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## Financial Maltreatment of Chinese American Elders: An Inquiry through a Cultural Lens

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### ABSTRACT

This study examined financial maltreatment from the perspectives of Chinese American elders via a mixed method approach. Three focus groups of Chinese American elders and one group of service professionals recruited from Phoenix metropolitan areas shared their insights of financial maltreatment and contributed to the refinement of questions in the followed survey that included 325 elders ( $M_{age} = 75.6$ ,  $SD = 7.00$ ). Two types of financial maltreatment: Financial exploitation and financial neglect were identified from focus group discussions. About 9.2% experienced financial exploitation and 1.5% experienced financial neglect. Both financial exploitation and neglect were related to higher vulnerability scores for abuse assessed using the H-S/EAST elder abuse screening scale. Financial maltreatment needs to be understood in legal, cultural, and family contexts, incorporating the perspectives of older adults. Prevention of financial maltreatment hinges on increased awareness and knowledge of this issue among elders, families and service professionals, and the collaborative efforts of stakeholders from ethnic communities.

### ARTICLE HISTORY

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### KEYWORDS

Chinese American elders;  
financial exploitation;  
financial neglect

### Key points

- Financial maltreatment consists of financial exploitation and financial neglect from the perspectives of Chinese American elders.
- Close to 10% of Chinese American elders experienced any some form of financial maltreatment since age 60.
- Assessment of financial maltreatment in Chinese American elders needs to consider cultural aspects.
- Inclusion of the efforts from gatekeepers in Chinese communities is critical to the prevention of and solution to financial maltreatment in this ethnic minority group.

## Introduction

Financial maltreatment refers to an act or non-act by a caregiver or another person who causes financial harm or a serious risk of financial loss to the possessions, funds, and assets of a vulnerable older adult (National Center on Elder Abuse,). Two national population-based studies reported 3.5% and 5.2% of American elders experienced financial maltreatment over a 12-month period, respectively (Acierno et al., 2010; Laumann et al., 2008). Despite the apparent low prevalence rate, financial maltreatment is among the most frequently reported types of abuse in epidemiological surveys of older adults (Acierno et al., 2010; Laumann et al., 2008) and it significantly affects the financial wellbeing, health and mortality of elder victims (DeLiema & Conrad, 2017).

However, such profound impact of financial maltreatment on elders' quality of life does not render it more recognizable than physical or psychological abuse by Adult Protective Service (APS) or legal authority (Department of Justice Elder Justice Initiative, 2018). Elder victims tend not to report for reasons such as fear of retaliation or loss of support (Choi et al., 1999), as family members are the most frequent perpetrators (Acierno et al., 2010). The underreporting of financial maltreatment is also attributable to the difficulties of substantiating financial maltreatment, which can be exacerbated by the variation in state legislation regarding what constitutes financial maltreatment of vulnerable elders (The National Adult Protective Service Resource Center; 2012; Jackson, 2017).

Education programs have been developed to raise awareness of financial maltreatment among elders, caregivers, and health professionals (Gironda et al., 2010; Mills et al., 2012). Elder victim assistance programs that use multidisciplinary financial abuse specialist team (FAST), case management, victim advocates, or any combination of the above are in place (DeLiema & Conrad, 2017 ; Navarro et al., 2013; Sacks et al., 2012). Despite conclusive evidence of program effectiveness yet to come (Baker et al., 2017), great efforts are being made to screen, identify, prevent, and address financial maltreatment except that research on specific ethnic/cultural groups falls behind.

### ***Financial maltreatment in older Chinese Americans***

Current research and practice data are limited regarding assessing, preventing, and dealing with financial maltreatment in culturally diverse groups (Dong, 2012). A complexity of factors such as cultural values, immigrant history, and knowledge of service systems in the U.S. may influence one's vulnerability for financial maltreatment. Cooper et al. (2008) suggest that the inconsistent rate of elder abuse reported across countries (3.2% to 27.5%) signifies a lack of universal definition of elder abuse. The variation of financial maltreatment

observed in African American, Caucasian, and Latino communities (Laumann et al., 2008; Lee & Eaton, 2009) implies a need to examine perceptions of abuse within specific sociocultural and ethnic contexts in order to identify underserved groups (Deliema et al., 2012).

