	Female	2
	Non-Binary	3
	Not Mentioned	4
Ethnicity (victim)	African American	1
	Asian	2
	Hispanic	3
	Indigenous	4
	White	5
	Not Mentioned	6
Ethnicity (perpetrator)	African American	1
	Asian	2
	Hispanic	3
	Indigenous	4
	White	5
	Not Mentioned	6
Income Level	Lower Class - Less than \$48,500	1
		2
	Middle Class - \$48,501 - \$145,999	3
		4
	Upper Class - Above \$145,000	
Marital Status	Not Mentioned	
	Single	1
	Married	2
	Divorced	3
	Widowed	4
Relationship	Not Mentioned	5
	Caregiver	1
	Family/Relative	2
	Friend	3
	Medical/Professional	4
Setting of Abuse	Unknown/Stranger	5
	Domestic	1
	Institutional	2
Number of Perpetrator	Not Mentioned	3
	One	1
	Two	2
	Three or more	3

<i>Background Characteristics of EFE Victims and Perpetrators</i>		
Geographic Location	Urban	1
	Suburban	2
	Rural	3
	State/National	4
	Not Mentioned	5
Type of EFE	Fraud	1
	Theft	2
	Id Theft	3
	Scam	4
	Scheme	5
	Multiple	6
Additional Abuse	Financial Exploitation	1
	Psychological Abuse	2
	Physical Abuse	3
	Sexual Abuse	4
	Neglect	5
	Self-Neglect	6
	More than one abuse type	7
Outcome of Abuse	Financial Devastation	1
	Placement in Facility	2
	Hospitalization	3
	Depression	4
	Death	5
	Multiple Outcome	6

Second, how articles portrayed EFE victims and perpetrators was qualitatively analyzed (research question three). This analysis showed the selected reports' tone (informational, empathetic, alerting, or neutral), language (objective, descriptive, or blaming), article length (short, medium, or long), whether images were present, and if either law enforcement or support services were mentioned. Also sought out was whether the articles had direct quotes from either the victim or perpetrator. Table 2 (below) represents question 3: How do the articles portray the victims and perpetrators of EFE?

Table 2.

*Article Elements*

Presence of Images	Absent	1
	Present	2
Length	Short - less than 300 Words	1
	Medium - 301 to less than 800 words	2
	Long - above 801 words	3
Tone	Informational	1
	Empathetic	2
	Alerting	3
	Neutral	4
Language	Objective	1
	Descriptive	2
	Blaming	3
Law Enforcement	Yes	1
	No	2
Support Services	Yes	1
	No	2
Quote (victim)	Yes	1
	No	2
Quote (perpetrator)	Yes	1
	No	2

The final research question sought to identify gaps in the coverage of EFE victims and compare them with established research and coverage. This inquiry aimed to reveal any disparities and overlooked or underrepresented populations in media representation. To address this, the research assessed the frequency of abuse (single or repeated), the media platform employed (TV, social media/online, and print/press release), the source of the information, the publication origin (West, Midwest, Southwest, Southeast, or Northeast) and whether the author was explicitly named or listed as staff. Table 3 (below) illustrates additional variables that will be explored.

Table 3.

*Coverage Gaps*

Frequency of Abuse	Single	1
	Repeated	2
	Not Mentioned	3
Media Platform	Television	1
	Social Media / Online	2
	Print / press Release	3
Publication Region	West	1
	Midwest	2
	Southwest	3
	Southeast	4
	Northeast	5
	National	6
	Not Mentioned	7
Author	Named	1
	Unnamed / Listed as Staff	2

## FINDINGS

Through a descriptive analysis of EFE articles, an understanding of the variables associated with media portrayal and coverage regarding this pressing societal issue was revealed.

Table 4.

*Coverage*

Variable	Category	Frequency	Percent
Presence of Images	Present	0	0
	Absent	102	100
	Total	102	100
Length of Article	Short - less than 300 words	29	28.4
	Medium - 301 to less than 800 words	52	51
	Long - 801 words or above	21	20.6
	Total	102	100
Tone of Article	Informational	66	64.7
	Empathetic	9	8.8
	Alerting	26	25.5



<b>Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
	Neutral	1	1
	Total	102	100
Article Language	Objective	32	31.4
	Descriptive	65	63.7
	Blaming	5	4.9
	Total	102	100
Law Enforcement	Yes	82	80.4
	No	20	19.6
	Total	102	100
Support Services	Yes	12	11.8
	No	90	88.2
	Total	102	100
Quote from Victim	Yes	5	4.9
	No	97	95.1
	Total	102	100
Quote from Perpetrator	Yes	4	3.9
	No	98	96.1
	Total	102	100
Media Medium	Television	2	2
	Social Media or Online	46	45.1
	Print or Press Release	54	52.9
	Total	102	100
Publication Region	West	9	8.8
	Midwest	4	3.9
	Southwest	17	16.7
	Southeast	43	42.2
	Northeast	26	25.5

<b>Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
	National	3	2.9
	Total	102	100
Author Mentioned	Named	73	71.6
	Unnamed or Listed as Staff	29	28.4
	Total	102	100

Table 4 provided a detailed analysis of news articles, covering content, publication details, and authorship patterns. Notably, none of the 102 articles reviewed contained images, indicating a very strong reliance on written content for reader engagement. Medium-length articles were the most common (51%), suggesting a balance between depth and reader attention. Informational tone prevailed (64.7%), emphasizing factual reporting, while alerting (25.5%) and empathetic (8.8%) tones were less frequent. Informational language dominated (63.7%), followed by objective language (31.4%), with blaming language appearing in a small minority (4.9%). Law enforcement involvement is mentioned in the majority of articles (80.4%), whereas the mention of support services for victims is less frequently cited (11.8%). Direct quotes from victims and perpetrators are infrequent (4.9% and 3.9%, respectively). The most common media platform was print or press releases (52.9%), followed by social media or online platforms (45.1%), with television representing a very small share (2%). The Southeast region is prominently featured (42.2%), followed by the Northeast (25.5%), with other regions less represented. The mention of the author was very prevalent (71.6%), with the remaining articles listing the author as staff or remaining unnamed (28.4%).

Table 5.

*Victim Characteristics as Reported by Media*

Variable	Category	Frequency	Percent
Number of Victims	One	94	92.2
	Two	8	7.8
	Three or More	0	0
	Total	102	100
Victim Age	60-70	5	4.9
	71-80	9	8.8
	81-90	15	14.7
	91 or above	9	8.8
	Not Mentioned	59	57.8
	Other(s) / Multiple Victims & Ages*	5	4.9
	Total	102	100
Victim Gender	Male	20	19.6
	Female	37	36.3
	Not Mentioned	37	36.3
	Other(s) / Multiple Victims & Genders**	8	7.8
	Total	102	100
Victim Marital Status	Single	4	3.9
	Married or Domestic Partner	5	4.9
	Widowed	12	11.8
	Not Mentioned	81	79.4
	Total	102	100
Victim Ethnicity	Not Mentioned	102	100
	Total	102	100
Victim Income Range	Less than \$48,500	11	10.8
	\$48,501 - \$145,999	10	9.8

Variable	Category	Frequency	Percent
Relation to Perpetrator	\$146,000 or above	22	21.6
	Not Mentioned	59	57.8
	Total	102	100
	Caregiver	18	17.6
	Family or Relative	21	20.6
	Friend or Neighbor	6	5.9
	Medical or Professional	25	24.5
	Unknown or Stranger	32	31.4
	Total	102	100

\*Multiple age ranges; \*\* multiple genders

Table 5 represented the characteristics of victims portrayed by the news media, offering insight into the frequency and distribution of various characteristics associated with the victims.

