

Elder financial abuse based on victim–perpetrator relationship as perceived by Asian young adults

Fadhila Ahamed Mohideen | Olga Khokhlova 

Psychology Department, Middlesex University
Dubai, United Arab Emirates

Correspondence:

Fadhila Ahamed Mohideen, Middlesex
University Dubai, Dubai Knowledge
Park - Blocks 4, 16, 17 & 19, Dubai,
United Arab Emirates.
Email: fadhila0328@gmail.com

Abstract

Objective: The current study aimed to examine how Asian adults perceive the severity of elder financial abuse (EFA) based on victim–perpetrator relationship and the explanations they give for minimizing it when the perpetrator is a close family member.

Background: Financial abuse, one of the fastest growing forms of abuse in the elderly population, has remained understudied, especially in Asian communities, due to cultural variations in its definition and perception.

Method: A mixed-methods study design was utilized. One hundred sixty-four participants responded to two vignettes depicting EFA perpetrated by a close family member (son) and nonfamily member (neighbor).

Results: Paired samples *t* test found significant differences in severity ratings of EFA committed by son and neighbor within Asian adults. The qualitative report explored participants' explanations for minimizing EFA perpetrated by close family member using thematic analysis, which identified two major themes: (a) dismissal of severity and responsibility and (2) justification of abuse.

Conclusion: This is one of the few studies to provide valuable insight into the influence of culture on perceptions of elder abuse.

Implications: With the elderly population in Asia increasing steadily, culturally relevant risk factors of abuse need to be identified because this could guide legal provisions that help protect the rights of older individuals.

KEYWORDS

Asian, elder, family, financial abuse, justify, mixed methods

This is an open access article under the terms of the Creative Commons Attribution License, which permits use, distribution and reproduction in any medium, provided the original work is properly cited.

© 2022 The Authors. *Family Relations* published by Wiley Periodicals LLC on behalf of National Council on Family Relations.

Domestic violence, a pattern of abusive behaviors used by an adult to exercise power and control over another, is a widespread problem (Johnson, 2017). According to the United Nations (UN), domestic violence affects individuals in every community irrespective of nationality, age, race, religion, and socioeconomic status (United Nations, 2022). Due to its widespread nature and far-reaching effects on physical and mental health (Gibbons, 2011), domestic violence has received a lot of attention over the years. However, one form of domestic violence that has been understudied is financial abuse (Postmus et al., 2018).

Financial abuse, also commonly known as economic abuse, is defined as the improper or illegal use of an individual's money, funds, assets, or properties by another (Lowndes et al., 2009). The dearth of research in the area of financial abuse can be attributed to the fact that financial insecurity has long been seen as a consequence of domestic violence, and researchers have only recently started addressing financial abuse directly and as a form of domestic violence (Jackson & Hafemeister, 2012). Prevalence rates of financial abuse have been difficult to estimate due to the paucity of research and difficulties in detecting it (Yon et al., 2017).

Yi et al. (2015) estimated the global average prevalence rate of financial abuse to be around 18%. Outlaw's (2009) study, on the other hand, claimed that financial abuse was a rare phenomenon. However, the survey that was used by Outlaw (2009) focused predominantly on other forms of abuse, and the researcher used a single dichotomous "Yes-No" item to measure financial abuse and disregarded another item, which might have resulted in underreporting. Thus, further research is needed to determine the prevalence estimates of financial abuse.

Despite financial abuse having received less attention, there is considerable amount of evidence to support that it is one of the most common types of elder abuse (World Health Organization, 2017). There is no universally agreed upon definition of elder abuse; however, the definition that is frequently and widely used both in research and practice states that it is the deliberate mistreatment or exploitation of an older adult (aged 60 years and older, as defined by the WHO and the UN; Fealy et al., 2012) by a caretaker or any individual within a relationship involving an expectation of trust (Purser et al., 2018). A meta-analysis found that financial abuse constitutes 34% of all elder abuse cases globally (Ho et al., 2017). However, it is likely that current statistics underestimate the true scope of the problem of elder financial abuse (EFA) because, unlike other violent forms of abuse (such as physical abuse), financial abuse is not self-evident; it requires one to have considerable amount of knowledge about the victim's financial affairs, so it may go unnoticed and unreported due to its hidden nature (Naughton et al., 2010). Despite not being as noticeable as other forms of abuse, Harries et al. (2014) found that the impact of financial abuse on elders was as severe as other violent forms of abuse. Older people are completely dependent on their savings for their expenses and, because of their age, are unable to recoup their losses (Purser et al., 2018). Financial abuse results in loss of trust and decline in quality of life for the victim, which can eventually result in isolation, hopelessness, and depression (Park, 2014).