Along this line of thinking, Dong et al. (2014a, 2014b) have focused on the prevalence and risk factors of elder abuse in Chinese Americans using large-scale surveys of elders living in Chicago. Dong et al. (2014b) suggested that those who experienced low self-esteem and depressive feelings during their acculturation stress were more likely to report elder maltreatment. Though not devoted to financial maltreatment, Dong's studies further suggested that language barriers and cultural differences (e.g., more frequent use of checks and credit cards than cash in the U.S. compared to China) could make older Chinese immigrants prone to financial exploitation. Further, Dong and Wang (2017) in a longitudinal study found that longer duration in the United States predicted higher risks of financial exploitation among Chinese American older adults, but the rationale behind this prediction needs more compelling evidence.

Anecdotal evidence suggests that some immigrant elders may not fully disclose financial information (i.e., pensions from previous employers, property assets in their home country) in order to qualify for welfare programs (e.g., food stamps, subsidized housing) in the U.S. Furthermore, Chinese traditional values and practices can pose threat to financial security of older Chinese Americans, particularly those 80% who were not born in the U.S. and those immigrated to the U.S. after age 60 (Gallagher-Thompson et al., 2007; Mui & Shibusawa, 2008). It is cultural norm that older Chinese parents share their economic resources with their adult children and entrust them to manage property and assets (Sanchez, 1999). These customs can be hazardous to the financial wellbeing of older Chinese immigrants as adult children may misappropriate funds, especially when immigrants are overly dependent on their children to navigate the U.S. system in areas such as transportation and finance management.

Besides increased risk for financial exploitation, Chinese American elders may experience feelings of neglect when their cultural expectations regarding adult children's financial support fail. Influenced by Confucians teaching, immigrant Chinese elders value family support and intergenerational connections. In mainland China, the Elder Rights Protection Laws of 1996 mandate that adult children can be charged in court if they fail to provide financial, emotional, and instrumental support to their older parents, and its 2013 amendment added mandatory frequent visits from adult children to older parents (Gao et al., 2019). Thus, Chinese American elders may perceive the failure of their adult children to provide them with financial support as an act of neglect, as it encroaches upon traditional principles of filial piety and contemporary Chinese elder law mandating financial support from adult children.

Despite evidence suggesting that Chinese American elders are at heightened risk for financial exploitation and neglect, there is little acknowledgment or discussion of this in the literature, thereby indicating a need for further examination. Furthermore, previous studies have rarely reached out to Chinese American elders living in regions without large Chinese populations. Arizona has witnessed a growth in Chinese population in recent years, a 52% increase from 2000 to 2010 (Hirano & Asian Pacific Community in Action, 2011), but, unlike New York City, Boston, or cities in California, it has not established large, organized Chinese communities. This study took place in Phoenix where Chinese American elders have less access to structured service systems as compared to their counterparts living in cities with large Chinese communities. Lack of access to structured service systems makes them uniquely vulnerable to financial maltreatment. This group's experiences of and perceptions of financial maltreatment by family members are the focus of this study.

### **Purpose**

The study aimed to enrich our understanding of financial maltreatment through the lens of Chinese American older adults. Such perspectives will enhance knowledge of this issue among helping professions such as APS, aging services, and law enforcement that are charged to address financial maltreatment. This study examined the perspectives of financial maltreatment through focus group interviews with older adults and service professionals, and surveyed Chinese American elders regarding their experience of incidents of financial maltreatment and its relationship with the risks for overall elder abuse.

### **Methods**

This study used a two-phase mixed methods design that included focus group interviews and a survey. Data collection spanned from March to September 2014. Focus group interviews were used to capture the understanding of financial maltreatment from the perspectives of older adults, and to inform the refinement of questions used to assess financial maltreatment in the later survey that was intended to examine the frequency of this phenomenon experienced in a large sample of older adults.