Primarily, the data revealed that the majority of incidents involved a single victim (92.2%), with a smaller proportion involving two victims (7.8%). Notably, there were no reported cases with three or more victims. In terms of victim age, the distribution varied. The largest proportions fell within the age groups of 81-90 (14.7%) and 91 or above (8.8%). However, a significant portion of victim ages was unspecified (57.8%), indicating potential gaps in reporting. Additionally, there are instances involving other or multiple victims across different age categories<sup>1</sup>.

Regarding victim gender, females constituted the largest segment (36.3%), followed by males (19.6%). A substantial percentage of cases did not specify the gender of the victim (36.3%).

Moreover, there were instances involving other or multiple victims with different genders<sup>2</sup>.

<sup>1</sup> Article that fell into the category, "Other(s)/multiple victims and ages" had more than one victim, with either the same age range or different age ranges.

<sup>2</sup> Articles that fell into the category, "Other(s)/multiple victims and genders" had more than one victim, with either the same gender or different genders.

Examining the victim's marital status revealed diverse circumstances. Widowed victims represented the largest proportion (11.8%), followed by those married or in domestic partnerships (4.9%). However, a significant portion of cases did not provide information on marital status (79.4%). Concerning victim ethnicity, data is not available for specific ethnic groups, as all cases are categorized as "Not Mentioned." Regarding the victim income range, victims with incomes of \$146,000 or above constituted the largest segment (21.6%), followed by those with incomes less than \$48,500 (10.8%). A significant portion of cases failed to specify income range (57.8%). Lastly, the relation to the perpetrator unveiled various dynamics. Victims were commonly associated with medical or professional caregivers (24.5%) and unknown individuals or strangers (31.4%). Additionally, a high percentage was linked to family members or relatives (20.6%) and caregivers (17.6%). Instances involving friends or neighbors (5.9%) were also observed.

Table 6.

*Perpetrator Characteristics as Reported by Media*

Variable	Category	Frequency	Percent
Number of Perpetrators	One	72	70.6
	Two	15	14.7
	Three or More	15	14.7
	Total	102	100
Age of Perpetrator	18 to less than 25	3	2.9
	25 to less than 35	2	2
	35 to less than 45	15	14.7
	45 to less than 55	11	10.8
	55 to less than 65	22	21.6
	65 or above	7	6.9
	Not mentioned	23	22.5

Variable	Category	Frequency	Percent
	Other(s)/Multiple Perpetrators & ages*	19	18.6
	Total	102	100
Gender of Perpetrator	Male	38	37.3
	Female	28	27.5
	Not Mentioned	14	13.7
	Other(s)/Multiple Perpetrators & Gender**	22	21.6
	Total	102	100
Perpetrator Marital Status	Not Mentioned	102	100
	Total	102	100
Perpetrator Income	Not Mentioned	102	100
	Total	102	100
Ethnicity of Perpetrator	Not Mentioned	102	100
	Total	102	100

\*Multiple age ranges; \*\*multiple genders

Table 6 presented a comprehensive analysis of the perpetrator characteristics mentioned within the articles, offering insights into the frequency and distribution of various attributes. Primarily, the data showed that the majority of incidents involved a single perpetrator (70.6%), with a smaller proportion involving two (14.7%) or three or more perpetrators (14.7%). Regarding perpetrator age, diverse patterns were observed, with significant representation in the 55 to less than 65 (21.6%) and 35 to less than 45 (14.7%) age groups. However, a notable percentage of cases did not specify the perpetrator's age (22.5%). Instances involving other or multiple perpetrators with varying ages were also noted<sup>3</sup>. Perpetrator gender exhibited a similar pattern, with males constituting the largest segment (37.3%) and females followed closely behind

<sup>3</sup> The article details multiple perpetrators, across multiple age ranges.

(27.5%), and also a notable percentage of cases did not specify the perpetrator's gender (13.7%).

Instances involving other or multiple perpetrators with different genders are observed<sup>4</sup>.

Table 7.

*Abuse Details in News Articles*

Variable	Category	Frequency	Percent
Type of EFE	Fraud	9	8.8
	Theft	37	36.3
	Scam	11	10.8
	Scheme	14	13.7
	Multiple Forms	31	30.4
	Total	102	100
Additional Abuse	Financial Exp.	78	76.5
	Psychological	0	0
	Physical	0	0
	Sexual	1	1.0
	Neglect	0	0
	Self-Neglect	1	1.0
	More than one type of abuse	22	21.6
	Total	102	100
Outcome of Abuse	Financial Dev.	73	71.6
	Placement	0	0
	Hospitalization	2	2.0
	Depression	0	0

<sup>4</sup> The article described multiple perpetrators, with the same or different genders.

<b>Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
	Death	14	12.7
	Multiple Outcomes	13	13.7
	Total	102	100
Setting of Abuse	Domestic Setting	87	85.3
	Institutional Setting	12	11.8
	Not Mentioned	3	2.9
	Total	102	100
Location	Urban	24	23.5
	Suburban	29	28.4
	Rural	27	26.5
	State or National	18	17.6
	Not Mentioned	4	3.9
	Total	102	100
Frequency of EFE	Single	5	4.9
	Repeated	95	93.1
	Not Mentioned	2	2
	Total	102	100

Table 7 provided a detailed examination of EFE, additional forms of abuse, and the resulting outcome. Primarily, regarding the types of EFE, theft emerged as the most common at 36.3%, followed by fraud (8.8%), scam (10.8%), and scheme (13.7%). Notably, a considerable portion of cases involved multiple forms of exploitation (30.4%) including psychological, physical, sexual, neglect, and self-neglect. Other outcomes of abuse included placement in a



facility (2%), hospitalization (2%), depression (12.7%), and sadly, death (13.7%), along with multiple outcomes (13.7%). Moreover, the settings of abuse were explained, with the majority occurring in a domestic setting (85.3%), followed by institutional settings (11.8%). In a few instances, the setting was not specified. Geographically, suburban areas witnessed the highest frequency (28.4%), closely followed by rural (26.5%) and urban areas (23.5%). With 17.6% of incidents occurring either at the state or national level, while a few articles lacked the location details. Lastly, the frequency of EFE occurrences revealed that single incidents constituted a minority at 4.9%, while repeated occurrences are much more prevalent at 93.1%. In a small percentage of cases, frequency did remain unspecified.

### *Cross-Tabulation*

This section presents additional findings from cross-tabulations that analyze the associations between dependent variables (article length and tone) and select independent variables related to EFE and elder abuse. The purpose of this bivariate analysis is to explore relationships between various background factors—such as the setting and type of EFE, the region where the articles were published, and the tone and length of the news articles within the dataset. The selected cross-tabulations were chosen to identify patterns in how different aspects of EFE are portrayed in the media, such as the focus on certain types of exploitation, geographic distribution, and narrative tone. This analysis aims to uncover potential biases or trends that shape public perception, including the representation of victims and perpetrators, and the emphasis or neglect of particular aspects of EFE. These findings can inform how media coverage influences public awareness, policy, and advocacy efforts.