According to the political economic theory, older individuals become more marginalized and increasingly dependent on others (especially family members) as they leave the workforce, which is one of the major risk factors for EFA (Momtaz et al., 2013). Unsurprisingly, then, an extensive review of the scholarly literature and an in-depth analysis of newsfeed articles on EFA by Fealy et al. (2012) reported that the most common perpetrators of EFA are close relatives of the victim, and almost 60% of them are the adult children of victims, followed by spouses and other family members, and sons were 2.5 times more likely to be perpetrators of EFA compared with daughters. Despite EFA having such a deeply negative impact on the victim, more than 80% of these cases go unreported precisely because perpetrators are close relatives of the victim (Gibson & Greene, 2013) and both victims and observers are less likely to perceive any form of domestic violence perpetrated by a close family member as abuse (Gibson & Qualls, 2012). Several studies have found evidence that supports this finding

(Gibson, 2013; Knight et al., 2016). Although family member abuse is perceived to be less severe, research has shown that the trauma and psychological harm that victims experience as a result of the abuse is as severe as that experienced due to abuse by nonfamily member abuse. This abuse is further exacerbated by their attribution of self-blame for violence that was inflicted on them and feelings of internalized shame and guilt (McMahon & McGorry, 2020; Raut et al., 2014).

Knight et al. (2016) surveyed a predominantly Caucasian sample of older adults living in California using vignette methodology and reported that financial abuse committed by the victim's children was perceived by participants to be 4 times less severe compared with abuse by a paid caregiver. Similar findings were reported by Gibson (2013), who also used vignette methodology to illustrate that the participants in their study, who were predominantly White, rated financial abuse as highest when the perpetrator was a nonfamily member compared with when the perpetrator was a close family member. Meanwhile, a study conducted in the Midwest asked participants to read hypothetical scenarios of abuse and found that participants showed no difference in perception of abuse based on nature of victim–perpetrator relationship (Bornstein et al., 2007).

Further exploration into the underreporting of EFA cases reveals that individuals' attitudes toward financial abuse are very different compared with other forms of abuse. Researchers have found that individuals fail to perceive EFA as abuse and, as a result, do not report it (Gupta & Chaudhuri, 2008). There may be several reasons for this. One is that individuals perceive some flow of financial assets from an older person to their family members (especially their children) as expected or inevitable, and, because family members are perpetrators of EFA in most cases, financial exploitation is seen as “normal” or at most a result of miscommunication between victim and perpetrator, but not abusive (Hafemeister, 2003). Moreover, the amount of money taken plays an important role in individuals' perceptions of financial abuse—if the monetary loss incurred by the victim as a result of financial abuse is seemingly low, third parties tend to easily dismiss or minimize it (Jackson & Hafemeister, 2012). However, research has shown that there is no “minimum” threshold for monetary loss as older people can be significantly affected by even minor amounts (Purser et al., 2018).

Individuals have also been shown to engage in justification of abuse, especially if the perpetrator is the offspring, by claiming that despite the loss of money, the victim's life was not majorly affected and that their children still took good care of them (Knight et al., 2016). Financial abuse of older adults with sound cognitive health has shown to result in victim-blaming because observers believe that the victim's lack of vigilance caused them to be financially abused (Lee & Eaton, 2009). Studies have, however, found that although cognitive impairment is a risk factor for EFA, cognitively intact older individuals are not immune to financial abuse (Gibson, 2013). Another underpinning rationale that observers tend to have about financial abuse taking place within families is trust that the abusive family member must have done the right thing by extracting financial resources from the victim or that the abuser must have had some financial need (Bagshaw et al., 2013).