### **Focus group design**

In phase I, four focus group interviews, including three Chinese American elder groups (two Mandarin and one Cantonese-speaking groups) and one service professional group, were conducted during May to July 2014 to identify

**Table 1.** Characteristics of participants in three focus groups of Chinese American elders (N = 18).

	Frequency or Mean (SD)
Age	77.9 (SD = 8.4)
Primary language	
Cantonese	6
Mandarin	12
Female	8
Married	9
Education	
9th grade or below	4
High school	6
Some college	3
College or higher	5
Difficulties speaking English	
Very difficult	6
A little difficult	10
Not difficult at all	2
Retired	17
Number of children	2.83(1.47)
Length of residency	22.72(17.67)
Monthly income	
\$0–\$499	7
\$500–\$999	10
\$1,000–\$1499	1

what constitutes financial maltreatment of Chinese American elders. The Chinese senior center and one senior housing facility in Phoenix assisted with recruiting focus group participants. Eligible focus group participants must be age 60 or older; self-identify as Chinese Americans; be able to communicate either in English, Mandarin or Cantonese; and live in the Phoenix metropolitan area. Although elder abuse is a sensitive topic, previous research has shown that focus groups are effective in soliciting insightful and open feedback from Chinese elders (Dong et al., 2011). Vignettes of elder abuse cases were used in focus group discussions to avoid embarrassment or awkwardness of disclosing their personal experiences. A total of 18 participants (Mage = 77.9, SD = 8.4) attended the focus group discussion, and most had low income and poor English language skills. Detailed demographics of participants in the three groups are provided in Table 1.

The service professional focus group was comprised of those who self-reported to work with Chinese elders and have dealt with financial maltreatment. We reached out to staff members from adult protective services, banks, and community aging services. Six service professionals (three from the local Area Agency on Aging (AAA), two from Adult Protective Services (APS), and one from a local bank) participated in focus group discussion. Focus group discussions were recorded and transcribed for analyses.

### **Design of survey**

In the second phase from September 2014 to February 2015, refined survey questionnaires to measure financial maltreatment, informed by focus group findings, were delivered to a sample of 325 Chinese American elders living in the Phoenix metropolitan area. Additionally, one existing scale, the Hwalek–Sengstock Elder Exploitation Screening Test (H-S/EAST) (Hwalek & Sengstock, 1986), adapted to measure overall abuse in Chinese elders (Dong et al., 2014b) was included in the survey.

In addition to Phoenix Chinese senior center and senior housing facilities where we recruited focus group participants, we reached out to social clubs, church groups, interest groups, ethnic associations, and published ads in three local Chinese newspapers. Flyers were distributed at Chinese grocery stores as well as community social and health events to solicit self-referrals, with the purpose to maximize sample variation in socioeconomic status and religious backgrounds. Surveys were filled out by participants, or administered by bilingual interviewers when older participants had low literacy or physical disabilities. An assessor was charged to check the completed survey on the spot regardless of whether survey was self-administered or through an interview to ensure no questions were accidentally left answered. Those ( $n = 138$ ) who filled out the survey themselves were significantly younger (Mage = 74.1 vs. Mage = 76.7,  $p < .01$ ) and of higher education (Median = college graduate vs. Median education = high school) than those who ( $n = 187$ ) received an interview, but no differences in other demographics and reported financial maltreatment were found. Survey

**Table 2.** Characteristics of survey participants (N = 325).

	Percentage or Mean (SD)
Age	75.6 (7.00)
Female	63.7%
Married	66.7%
Retired	92.3%
Living alone	32.0%
Education	
9th grade or below	32.3%
High school	16.9%
Some college	18.2%
College or higher	32.6%
Monthly household income	
0–500 dollars	42.2%
501–1,000 dollars	28.0%
1,001–1,500 dollars	6.2%
1,501 dollars and above	23.7%
Number of living children	2.4(1.27)
Born in the U.S.	11.4%
Average years in the U.S. for non-U.S. Born	17.4 (14.41)
Primary language	
Cantonese	29.2%
Mandarin	59.4%
English	11.4%

questions were available in English and Chinese (Mandarin or Cantonese), depending on participants' preference. On average, it took about forty-five minutes to complete the survey.