Table 8.

*Cross Tabulation for the Articles Length by Setting of EFE*

<b>Length</b>	<b>Domestic</b>	<b>Institutional</b>	<b>Not Mentioned</b>	<b>Total</b>
Short Less than 300 words	25 86.2%	3 10.3%	1 3.4%	29 100.0%
Medium 301 to less than 800 words	43 82.7%	8 15.4%	1 1.9%	52 100.0%
Long 801 words or above	19 90.5%	1 4.8%	1 4.8%	21 100.0%

*Pearson's:  $X^2(4) = 2.060, p = .725$ ; Likelihood:  $X^2(4) = 2.253, p = .689$ ; Linear:  $X^2(1) = .034, p = .854$*

In Table 8, the cross-tabulation examines the association between the lengths of articles and the settings in which EFE is depicted. For those receiving the highest percentage of coverage of long articles (800 or more words), the most represented is the domestic setting, accounting for 90.5% of the total articles (followed by the institutional setting at just 4.8%). Similarly, 4.8% of long articles fell under the Not Mentioned setting. The association between the length of articles and setting of EFE was marginally significant with a p-value of 0.0725.

Table 9.

*Cross Tabulation for the Article Tone by Setting of EFE*

<b>Tone</b>	<b>Domestic</b>	<b>Institutional</b>	<b>Not Mentioned</b>	<b>Total</b>
Informational	57 86.4%	8 12.1%	1 1.5%	66 100.0%
Empathetic	7 77.8%	2 22.2%	0 0.0%	9 100.0%
Alerting	22 84.6%	2 7.7%	2 7.7%	26 100.0%
Neutral	1 100.0%	0 0.0%	0 0.0%	1 100.0%

*Pearson's:  $X^2(6) = 4.169, p = .654$ ; Likelihood Association:  $X^2(6) = 3.937, p = .685$ ; Linear:  $X^2(1) = .434, p = .510$*

Table 9 displays the cross-tabulation analysis, illustrating the association between the tone used in articles and the setting of EFE, identified as domestic, institutional, or not

mentioned. The data revealed that the majority of articles, especially those having an informational tone focused on the domestic setting (86.4%, while only 12.1% referred to an institutional setting. Additionally, 1.5% of articles using the informational tone had no mention of a setting. A marginal association between the tone used in an article, and the setting of EFE was observed ( $p = .0654$ ).

Table 10.

*Cross Tabulation for the Articles Length by Type of EFE*

Length	Fraud	Theft	Scam	Scheme	Multiple	Total
Short less than 300 words	5 17.2%	16 55.2%	2 6.9%	1 3.4%	5 17.2%	29 100.0%
Medium 301 to less than 800 words	3 5.8%	15 28.8%	6 11.5%	11 21.2%	17 32.7%	52 100.0%
Long 801 words or above	1 4.8%	6 28.6%	3 14.3%	2 9.5%	9 42.9%	21 100.0%

*Pearson's:  $X^2(8) = 15.340, p = .053$ ; Likelihood:  $\chi^2(8) = 15.596, p = .049$ ; Linear:  $\chi^2(1) = 8.639, p = .003$*

Moving onto Table 10 sheds light on the correlation between the length of an article and the different types of EFE being addressed. Among long articles, multiple forms of EFE held the highest percentage, which accounted for 42.9, followed by theft for 28.6% of occurrences. The p-value of 0.053 indicates a significant association between the length and type of EFE scenario in the articles. However, part of this is also prompted by the research purpose of looking for elder financial abuse-based articles

Table 11.

*Cross Tabulation for the Article Tone by Type of EFE*

<b>Tone</b>	<b>Fraud</b>	<b>Theft</b>	<b>Scam</b>	<b>Scheme</b>	<b>Multiple</b>	<b>Total</b>
Informational	6 9.1%	24 36.4%	10 15.2%	12 18.2%	14 21.2%	66 100.0%
Empathetic	2 22.2%	3 33.3%	0 0.0%	0 0.0%	4 44.4%	9 100.0%
Alerting	1 3.8%	9 34.6%	1 3.8%	2 7.7%	13 50.0%	26 100.0%
Neutral	0 0.0%	1 100.0%	0 0.0%	0 0.0%	0 0.0%	1 100.0%

*Pearson's:  $X^2(6) = 4.169, p = .654$ ; Likelihood:  $X^2(6) = 3.937, p = .685$ ; Linear:  $X^2(1) = .434, p = .510$*

Table 11 presents an examination of how the tone of the article is associated with different types of EFE. Among articles using an informational tone, theft had the highest coverage, representing 36.4% of the total examined articles. Following the theft, the next type was EFE with multiple forms, which accounted for 21.2% of types mentioned with an informational tone (association not significant).

Table 12.

*Cross Tabulation for the Articles Length by Region of Article*

<b>Length</b>	<b>West</b>	<b>Midwest</b>	<b>Southwest</b>	<b>Southeast</b>	<b>Northeast</b>	<b>National</b>	<b>Total</b>
Short Less than 300 words	2 6.9%	1 3.4%	9 31.0%	9 31.0%	8 27.6%	0 0.0%	29 100.0%
Medium 301 to less than 800 words	4 7.7%	3 5.8%	6 11.5%	26 50.0%	11 21.2%	2 3.8%	52 100.0%
Long 801 words or above	3 14.3%	0 0.0%	2 9.5%	8 31.1%	7 33.3%	1 4.8%	21 100.0%

*Pearson's:  $X^2(10) = 11.122, p = .348$ ; Likelihood:  $X^2(10) = 12.099, p = .279$ ; Linear:  $X^2(1) = .408, p = .523$*

The cross-tabulation in Table 12 offers an analysis of the association between the length of an article and the regions of publication covering EFE. For those regions receiving the most

coverage, the Northeast region had the highest percentage, representing 33.3% of articles, followed closely by the Southeast region, which accounted for 31.1% among longer articles. In contrast, the Midwest region did not feature any occurrences among long articles with 0.0%. We fail to reject the null hypothesis, although regional variations in coverage can be observed.

Table 13.

*Cross Tabulation for the Article Tone by Article Region*

<b>Tone</b>	<b>West</b>	<b>Midwest</b>	<b>Southwest</b>	<b>Southeast</b>	<b>Northeast</b>	<b>National</b>	<b>Total</b>
Informational	5 7.6%	2 3.0%	9 13.6%	29 43.9%	18 27.3%	3 4.5%	66 100.0%
Empathetic	0 0.0%	0 0.0%	3 33.3%	2 22.2%	4 44.4%	0 0.0%	9 100.0%
Alerting	4 15.4%	2 7.7%	4 15.4%	12 46.2%	4 15.4%	0 0.0%	26 100.0%
Neutral	0 0.0%	0 0.0%	1 100.0%	0 0.0%	0 0.0%	0 0.0%	1 100.0%

*Pearson's:  $X^2(15) = 15.494, p = .416$ ; Likelihood:  $X^2(15) = 15.454, p = .413$ ; Linear:  $X^2(1) = 3.835, p = .050$*

Table 13 explored the association between the tones used in articles and their regional origins. Among these, the Southeast region stood out with the highest prevalence of articles having an informational tone, with 43.9%, followed closely was the Northeast region, having 27.3% of articles utilizing an informational tone (not a significant association).