Dismissive attitudes toward financial abuse only serve to keep it hidden and cause more harm for victims (Wedge, 2014). Hence, there is a pressing need for more research on this topic to further its understanding. Few studies have investigated EFA despite statistics showing that it is the fastest growing form of elder abuse internationally (Mihaljcic & Lowndes, 2013). Moreover, it seems that observers' ethnicity may be an important factor to consider (Hernandez-Tejada et al., 2013). However, most studies have been conducted in the West (Gilbert et al., 2013; Harries et al., 2014). Even if participants from Asian cultures were recruited, often the studies looked at the differences between Asians and non-Asians (Gupta & Chaudhuri, 2008). These studies have found that Asians are less likely to perceive an abusive situation as such and are hence more likely to tolerate it (Lee & Eaton, 2009). This is even more prominent if the perpetrator is a family member (Lowenthal, 2007; Lai et al., 2014). Thus, the

scant research that has explored ethnicity in the field of EFA has focused on comparing different ethnicities and has established that there are notable differences between Asians and non-Asians in their perceptions of EFA based on victim–perpetrator relationship.

Importantly, Asia has the world's largest elderly population at 53% (Patela & Katariab, 2013). Moreover, financial abuse has been found to be higher in countries with greater gender inequalities, with women more likely to be victims because they are usually financially dependent on their husbands or sons in patriarchal societies (Fraga et al., 2014). EFA has been found to have a higher prevalence rate among Asian elders compared with other cultures (e.g., China and Japan have a prevalence rate of 13.6% and 35.7%, respectively); however, due to low level of awareness of elder abuse and magnified focus on collectivistic values (such as dignity and respect), most cases of elder abuse go unreported (Yan et al., 2015; Yi et al., 2015).

Among South Asian communities, however, elder abuse has been considered a foreign problem. This is likely because older people have always been venerated and respected in the culture of South Asians (Chokkanathan & Lee, 2005). However, several studies have demonstrated that recent societal and cultural changes, such as the decrease in the joint family, changes in familial roles and expectations caused by recent occupational mobility, a possible shift in filial piety values, and increasing life expectancy with greater chances of a prolonged old age characterized by degeneration and dependency, have all added to the seriousness of the problem and made older adults more susceptible to abusive treatment (Evandrou et al., 2017). In India, for example, a study reported that approximately 10% (about 10 million) of the elderly population reported elder abuse (Alam & Karan, 2014).

South Asian cultures such as India, Pakistan, and Bangladesh are rooted in patriarchal value systems, and poorer health conditions, lower socioeconomic status, and decreased freedom and independence of women puts them at higher risk of being financially abused (Talpur et al., 2018). A qualitative study done in Pakistan reported that women were more likely to be victims of financial abuse because they held fewer economic assets and were considered physically weak (Dildar & Saeed, 2012). There is consistent evidence on the relationship between gender and elder abuse in South Asian communities, which shows that older women are more vulnerable (Rahman et al., 2010; Skirbekk & James, 2014). Therefore, EFA is a significant public, social, and health problem of the growing aging population in South Asia.

Furthermore, a recent study by Du and Chen (2021) found that the prevalence of elder abuse in China increased during the COVID-19 pandemic. More specifically, the prevalence of financial abuse and neglect was significantly higher. Their results show that the lower the income was, the greater the risk of abuse, and the greater the number of children was, the greater the risk of EFA. Moreover, factors such as older age, being a woman, lower cognitive ability, and not having a cohabiting spouse increased the possibility of abuse. Due to economic instability caused by the pandemic, adult children's needs for income increased while the financial support that elderly parents could provide was significantly reduced. Home isolation, however vital to the fight against the pandemic, increased the risk of elder abuse. Social distancing measures also limited opportunities for elderly individuals to interact with friends and obtain social support, which put them at a further disadvantage. This points toward a pressing need for legal provisions to safeguard the elderly from exploitation and abuse.