### *Sample characteristics*

As shown in [Table 2](#), the average age of participants was 75.6 ( $SD = 7.00$ ), and about two-thirds were female and married. Close to one-third of them lived alone. About half had an education of high school or below, and about 42.2% reported to have monthly household income below 500 USD. Only 11.4% of them were born in the U.S., and the average time of residing in the U.S. for those not born in the U.S. was 17.4 ( $SD = 14.41$ ) years, indicating a wide range of variation in immigration length. Less than 12% reported English as their primary language.

### *Survey measures*

***Financial exploitation and neglect.*** Financial exploitation refers to acts violating elder financial rights, while financial neglect refers to purposive ignorance of elder financial needs. Items used to measure financial neglect and financial exploitation were adapted from existing questions capturing financial maltreatment (Acierno et al., 2010; Dong, 2014b) and enriched through focus group interviews. Participants reported financial maltreatment events occurred to them since age 60. Financial exploitation was assessed through nine questions, with the first six questions (see [Table 3](#)) assessing financial

**Table 3.** The frequency of financial maltreatment.

	Frequency N = 325
<b>Financial Exploitation</b>	
(1) Someone in your family has taken your checks/cash without permission.	5
(2) Someone in your family has taken your welfare benefits, such as food stamps and SSI without permission.	4
(3) Someone in your family has demanded to take your possessions in exchange for services that they did for you.	8
(4) Your signature was forged by someone who stole your money (e.g., selling your property or getting money from your accounts).	3
(5) Someone in your family forced or tricked you into signing a document so that they would be able to get some of your money or possessions.	1
(6) Someone in your family has stolen your money or taken your things for themselves, their friends, or to sell.	1
(7) Someone in your family has refused to return your properties he/she helped take care of.	1
(8) Someone in your family has refused to return retirement pensions or rent that you asked them to collect on your behalf.	1
(9) Someone in your family has asked to use your name and Social Security Number for financial purposes such as making transactions, applying loans, and tax avoidance.	1
<b>Financial Neglect</b>	
(1) You have been forced to move from your home or been confined to an assisted living facility for financial reasons.	1
(2) Someone in your family refused to help you pay medical bills when you were in need, even when requested by you.	2
(3) Someone in your family refused to help you pay rent and food when you were in need, even when requested by you.	2



exploitation acts in Dong and Acierno' work. Examples were "Has someone in your family demanded to take your possessions in exchange for services," and "Has someone in your family taken your welfare benefits such as food stamp or supplemental security income (SSI) without your permission." Questions 7 to 9 including refusal to return properties in others care, refusal to return retirement pensions, and using other's ID for financial gains were constructed based upon focus group findings. Financial neglect included three questions derived from focus group findings. One example was "Have any of your family members refused to help you pay medical bills when you were in need, even when requested by you." Using most commonly "any item" criteria for exploitation (Dong, 2015), any positive answer to scale questions was deemed as exploitation.

In addition, the adapted 12-item Hwalek-Sengstock Elder Exploitation Screening Test (H-S/EAST) (Hwalek & Sengstock, 1986) that has been used among Chinese American elders (Dong et al., 2014b; Dong & Wang, 2017) was used to assess elder exploitation risks across three domains: direct exploitation, vulnerability, and potential abusive situations.

### ***Analytic strategies***

Analyses of focus group data were conducted by two bilingual investigators who followed the five steps of Braun and Clarke (2006) for thematic analyses, including familiarizing with data, coding, looking for themes, reviewing data, and reaching consensus for defined themes. Open and directed codes were used to categorize acts that are deemed financial maltreatment and themes were developed around the connotation of financial maltreatment experienced by Chinese American elders. Disagreement was resolved through discussion involving a third investigator. Survey data were transferred to SPSS 23 and descriptive and bivariate correlation analyses were used for the purposes of this study.

## **Results**

### ***Results of focus group interviews***

#### ***Focus groups with Chinese American elders***

Through thematic analyses of three focus group interviews, we aimed to find out what constitutes financial maltreatment from the perspectives of Chinese American elders. It should be noted that, except for one man who was disappointed that his adult children failed to provide him with regular financial support, other participants did not disclose any elder maltreatment that had occurred to themselves. Rather, they shared incidents of maltreatment that occurred to others based on their observations.