*Qualitative Content Analysis*

Preliminary qualitative content analysis of 102 newspaper articles led to the identification of 39 codes with 10 mother codes, and 30 corresponding child codes, using Dedoose to conduct a comprehensive analysis of the information extracted from news articles that focused on instances of EFE. This analysis involved the creation of a structured coding framework comprising 10 mother codes, each with specific child codes. For example, under the 'Abuse' mother code, the child codes included financial exploitation, neglect, and physical, psychological, and sexual

abuse. Similarly, other mother codes and their child codes were established: 'Framing of EFE' (abuse, fraud, scam, scheme, and theft); 'Justice System Outcome' (guilty, not guilty, not mentioned, and ongoing); 'Living Conditions' (cleanliness, hazards, and isolation); 'Outcome of Abuse' (death, financial devastation, hospitalization, and placement); 'Perpetrator Portrayal' (demonize, justification, and normalization); 'Veteran' did not have any child codes as it was an identifier; 'Victim health' (disabled, mental health), and 'Victim portrayal' (empowered, resilient, stigmatization, vulnerable). Subsequent to the delineation of both mother and child codes, a quantification of each code utilized was conducted. (refer to Appendix B and C for a complete list). This systematic coding approach facilitated a comprehensive examination of how EFE incidents were portrayed and contextualized across various dimensions within the news articles. Dedoose was used in uncovering nuanced insights into the multifaceted aspects of elder financial exploitation through structured categorization and analysis of the dataset. After the alignment of mother and child codes, 12 themes emerged and are discussed below (refer to Appendix D and E for a breakdown of codes and themes). These themes represent recurring concepts and patterns identified during the qualitative analysis. The themes were derived through a systematic analysis of the data, involving a comprehensive review, coding, and categorization to identify any patterns and commonalities, and latent meanings. To support the codes and themes, excerpts from 48 articles have been included to explain the 12 themes in the subsequent section.

### *Blanket Victimization*

Elder abuse and exploitation take many different forms, and those who commit such acts may continue to harm their victims. Financial exploitation is just one aspect of the abuse that can coexist with neglect, psychological mistreatment, and physical abuse. The latter can include incidents such as mismanagement of medication, theft of medications, or even sexual abuse.

Even though the search terms used in the article may have focused on financial exploitation, news reports also highlight other types of elder abuse.

*"The victims in this case were subjected to egregious living conditions while simultaneously being isolated from their families, residents covered in bed bug bites, residents reporting not receiving medications, and residents reporting not being able to use supplemental oxygen and feeding tubes."*

It is important to recognize that elder abuse and exploitation can, and do occur in professionally managed healthcare facilities, not just the domestic settings. Older adults in nursing homes or assisted living facilities may face risks due to isolation from family, limited autonomy, and need for assistance. This can spotlight the need for increased oversight, training, and even proactive measures to ensure the safety of those residing in the facilities.

*"Old Man's Home of Philadelphia, doing business as Saunders House in the Wynnewood section of Lower Merion, will pay \$819,640 to settle claims that the skilled nursing facility provided medically unnecessary rehabilitation therapy to residents to maximize revenue, and without prioritizing clinical needs."*

### *Predatory Practices*

The predatory nature of elder abuse and exploitation stems from exploitative behaviors deliberately targeting vulnerable individuals for personal gain. This exploitation encompasses a range of deceptive tactics such as scams, schemes, manipulation, and even deceptive marketing, which are often carried out in a calculated and subtle manner. Perpetrators frequently target elders, individuals with disabilities, or those lacking financial savvy, exploiting their vulnerabilities and trust. These practices can be highly nuanced, often perpetrated by individuals who may initially appear trustworthy or unsuspecting, making them difficult for victims to detect or resist. The subtlety of these tactics contributes to the success of perpetrators, who exploit their victims' trust and take advantage of the vulnerabilities of elders.

*"The victim, now 85 years old, testified that she did not authorize Steele to take her money, and did not know until much later that he had used his access to her accounts, and a power of attorney that she had given him, to take her life savings."*

Perpetrators have been known to deceive and gain the trust of vulnerable elders, subsequently exploiting them over some time. Misuse of a Power of Attorney (POA) document can have devastating consequences as it grants the alleged rights to bank accounts, bills, and the ability to alter medical appointments. It is imperative to remain vigilant and prevent such exploitation from occurring.

### *Lucrative Ventures*

In the context of EFE and elder abuse, lucrative ventures refer to how deceptive practices or schemes promise to yield significant financial gains for perpetrators at the expense of vulnerable older adults. This type of fraud involves intentional deceit, manipulation, or coercion to obtain money, assets (including property), or valuable resources from elderly individuals.

*"Beverly Schottenstein alleged that her grandsons made a number of "extremely complex, highly risky "investments worth more than \$72 million, which led to losses of more than \$10 million, but yielded the men and JP Morgan hundreds of thousands in fees. Between 2015 and 2018, the claim alleged, the men were responsible for hundreds of transactions worth hundreds of millions of dollars, including many where they and JP Morgan stood to earn a profit as market makers, or broker-dealers that trade particular stocks."*

Perpetrators may employ various tactics such as investment scams, telemarketing fraud, identity theft, or caregiver exploitation to exploit seniors of their financial resources for personal gain. The term lucrative underscores the substantial financial rewards sought by perpetrators, often leading to devastating financial losses and emotional harm for elderly victims.

*"Harmon allegedly failed to fulfill his power of attorney fiduciary obligations for two Woonsocket women. The women were financially exploited, drained of their assets and left in significant debt, police said. Harmon was charged with liquidating almost \$400,000 worth of U.S. Savings Bonds, selling the home of one woman, liquidating an annuity and misappropriating funds, while frequenting Twin River Casino with the money."*



### *Legal Accountability*

Ensuring legal accountability for perpetrators of elder abuse presents significant challenges due to factors such as memory decline, advanced age, and the potential complications of ongoing investigations or trials. While some perpetrators may face criminal charges within the existing legal framework, individuals in business or financial management roles often receive only civil penalties such as fines. This disparity in consequences underscores the complexity of addressing elder abuse, especially when reports to authorities may not always lead to clear outcomes due to confusing laws or policies. Investigative efforts are further impeded by the difficulty of gathering evidence from sources like victims, family members, or guardians—some of whom may be perpetrators themselves. Juries can send powerful messages against elder abuse through their decisions or can be overwhelmed with information, and navigate the legal process involved in financial or abuse cases; this unfortunately can result in a lack of justice for victims.

*“This is a case involving the exploitation of an elder. The jury is sending a message that taking advantage of a client, particularly an elderly client, is not acceptable.”*

Jurisdictional complexities necessitate involvement from multiple law enforcement agencies, including local, state, and federal entities or multi-state support units. In addition to these challenges, jury involvement in elder abuse cases plays a critical role in signaling societal attitudes toward the exploitation of older adults. Moreover, multiple police departments may have to be involved due to a lack of resources, and jurisdictional borders, this can include local, state, and even federal agencies or even multi-state support units.