Policymakers in some Asian countries have developed filial-support laws as a way of meeting some of the needs of older people. In July 2013, the National People's Congress passed the Protection of the Rights and Interests of Elderly People (also known as the Filial Piety Law) (Dong, 2016). The law mandates that adult children provide culturally expected support to their parents 60 years or older, which includes frequent visits and sending greetings to attend to the spiritual needs of the elderly (Chou, 2011). The reporting mechanism relies on parents filing lawsuits against their children. Enforcement, however, has been difficult, because punishments were not outlined in the national law. The policy also attempts to enforce a one-size-fits-all

approach to intergenerational relationships without acknowledging that these relationships and the needs of aging parents who perceive themselves as physically and emotionally neglected may be more complex than frequent visits and phone calls (Dong, 2016).

In India, the Maintenance and Welfare of Parents and Senior Citizens Act of 2007 was an attempt to support the familial care of all old people, including those with no surviving children, and to stipulate civil and criminal penalties for noncompliance (Serrano et al., 2017). However, lack of mandatory reporting laws, which require certain individuals and professionals to report instances of abuse to an official agency or to the police, add to a lack of clarity on an acceptable and universal definition of elder abuse and neglect in the country (Shankardass, 2018). Only 12% of the elderly are aware of the act even after more than a decade of its implementation (Issac et al., 2021). Further, the reliance on parental reporting, along with the relevance of saving face in the multigenerational family unit in Asian societies, and the lengthy legal process may indicate that in practice the law and related regulatory measures are more aspirational than punitive (Serrano et al., 2017).

Therefore, although there are some laws to protect the elderly, many of them have several flaws that reduce their pragmatic value. Moreover, no laws specifically address EFA. Hence, there is a need to develop a deeper understanding of how individuals belonging to a specific ethnicity, such as Asians, perceive EFA, which can aid in finding innovative and sustainable policy solutions to meet the needs of older people. Thus, this study aims to (a) examine the differences between the perceptions of EFA committed by close family members and nonfamily members among Asian older adults and (b) explore how EFA perpetrated by close family member is explained by Asian adults who minimize it.

It is hypothesized that there will be a significant difference between the ratings of severity of EFA perpetrated by a close family member versus a nonfamily member among Asian adults. The study further provides a qualitative report of perceptions of those who minimize the severity of EFA perpetrated by close family member.

METHODOLOGY

Design and participants

An explanatory sequential mixed-methods design was adopted (Creswell & Plano Clark, 2018), wherein quantitative analysis was followed by qualitative analysis. This method was adopted because it allowed us to obtain the required sample (people who minimized EFA when the perpetrator was a close family member) to address the second aim of this study.

A sample of 164 adult and young adult participants (age range 18–57 years; mean age 22.03 years; $SD = 7.19$) were recruited from Middlesex University Dubai campus through convenience sampling, which was considered suitable because it saves time, allowed for easy accessibility, and is cost-effective (Bornstein et al., 2013). Of these, 75% were female ($n = 123$) and 25% were male ($n = 41$); 87% of participants were university students ($n = 143$), of which 89% were psychology majors ($n = 127$) and the rest of (11%; $n = 16$) were majoring in courses such as business management, law, media, tourism, and finance. All participants were Asian and belonged to various nationalities: 68% Indian, 12% Middle Eastern, 10% Pakistani, 4% Filipino, 4% Sri Lankan, 1% Bangladeshi, and 1% Japanese.

Quantitative and qualitative data were collected from all participants. A within-group study design was chosen to test differences between the perceptions of EFA committed by close family member compared with a nonfamily member among Asians. However, although all participants were included for final quantitative analysis, only a subset of the initial sample was included for final qualitative analysis because this study aimed to explore only how those Asian adults who minimized the severity of EFA perpetrated by a close family member explained this

type of abuse. Twenty-five participants rated the severity of EFA perpetrated by close family member as significantly less than EFA perpetrated by a nonfamily member; the difference between their severity rating of EFA perpetrated by nonfamily member and that perpetrated by close family member was 30 points or more. Thus, of these 25 participants, 11 were selected for qualitative analysis for the richness, comprehensiveness, and integrity of their data. The qualitative narration of experiences turned out to be exclusively South Asian. Demographic details of the participants are provided in Table 1.