Two types of financial maltreatment, financial exploitation and neglect, were identified. Financial exploitation was perceived as taking an elder's belongings, property, money (e.g., Supplemental Security Income) and other resources (e.g., food stamps) without permission or against the older person's will. Examples included misappropriating an older person's money for one's own purpose, withdrawing money from the older person's savings by forging a signature, and not returning retirement pensions that older parents asked their adult children in China to collect on their behalf. One old lady from Taiwan mentioned, "Once my son got married, he kept calling me for money for his business use. At first, I gave him a little. But that is our money (including her husband). We had lived here for three years, and he never paid us a visit." Financial exploitation is deemed abusive in both legal and cultural contexts.

The second type of financial maltreatment was financial neglect, referring to failure to provide financial support to an elder person who suffered from financial challenges. Examples include failure to provide for the basic (e.g., food and housing) and medical needs (e.g., prescription drugs) of an older person experiencing financial hardship. One Cantonese speaking old man mentioned, "the older lady I volunteered to help in this residential building moved to the U.S. from Hong Kong because of her daughter. Before immigration, she was a street vendor raising her daughter up. Now she is of very poor health and has no money. Rather than paying her back as we expected, her daughter never showed up even after she was sent to ER multiple times." Another older lady from mainland China added, "We heard of the mandatory visiting regulations newly added to the Elders Rights Protection Laws in China you brought up. If our adult children don't visit us or ignoring our financial needs, then they break the law, though it is a Chinese law, not here." Financial neglect was deemed as culturally unacceptable behaviors that violate the value/practice of filial piety and Chinese law.

Participants in focus groups appeared to hold a rational attitude toward their children's financial support. They reported expected financial support during economic hardships rather than receiving a monthly allowance. Participants reported that the occurrence of financial maltreatment they observed in the U.S. could be much lower than that in mainland China. Their adult children were reported to stay in the U.S.A after completing high graduation here.

Therefore, their adult children, often financially independent, were perceived low risk for exerting financial exploitation, but not for financial neglect.

### ***Focus group interview with service professionals***

Interviews with service professionals contributed to the understanding of financial maltreatment and assessment. Six service professionals shared examples of financial exploitation they observed in their work. The bank teller shared an example of financial exploitation in which an adult child withdrew money from a joint account

**Table 4.** Frequency of overall elder abuse by family members using H-S/EAST.

	Frequency N = 325
Direct abuse	
Others make decisions about your life (e.g., like how you should live or where you should live)?	17.5 <sup>a</sup>
Someone in your family make you stay in bed or tell you you're sick when you know you're not?	3
Someone close to you tried to hurt you or harm you recently.	3
Someone in your family forced you to do things you didn't want to do?	1
Someone in your family has taken things that belong to you without your O.K.?	1
Vulnerability	
Have no family member who spends time with you, or take you shopping or to the doctor?	71
You often feel lonely and sad	15
You cannot take medication or get around by yourself	13
Potentially abusive situation	
Feel uncomfortable with anyone in your family.	38
Feel that nobody wants you around?	29
Someone family member tells you that you give them too much trouble?	13
Someone in your family drinks a lot?	6

<sup>a</sup>One person reported shared decision-making and was coded .5.

shared with his older parents without their consent. One Asian employee of the AAA shared cases in which adult children used their parents' names to invest in property or open a business but left the debt and taxes to be paid by their parents. In addition, this group provided suggestions to phrase questions to assess financial maltreatment in the survey questionnaire. For example, "identity theft" was suggested to be replaced with a financial transaction "without your permission" to make it easy for the elders to understand.

Service professionals discussed risk factors identified when assessing and substantiating elder financial exploitation in Chinese communities, including social isolation, language barriers, cognitive impairment, and limited financial literacy. In addition, they shared that Chinese elders experiencing exploitation often want to keep it as a family matter. To address these issues, they recommended that case management service specific to financial monitoring be added to the Medicaid recipients.

### Survey results

Table 3 presented the occurrence of financial maltreatment of participants in the survey. Overall, the frequency of financial maltreatment was low. The rate for incidence of any form of financial maltreatment committed by a family member was 9.8%. The rate for financial exploitation was 9.2%, with the most frequent forms being someone demanding possessions in exchange for services and having checks/cash taken by others without permission. The rate of financial neglect was 1.5%, with no one form being exceptionally more frequent.