*“I’m very proud of my IRS service and I take these impersonation scams very personally. I am disgusted by attempts to impersonate IRS employees and steal money from the taxpaying public.”*

### *Open-Ended Narratives*

An open-ended narrative in the context of EFE cases reported in the news reflects the complexities and uncertainties often associated with investigations and legal outcomes. Factors such as incomplete information, evolving circumstances, and varying jurisdictional challenges can contribute to the open-ended nature of these narratives.

In some cases, there might not be a sense of justice met.

*“...the dates associated with the allegations against Landsperger occurred both before and after the state adopted a Felonies First program. Because of that unique timing, he said, all the charges were dismissed, with the intention of bringing them to a grand jury, to avoid replicating efforts.”*

Additionally, the involvement of different opinions from law enforcement, legal professionals, and social services, may lead to prolonged investigations and deliberations, further extending the timeline and keeping the outcome unresolved for the victim.

*“Mori died Aug. 30 at his home in Fort Lauderdale. On Aug. 25, a lawsuit was filed in Broward against Mori’s former attorney, Goldstein, on behalf of Postovit, Allen and others to remove Goldstein from the title of Mori’s Fort Lauderdale home, worth \$3 million. That same day, paperwork was filed to remove one of Mori’s previous advisers as the registered agent of his foundation and replace him with Roland Sanchez-Medina, a lawyer working on behalf of Postovit and Allen, according to state business records. One day later, Sanchez-Medina dissolved the foundation.”*

### *Aging in Place*

Aging in place (Morgan & Kunkle, 2021) refers to the ability of elders to continue living independently, and comfortably in their own home and remain part of the community. This can involve making modifications to the residence with ramps and grab bars, widening door frames, and showers, and even accessing support services. The goal is to enable elders to remain in their surroundings as long as possible, rather than moving into a healthcare facility, or another’s home. Contributing to elder abuse, and exploitation can be simply described as environmental or external factors which the victim may not be able to change or control any longer. This can include extreme neglect, and lack of a clean environment such as clutter, hoarding, and even

infestations. Cultural attitudes toward abuse can add to ongoing abuse due to lack of reporting, or lack of services that a victim may feel comfortable with. Isolation, either by self or by force, such as living in a rural area, or moving into a residence controlled by a perpetrator.

*“The kitchen was piled up with dishes covered with rotting food,” Winter stated in his report. “I observed a thick layer of black mold on almost all of the surfaces of the kitchen, and it was all over the ceiling. The refrigerator didn’t appear to be working and contained only rotting food.”*

Isolation, either by self or by another, such as living in a rural area, or moving into a residence controlled by a perpetrator can lead to additional abuse. At times, an elder may remain, or even return to an unsafe environment; commonly referred to as self-neglect. These reports can be harder to hear, as the elders made a choice they felt would be best.

*“When you’re frail and living alone in a private house and you don’t have anyone checking on you and you don’t have access to services, it’s a disaster waiting to happen. Knoll froze to death inside his multimillion-dollar Upper East Side townhouse this winter. His official cause of death was hypothermia. Police found Knoll in bed in his heatless East Side brownstone steps from Central Park.”*

### *Aftermath*

Elder abuse can have devastating consequences for victims, who often do not report an incident until it is too late. Victims may display repeated physical injuries, become depressed, and often resort to self-neglect.

*“...who was legally blind and lived alone in a two-story house in Moss Bluff, Louisiana, depleted her savings, took out a reverse mortgage and cashed in a life insurance policy. She didn’t tell her family, not even the sister who lived next door. About one week after calling Stancik at the family business in Texas to borrow \$6,000, Jones committed suicide.”*

If the financial exploitation or abuse is great, or the caregiver is an immediate family member, the victim may protect their abuser. Even if a victim has multiple hospitalizations, or becomes forced into a facility, they may seek to return to the same environment due to numerous

factors, such as guilt, or belief the abuse would stop. Some may become homeless, and even worse some victims take their own lives or are killed.

*“According to court documents Karr had been hospitalized on Jan. 25, 2020 for repair of a broken hip sustained in a fall. She had previously fractured her arm in a different fall earlier in the month. Karr was admitted to a skilled nursing facility for rehabilitation after the surgery. Karr's body was found wrapped in plastic, under a large amount of trash, in the back corner of the garage during a search of the residence she shared with her son on Oct. 18.”*

### *Vilification*

Examining societal views can extend how the media portrays perpetrators of elder abuse and exploitation; this can explore the public perception, attitudes, and even the response from members of the community. Using media representations can identify stereotypes, biases, and even misconceptions that may influence or impact the public’s understanding of elder abuse, and those identified as responsible.

*“This was calculated,” Bennett said. “It was manipulative. The defense of self-defense is quite honestly insulting in my opinion,” the man was being isolated. Calls became more infrequent, and his phone number was no longer in service. “It’s a real shame that someone can use domestic violence or try to use domestic violence as a justification to get out of brutally beating an 82-year-old man to death in his bedroom because it makes it a lot harder for real victims of domestic violence to be able to share their story...”*

Some cases are not so easy to determine, especially if the victims have a memory decline, or are unable to make statements for themselves. If an alleged perpetrator is politically connected, or has an influential position, this may lead to a different view of the evidence, or even the alleged.

*“A 63-year-old man stole more than \$88,000 from his elderly mother, who has Alzheimer's, and left her to fend for herself in a hotel room after their home burned down... ...During an interview with investigators, Bilbay admitted to spending \$88,568.14 of his mother's money on himself.”*

### *Empathy*

This involves the capacity to comprehend and resonate with the feelings, viewpoints, and encounters of others, especially concerning EFE. Empathy underscores the significance of

recognizing and validating the emotional and psychological ramifications of EFE on older adults, caregivers, and communities. Researching EFE with empathy entails approaching the subject with sensitivity and compassion, seeking to authentically depict and communicate the lived experiences of those impacted by this form of abuse.

*"The victim was contacted by an investigator and it was discovered that Lafever had used the debit in excess of 25 times without permission," McMann said. "Several checks were also forged by Lafever over the course of a few months. McMann said the victim feared for her safety and moved from the residence."*

Empathy can also extend to understanding the motivations and circumstances of perpetrators involved in EFE. Exploring empathy for perpetrators involves acknowledging and comprehending the factors that may drive individuals to engage in exploitative behaviors. This perspective does not condone or excuse the actions of perpetrators but aims to understand the complexities and influences that contribute to their behavior. Researching empathy towards perpetrators can provide valuable insights into prevention strategies, intervention approaches, and systemic changes needed to address elder financial exploitation effectively and empathetically for all parties involved.

*"In a statement of facts submitted in previous court documents, Newins' great uncle was diagnosed with Alzheimer's and late-stage dementia that December. Included in this period of transition was the signing of new powers of attorney, wills, as well Newins allegedly being added to Shirley and Bobby's financial accounts. The verdict came after the jury deliberated for about an hour."*

### *Military Affiliation*

It is crucial to remember that elderly veterans, particularly those dealing with post-traumatic stress disorder (PTSD), homelessness, food insecurity, or substance and alcohol abuse, are more vulnerable to exploitation. Military affiliation is critical because it adds layers of vulnerability for elderly individuals already coping with challenges associated with veteran status. Veterans may face unique struggles due to military experiences, such as trauma-related

conditions or difficulties transitioning to civilian life. These challenges can exacerbate feelings of isolation, shame, and reluctance to seek assistance, especially from official Veteran Affairs facilities, where the stigma of mistreatment can be associated. Consequently, elderly veterans may inadvertently become more reliant on external sources, potentially exposing them to exploitation by perpetrators who exploit their vulnerabilities.

*“...niece allegedly purchased and registered to herself a used Toyota RAV4 sports utility vehicle last October, using \$20,000 from a Department of Veterans Affairs grant intended for a handicapped-accessible minivan. I've got to depend on others. I can only walk a couple of feet. My anger toward her is astronomical.”*

These excerpts highlight instances of exploitation that target elderly veterans and the financial impact on retirees misled by deceptive practices, this underscores the vulnerability and immense harm caused by these actions.

*“Kern's law firm received approximately \$1,446,336, while retiree-investors – who were misled and fraudulently induced to purchase the SCF product without being informed of all material information about the contracts – lost approximately \$31,352,897.26.”*

### *Health Vulnerabilities*

Physical disabilities, mental health disorders, and cognitive impairments significantly increase the risk of elder abuse and add obstacles to accessing proper services. Elder abuse victims affected by any condition often become more reliant on others for help, and care. Memory impairments can impair a victim’s decision-making ability, and awareness of abuse, even hindering the ability to seek help.

*“When interviewed, Ford didn't know the year, much less the date or day of the week, one of two doctors on the three-member committee reported. Ford believed she was 30 years old, had been married 12 years and lived with her mother and father, Dr. Stanley Bloom said in court documents. She couldn't do simple math or repeat three words she was asked to remember.”*

Residents of care facilities, especially the elderly, rely heavily on staff for their daily care and assistance. This puts them at an increased risk of neglect, abuse, and accidents. Additionally, their isolation can make simple tasks such as taking medication, making phone calls, or moving around a challenge.

*“...residents were allegedly beaten, sexually assaulted, and denied vital medical care, including people with mental and physical disabilities. In one case, a man was beaten so severely that blood poured from his head and he later died of brain injuries, the state alleged.”*

### *Ongoing Experience*

How the media represents elder abuse victims can be challenging, especially when elders are unable or unwilling to speak about an incident. Or simply do not know how to access support when dealing with incidents of exploitation, and abuse.

*“We have no real understanding of how vast this problem is, because so many victims never report it. “They’re too embarrassed.”*

Even when there are services available for those victimized, such as legal aid, victim compensation, police involvement, and support services; many feel embarrassed, humiliated, or feel a social stigma in asking for help from scammers, or abusers.

*“When that happened, I didn’t even have the money to pay my bills, to eat, to do nothing, I mean, it completely wiped me out. I was scared. I’m not going to lie to you,” Marris said. “I didn’t want to go to prison for something I hadn’t done.”*

## DISCUSSION

This study employed a mixed-method approach to investigate instances of elder financial exploitation through a qualitative content analysis of news articles that spanned six years (2018-2023). These findings contribute to the theoretical discussions surrounding elder abuse, particularly financial exploitation, which provide a structured understanding of the phenomenon.

### *Quantitative*

Quantitatively, the analysis revealed several notable associations between the dependent variables and the characteristics of media articles, such as tone and length. The majority of medium-length articles (51%) aligned with an informational tone (64.7%), suggesting a deliberate effort to provide a balance of detailed content with reader accessibility. This association implied that media outlets may have strategically chosen an article length to effectively convey informative content about EFE while accommodating the attention spans of today's readers. Additionally, the presence of alerting tones (25.5%) in the articles may have reflected the intentional emphasis on urgency or an attempt to raise awareness about elder abuse and EFE issues. This tone choice could have influenced how readers noticed the seriousness of the topic and engaged with the information presented. Moreover, the limited use of blaming language (4.9%) alongside the substantial mention of law enforcement (80.4%) suggested a neutral or objective reporting style that underscored the role of legal authorities in addressing EFE, contributing to transparency and accountability in journalistic practices. The cross-tabulations showed the nuances between an article's characteristic and the portrayal of EFE in the media, providing valuable insights into how the media tailors reporting to inform, receive engagement, and at times raise awareness regarding abuse and EFE. Notably, the absence of images across all articles suggests a reliance on the textual content to convey information. Conversely, the infrequent reference to support services (11.8%) raises awareness of potential gaps in highlighting available resources for affected individuals or communities. The scarcity of quotes from victims (4.9%) and perpetrators (3.9%) within the articles prompts reflection on the representation of key stakeholders and their voices in media narratives. In terms of distribution, the prevalence of articles in print or online media (98%) compared to television (2%) underscores the evolving landscape of media consumption and dissemination. The regional



distribution of articles, with the Southeast (42.2%) and Northeast (25.5%) regions showing higher representation, hints at geographic variations in coverage and possibly reflects the distribution strategies of media outlets. Lastly, the explicit mention of authors in a majority of articles (71.6%) highlights a commitment to transparency and accountability in journalistic practices.

Returning to research question one, which investigates the background characteristics of EFE victims commonly portrayed in newspaper articles and reports, we find that the majority of cases typically involve a single victim, comprising 92.2% of reported incidents. Victim ages vary, with the highest percentage falling within the 81-90 age range at 14.7%. However, it is important to note that a significant portion of victim ages remains unspecified or was not mentioned, signaling a potential gap in data collection or reporting practices. Females were slightly overrepresented among reported victims, constituting 36.3% compared to 19.6% for males. Additionally, widowed individuals emerge as the most prevalent among reported victims (11.8%), followed by those for whom marital status details are not disclosed (79.4%). Although income details were frequently omitted (57.8%), among those reported, a notable percentage of victims possess incomes of \$146,000 or higher (21.6%). Victims often have diverse relationships with perpetrators, including family/relatives (20.6%) and caregivers (17.6%). This emphasizes the need for tailored prevention and intervention strategies. Examining the findings on EFE victims portrayed in newspaper articles and reports reveals that the majority of cases involved single victims, most of whom are between 81 and 90 years of age, with more females than males affected, and a prevalence of widowed individuals with undisclosed income details. The perpetrators included both family/relatives and caregivers. This demographic composition suggests vulnerabilities within older populations, particularly among widowed women, possibly

due to isolation, dependency, and diminished oversight of financial matters. Furthermore, those with more financial endowments are likely to be victimized which is no surprise. The media's focus on these demographics tends to mirror real-life trends, indicating heightened risk during late adulthood, with cognitive decline and reliance on others contributing to exploitation and abuse. While increased computer proficiency among older adults might mitigate certain vulnerabilities like online scams, the exploitation within trusted relationships could persist regardless of technological awareness. Therefore, safeguarding strategies should address the complex dynamics beyond technological literacy, such as the enduring threat posed by cognitive decline, disabilities, and reliance on others concerning abuse and EFE.