Table 4 presents the frequency of reported responses using the H-S/EAST's three subscales: direct abuse, vulnerability, and potential abusive situations. Using any positive item as an indicator of abuse, about 32.6% of the participants reported at least one abusive experience.

The two most reported items were family members' not helping with basic needs ( $n = 71, 21.8\%$ ) and feeling discomfort toward someone at home ( $n = 38, 11.7\%$ ). Any positive response in the H- S/EAST scale as indicator for abuse was positively related to financial exploitation (phi coefficient  $r_\phi = .14, p < .05$ ) and financial neglect ( $r_\phi = .15, p < .05$ ). A follow-up correlation suggested that the financial exploitation was related to vulnerability ( $r_\phi = .12, p < .05$ ); and financial neglect was related to all three subscales, direct abusive acts ( $r_\phi = .15, p < .01$ ), potential harmful situations ( $r_\phi = .20, p < .01$ ), and vulnerabilities ( $r_\phi = .22, p < .01$ ).

## Discussion

### *Financial maltreatment*

Chinese American elders' understanding of financial exploitation is consistent with studies on Caucasian groups, but the concept of financial neglect appears distinctive. Neglect often refers to behaviors that ignored the physical or emotional needs of an older person, so that this person does not have adequate means to sustain daily living. In this study, financial neglect is a concept ground in Chinese elders' cultural expectations of filial piety and Chinese law. Adult children are culturally expected and legally mandated to provide their parents with financial support. When older parents are affluent, they are more likely to tolerate the non-adherence to this cultural norm than times when they are poor or have financial difficulties. Most Chinese American elders in this study were on fixed income and did not have an employment history in the U.S. Public assistance for daily living such as housing, food, transportation, and medical benefits varies depending on their immigration status (permanent residence within or beyond five years, or citizenship obtained). Financial support from adult children can help support daily living cost, which is critical to elders' wellbeing.

### *Frequency of financial maltreatment*

The percentage (9.8%) of financial maltreatment using any of the 12 items as a criterion in this study was fairly consistent with Dong (2014b)'s work that found a rate of 9.25% using any of 17 items among a sample of over 3,000 Chinese older adults in Chicago. These rates affirmed that older Chinese Americans had a higher rate than that 5% estimated using nationwide data on elders (Acierno et al., 2010; DeLiema et al., 2017). One plausible reason for the difference in rate is that this study used life-time frequency rate since age 60, while others used yearly rates. When compared to the rate among a more comparable low-income Latino immigrant elder group (DeLiema et al., 2012), our frequency rate was lower than 16.7% identified in the Latino group. It is possible that limited acculturation to U.S. culture and strong ties to Chinese

culture among participants in this study make it difficult for them to identify and report financial maltreatment compared to Latino groups (Penhale, 1993; Quinn & Tomita, 1997). Overall, there appears a consistent finding that ethnic minority groups have higher financial exploitation rates than national average, calling for more research to examine financial maltreatment in ethnic minority groups including Chinese American elders.

Although the frequency of financial neglect appeared low (1.5%) in this study, it seems to be a distinctive cultural phenomenon within the Chinese community that demands more research and practice attention. Many minority elders may not consider lack of financial sharing or support from their family members as financial neglect (Brown, 1989; Lee & Eaton, 2009; Sanchez, 1999). It remains true for Chinese elders as well because they only expect financial support from adult children when they are in very difficult financial situations, variations still exist regarding what is the threshold for financial neglect. It at least entails a subjective evaluation of what amount of and how frequently financial support is provided. Thus, the estimates of financial maltreatment based upon self-reports always involve some sort of subjectivity, even when cultural context is considered.