Research question two explores the background characteristics of EFE perpetrators who were described in newspaper reports. The analysis shows that the majority of reported cases involve a single perpetrator, which accounts for 70.6% of incidents. The age of the perpetrators varies, with the highest percentage being between the ages of 55 and less than 65, which is 21.6%. It is worth noting that a significant portion of the perpetrator ages is unspecified (22.5%), indicating incomplete reporting. Male perpetrators slightly outnumber females, accounting for 37.3%, while female perpetrators comprise 27.5%. Research question 2 explores the characteristics of EFE perpetrators based on newspaper articles and reports. The majority of articles involved a single perpetrator, largely aged between 55 and less than 65 years old, with a significant portion of perpetrator ages not being mentioned. This age range does suggest potential financial pressures or personal circumstances driving individuals in late middle age to commit exploitation, possibly reflecting challenges faced by the 'sandwich generation' (Morgan & Kunkle, 2021) who are trying to balance caregiving responsibilities for their elderly parents, with dependent children, and simultaneously their social responsibilities. Moreover, the higher

frequency of male perpetrators targeting female victims may signify broader societal power dynamics and gender-specific issues that require more directed prevention strategies.

Research question three addresses how the media portrays these incidents. The media portrays both victims and perpetrators of EFE in a multi-faceted manner. The media will often emphasize the vulnerability of victims and the wickedness of perpetrators, portraying the victimization of elders (actions that cause physical, emotional, or financial harm unto elders) and justifying the vilification of perpetrators. However, this portrayal oversimplifies the complex issues surrounding EFE and can hinder a deeper understanding of the circumstances. The media tends to focus on the health vulnerabilities of victims (health factors that increase an elder's chance of abuse), paying little attention to the impact and legal accountability (consequences for perpetrators through legal proceedings) of perpetrators. This can result in an incomplete narrative (incomplete, unresolved articles and legal complexities) that characterizes these cases. Therefore, it is important to recognize that EFE is a complex issue that requires a more comprehensive understanding. Such an understanding requires a focus not only on the vulnerability of victims, but also on the broader social, economic, and legal factors that contribute to EFE.

In visiting research question 4 and considering the theoretical and literature-based implications, it was observed that there were significant gaps in how EFE victims were covered in the media compared to established research. One such framework is the Agenda Setting Theory, which highlights the influential role of media coverage in shaping public perceptions and responses to EFE (McGee & Urban, 2020). Media often sensationalizes cases of EFE, leading to misconceptions and overlooking deeper insights into prevalence rates, risk factors, and victim experiences. This theory emphasizes the need for more balanced and informative media coverage to align public awareness with research findings and address the complexities of EFE

effectively. Social Learning Theory offers another lens for examining EFE, emphasizing observational learning in influencing behaviors related to elder abuse (Yan et al., 2023). Within this context, family violence is interconnected with EFE, suggesting that individuals may model abusive behaviors they have witnessed, perpetuating cycles of exploitation. Understanding these dynamics is crucial for developing interventions to break the cycle of abuse and promote healthy caregiving relationships. EFE is also viewed through White-Collar Crime Theory, which underscores the challenges of detecting and addressing financial exploitation as a form of white-collar crime (Rubin, 2022). Unlike traditional crimes, EFE often involves deception and manipulation, making it difficult to detect and prosecute. This theoretical framework emphasizes the importance of specialized approaches to investigating financial crimes against older adults and strengthening legal measures to combat EFE effectively. Moreover, the graying of America contributes to the theoretical discourse on EFE, emphasizing demographic trends that highlight the increasing vulnerability of older adults to various forms of abuse, including financial exploitation (Vespa, 2023). As the population ages, there is a growing need for targeted interventions and support services to safeguard older adults from exploitation and promote aging with dignity and security. Exploring settings of abuse, including domestic and institutional contexts, underscores unique challenges and dynamics within each setting (Administration on Aging, 2021). Domestic violence against older adults may go unnoticed or misinterpreted, while institutional abuse raises concerns about oversight and accountability. Understanding these settings is essential for developing context-specific interventions and policies to comprehensively address EFE.

In terms of practical implications, the identified discrepancies between media portrayal and research findings signal a need for targeted policy interventions. Policies should aim to

correct public misconceptions about EFE, increase awareness of elder abuse prevention, and expand support services for victims through comprehensive programs. Future research undertakings could greatly benefit from conducting in-depth interviews with a range of stakeholders, including victims, perpetrators, family members, caregivers, medical staff, and support services. By capturing diverse perspectives and generating actionable insights for policy and practice, such research initiatives can contribute to more informed strategies for preventing and addressing elder financial exploitation effectively. This integrated approach aims to bridge existing gaps in research, media representation, and policy, leading to a more cohesive response to the complex issue of EFE. The news media must make attempts at moving beyond the basic sensationalism, instead providing comprehensive insights into prevalence rates, risk factors of abuse and exploitation, and the extreme challenges victims face. Journalists should engage more with experts in the field which would ensure the reporting is well informed and balanced. Additionally, media outlets should highlight victim resources and the long-term societal implications of elder abuse and EFE. Adopting these practices, the media would play a critical role in raising awareness over a much larger population than current practices, and also correct any misconceptions of elders, and vulnerabilities that lead to stereotyping, lastly, the media should involve elders, not only as victims but as people; their voice is most important to change.

#### LIMITATIONS

Despite providing valuable insights, this analysis is subject to several methodological limitations that require careful consideration. Firstly, the reliance on newspaper articles as the primary data source introduces inherent biases associated with media reporting, potentially distorting the depiction of EFE incidents and associated variables. Media sources may prioritize certain types of EFE cases or present a skewed perspective, which could influence the study's

findings. Moreover, the study's limited longitudinal design, conducted within a specific timeframe (e.g., 2018 - 2023), restricts the ability to capture temporal dynamics and evolving trends in media coverage over time. A broader longitudinal approach would be necessary for a more comprehensive exploration of how media portrayals of EFE evolve and change.

Furthermore, the research design's focus on descriptive characteristics of EFE incidents and entities limits the depth of understanding regarding the underlying causal mechanisms and contextual nuances. Critical factors such as socioeconomic disparities, psychological dynamics, and systemic vulnerabilities may not be adequately addressed through this approach, justifying further investigation using alternative research methodologies. Additionally, the study's generalizability is limited by its focus solely on newspaper articles, which may not reflect EFE cases reported through other media channels, those that go unreported, or those deemed not newsworthy enough for any media coverage. This limitation can affect the validity of the content analysis, as it may lead to an incomplete or skewed understanding of EFE, potentially overlooking important cases or trends that are underrepresented or absent in the selected media sources. These limitations highlight the need for complementary data sources to provide a more holistic view of EFE prevalence and characteristics. Lastly, the subjectivity inherent in content analysis methodologies poses a risk of bias and potential coding errors, emphasizing the importance of rigorous methodological approaches and careful interpretation of findings. Incorporating multiple analysts or inter-rater reliability checks could enhance the validity and reliability of the study's conclusions.

## FUTURE RESEARCH

Future research on EFE could significantly benefit from a comprehensive multi-method approach that integrates longitudinal studies and ethnographic investigations to deepen the understanding of the dynamics and impacts of EFE within specific cultural contexts over time. Implementing a longitudinal study would enable researchers to track the experiences of older adults affected by EFE over an extended period, assessing changes in financial status, health outcomes, and social circumstances among victims, while also identifying risk and protective factors influencing the occurrence and recurrence of EFE incidents. Complementing the longitudinal study, ethnographic investigations would involve immersing researchers in affected communities or social groups, allowing for the exploration of cultural norms, social networks, and power dynamics influencing perceptions and responses to EFE. The findings from this multi-method research could inform a more targeted intervention program, assist in developing prevention strategies, and aid in policy recommendations, enhancing the relevance, applicability, and ethical considerations of study outcomes. This comprehensive approach would facilitate a more evidence-based policy development and inclusion of community responses to EFE and abuse.

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## Appendices

### Appendix A: Selection of News Bank Articles by Year 2018 - 2023

#	2018	2019	2020	2021	2022	2023
1	118	20	17	181	26	77
2	277	65	64	192	50	98
3	378	174	85	215	121	226
4	393	210	196	217	124	302
5	435	305	300	252	140	406
6	518	347	397	291	168	499
7	564	428	512	356	187	793
8	672	533	672	390	320	835
9	715	613	680	401	670	896
10	776	734	713	723	680	901
11	853	801	760	764	721	923
12	931	992	803	1012	785	966
13	943	1072	832	1040	810	1014
14	955	1101	870	1099	857	1026
15	1061	1162	926	1127	924	1122
16	1068	1226	1020	1139	956	1169
17	1109	1280	1079	1216	1000	1180

\* Table "Appendix A: Selection of News Bank Articles by Year 2018 - 2023" presents the number of articles chosen for analysis in a study on elder financial exploitation (EFE) across different years. The "#" column represents the selection points, numbered from 1 to 17, while the body of the table shows the corresponding number of articles selected for each year from 2018 to 2023.

## Appendix B: Mother, Child Codes, and Descriptions

Mother Code	Child Code	Description
Abuse		Mention of any elder abuse: financial exploitation, neglect, physical, psychological, or sexual abuse.
	Financial Exploitation	Mention of financial exploitation
	Neglect	Mention of elder neglect
	Physical	Mention of physical abuse of any kind
	Psychological	Mention of psychological, verbal or emotional abuse
	Sexual	Mention of sexual abuse
Framing of EFE		Article mentions EFE as abuse, fraud, scam, scheme, or theft.
	Abuse	Abuse (physical, psychological, or sexual) mentioned with financial exploitation
	Fraud	Fraud was the primary method of the alleged
	Scam	Described as a romance, lottery or grandparent type scam.
	Scheme	Described the exploitation as a scheme
	Theft	Action of theft, cash, checks, debit or credit card, or physical assets.
Justice System Outcome		The article mentions the outcome of the alleged perpetrator with the justice system. Guilty, innocent, not mentioned, or ongoing
	Guilty	Perpetrator was found guilty
	Not guilty	Perpetrator was found innocent/not guilty
	Not Mentioned	No charges were mentioned
	Ongoing	Article mentions that case is ongoing
Living Conditions		The article provides details associated to the victims living conditions, environmental factors, cleanliness, and isolation
	Cleanliness	Focusing on the cleanliness and upkeep of the living environment, including issues such as sanitation, pest infestation, and hoarding.
	Hazards	Environmental hazards, structural problems, exposure to pollutants, and lack of accessibility features for mobility'-impaired individuals.
	Isolation	Article mentions social isolation, or limited/lack of family. Access to utilities, food and other services.
Outcome of Abuse		Article mentions an outcome of the EFE / abuse of victims
	Death	Victim died during abuse, or mentioned as deceased in article
	Financial Devastation	Victim was unable to recover from exploitation
	Hospitalization	Victim is mentioned as being hospitalized, during or following abuse
	Placement	Article mentioned victim placement following abuse



Mother Code	Child Code	Description
Perpetrator Portrayal		How perpetrators are depicted, whether they are demonized, justified, or normalized.
	Demonization	Perpetrator(s) of EFE/abuse are vilified, or harshly portrayed
	Justification	Article attempts to rationalize, or justify action of perpetrator
	Normalize	Article attempts to make abuse common, or acceptable behavior.
Veteran		The article makes mention that the victim, was / is in the military
Victim Health		The victim may have a memory decline or disabled.
	Disabled	Victim is described as disabled no specific cause
	Memory Decline	Victim is described as having Dementia or Alzheimer's; or similar memory decline.
Victim Portrayal		This code refers to how the articles depict victims affected by EFE / Elder Abuse. Various aspects such as vulnerabilities, resilience, stigmatization, and empowerment.
	Empowerment	Victim is shown to take control, advocating for themselves
	Resilient	Victim is detailed as being able to cope, and/or recover from EFE, or abuse
	Stigmatization	Victim is detailed as feeling stigma following the incident, or embarrassed to mention abuse.
	Vulnerable	Becoming victims of EFE due to various factors such as age, cognitive impairment, or isolation.

### Appendix C: Mother, Child Code, and Quantity

Mother Code	Child Code	Quantity
Abuse	Financial Exploitation	71
	Neglect	16
	Physical	10
	Psychological	3
	Sexual	1
Framing of EFE	Abuse	12
	Fraud	10
	Scam	7
	Scheme	12
	Theft	43
Justice System Outcome	Guilty	65
	Not guilty	3
	Not Mentioned	1
	Ongoing	10
Living Conditions	Cleanliness	5
	Hazards	4
	Isolation	9
Outcome of Abuse	Death	16
	Financial Devastation	19
	Hospitalization	2
	Placement	2
Perpetrator Portrayal	Demonization	17
	Justification	3
	Normalize	2
Veteran	-	5
Victim Health	Disabled	12
	Memory Decline	15
Victim Portrayal	Empowerment	4
	Resilient	0
	Stigmatization	4
	Vulnerable	47

### Appendix D: Mother, Child Codes and Themes

Mother Code	Child Code	Theme
Abuse	Financial Exploitation Neglect Physical Psychological Sexual	Blanket Victimization
Framing of EFE	Abuse Fraud Scam Scheme Theft	Predatory Practices  Lucrative Ventures
Justice System Outcome	Guilty Not guilty Not Mentioned Ongoing	Legal accountability  Open Ended Narrative
Living Conditions	Cleanliness Hazards Isolation	Aging in Place
Outcome of Abuse	Death Financial Devastation Hospitalization Placement	Aftermath
Perpetrator Portrayal	Demonization Justification Normalize	Vilification  Empathy
Veteran		Military Affiliation
Victim Health	Disabled Memory Decline	Health vulnerabilities
Victim Portrayal	Empowerment Resilient Stigmatization Vulnerable	Ongoing Experience

### Appendix E: Theme and Description

Theme	Description
Blanket Victimization	Actions which cause physical, emotional, or financial harm unto elders.
Predatory Practices	Exploitative tactics targeting elders for financial gain or manipulation.
Lucrative Ventures	Deceptive practices on elders that yield financial gains
Legal Accountability	Consequences for perpetrators through legal proceedings.
Open-ended Narrative	Incomplete, unresolved articles and legal complexities
Aging in Place	Details of living conditions which influence elder vulnerability towards abuse.
Aftermath	The effects of abuse on elders' physical, psychological, and financial well-being.
Vilification	Perception of elder abuse perpetrators
Empathy	Recognizing the impact of EFE on elder victims
Military Affiliation	Reports of elder abuse, and victims of military background
Health Vulnerabilities	Health factors which increase an elder's chance of abuse
Ongoing Experience	What adaptive mechanisms were used by victims navigating elder abuse

When I was a laddie  
I lived with my granny  
And many a hiding ma granny di'd me.

Now I am a man  
And I live with my granny  
And do to my granny  
What she did to me.

*Anonymous*