The inclusion of the H/S-EAST abuse screening scale was to identify the overall abuse rate and its correlation with financial maltreatment. The overall rate of elder abuse assessed using the 12-item H/S-EAST was 32.6%. Using a revised 10-item scale adapted from the H/S-EAST and Vulnerability to Abuse Screening Scale (Schofield & Mishra, 2003), Dong et al. (2014b) reported 15% of any abuse among over 3,000 Chinese American elders in Chicago. This discrepancy, or the higher proportion in this study, is largely due to inconsistent items selected for measurement. In particular, the most reported item (21.8% positive), “Having no one to help with basic life needs (e.g., seeing a doctor, shopping)” was not used in Dong et al.’s study. On the other hand, the high percentage of this item resonates an early focus group finding of Dong et al. (2011), which found that Chinese American elders reported caregiver neglect as most common experienced abuse type. The H/S-EAST score was positively related to financial exploitation and neglect. It affirms that financial exploitation may share similar risk factors for overall abuse and can often co-occur with other forms of abuse (Giordano & Giordano, 1984; Mickish, 1993).

### ***Policy, practice and research implications***

Despite above limitations, findings of this study have yielded some implications for elder abuse policies and practice with Chinese American elders. The formal aging service system that grew out of the Older Americans Act is charged with the primary responsibility to prevent and address elder abuse and neglect. It is recommended that a comprehensive assessment of all forms

of abuse and neglect (e.g., physical, emotional, and financial) can be adopted in adult protective services, and a coordinated plan to address risks for overall elder maltreatment and for financial exploitation specific can be implemented in community-based aging services, as polyvictimization is not uncommon. In light of the suggestions from service professionals in the focus group, some formal checking and monitoring mechanism within specific welfare programs (e.g., Supplemental Nutrition Program, SSI) needs to be available to ensure benefits received by the entitled older clients. Additionally, concerned family members and other stakeholders in the ethnic community, such as Chinese senior associations, Associations of Immigrants from Same Regions, and Family Clans, need to be mobilized to form a surveillance network safeguarding against elder maltreatment in the community.

Prevention programs aimed at improving awareness of financial maltreatment need to consider cultural differences in definition. Information about signs for abuse and neglect coherent to elders' understanding, and convenient access to available legal and social support sources after disclosure should be provided. Armed with such knowledge, Chinese American elders will be better equipped to protect themselves, even when family members are the perpetrators.

The passage of Elder Justice Act in 2010 has shown a federal commitment to systematically address abuse and neglect through research and innovation. Concurring with Dong (2012), X. Q. Dong (2015)'s call for more research on elder abuse within cultural diverse groups to keep pace with the rapid growing minority aging population, we suggest more research efforts focus on financial neglect, its impact on elder quality of life, modifiable risk factors, and abuse mitigating systems existent within the community. Leaders from Chinese community associations may already play roles as whistleblowers and mediators in addressing financial neglect. Future research needs to examine how existing informal prevention and response strategies in the community can be allied with formal aging service system in outreach, education, and support for Chinese American elders.

### **Limitations**

This study is limited due to its nonprobability sampling-based cross-sectional design. The estimated of financial maltreatment frequency should be interpreted with this caution. Similar to existing measures of financial exploitation (Acierno et al., 2010; Pillemer et al., 2016) that used single or multiple events within a given time to reflect financial exploitation, our assessment of financial maltreatment, though enriched by the perspective of Chinese older adults, still need further validation in future studies. Additionally, we used the 'any item' approach to determine abuse, though commonly used, still failed to consider the severity dimension in defining abuse.

Though mixed method approach was used, this study focused on the quantitative component as the qualitative part was used to inform major measure refinement in the followed survey. Despite strategies used to ensure trustworthiness (i.e., member checking) and reliability across coders, the perspectives of financial maltreatment in the qualitative part may not be comprehensive and transferable to Chinese American elders living outside Phoenix.

## Conclusion

This study on Chinese American elders shed light on the phenomenon of financial maltreatment and its implication for practice. Financial maltreatment is found to consist of financial neglect (culturally inappropriate behaviors) and financial exploitation (legally abusive behaviors) in Chinese American elders. Educating helping professionals who are often mandatory reporters by state laws, about the cultural connotations of financial maltreatment will help better recognize the needs of Chinese American elders. Questions used in financial maltreatment assessment in this study has the potential to distinguish what needs to be referred to APS and legal services versus to community supportive and social services. APS, law enforcement and state prosecutors may find it effective to involve stakeholders from the ethnic community in financial maltreatment education, investigation and mediation. Still, the more research is needed to better inform and refine practice models to address financial maltreatment among the Chinese American older population.

## Disclosure statement

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