Materials

Participants were given two vignettes that were designed by the researchers for the purpose of this study. Keeping all other information constant, the victim–perpetrator relationship was varied in these vignettes by changing the information about the perpetrator, creating two vignettes in total, one for EFA perpetrated by a close family member (son) and one for EFA perpetrated by a nonfamily member (neighbor), both of which the participants were required to read. The son was chosen to represent the close family member perpetrator because previous literature has highlighted that majority of EFA perpetrators are the adult sons of victims (Fealy et al., 2012).

Participants have been shown to identify with and hence be more protective of those with culturally derived names (James et al., 2017). To control for this, the victim was named Mrs. X in the vignettes. The victim was female because studies have shown that most elder victims of financial abuse are women (Golding et al., 2013). The words *abuse*, *victim*, or *perpetrator* were mentioned nowhere in the vignettes or in the questions that followed them, and no information was provided about the level of violence or harm caused to elicit responses from participants without priming them in any way. The word *friend* was also mentioned nowhere in the nonfamily member vignette to ensure that the victim–perpetrator relationship seemed distant.

Each vignette was followed by one question that asked them to rate the severity of abuse from 1 (*not at all severe*) to 100 (*extremely severe*) and four open-ended questions to understand participants' justifications for their severity rating and their perceptions of the amount of responsibility and control that the victim and perpetrator had. The open-ended questions that followed the vignette were as follows:

TABLE 1 Demographic details of participants

Name	Gender	Age (years)	Nationality	Student status
Clara	Female	18	Indian	Student
Sylvia	Female	19	Indian	Student
Viji	Female	20	Indian	Student
Jaya	Female	20	Indian	Student
Nisha	Female	20	Indian	Student
Bushra	Female	21	Indian	Student
Charlotte	Female	34	Indian	Nonstudent
Rakesh	Male	36	Indian	N/A
Aarti	Female	46	Indian	Nonstudent
Raheem	Male	20	Pakistani	Student
Maryam	Female	20	Pakistani	Student

Note: All participants have been given pseudonyms. N/A = not available.

- “Please explain why you gave the rating that you did for the previous question.”
- “Who do you think is responsible for the situation? Why do you think so?”
- “How much control do you think Mrs. X had in this situation? Why do you think so?”
- “How much control do you think Mrs. X’s son/neighbour had in this situation? Why do you think so?”

Procedure

The current research followed applicable ethical guidelines and was approved by the Ethics Committee of Middlesex University Dubai. Participants were provided with necessary information about the study after which they gave informed consent to participate in the study. They were assured confidentiality of their data and informed of the right to withdraw their data from the study at any time without having to provide any reason for withdrawal. Anonymity of participants was maintained by assigning fictitious names while reporting qualitative findings. Once participants agreed to take part, they were given demographic questions, as well as two vignettes and follow up questions. Upon completion, participants were debriefed and given a final opportunity to withdraw their data.

Data Analysis

Paired samples *t* test was administered to test differences between the perceptions of EFA committed by close family member and non-family member within Asians. In order to further understand the perception of those participants who minimized the severity of EFA committed by close family member, responses of 11 participants who rated the severity of EFA perpetrated by close family member as largely lower than that of EFA perpetrated by non-family member to open-ended questions were analyzed using thematic analysis (TA).

RESULTS

Differences in the ratings of EFA severity

A paired samples *t* test was administered to examine whether perception of severity of EFA perpetrated by a close family member (son) will be lower than that of EFA perpetrated by a nonfamily member (neighbor). Normality of data was confirmed using the Shapiro–Wilk test ($p > .05$). The model was highly significant, $t(163) = -7.13$, $p < .001$, indicating that EFA perpetrated by close family member was perceived as less severe ($M = 67.06$, $SD = 23.46$) compared with EFA perpetrated by nonfamily member ($M = 77.62$, $SD = 22.68$).

The mean differences between the severity ratings of EFA committed by close family member and nonfamily member within Asians are presented in Table 2.

TABLE 2 Means and standard deviations of ratings of severity of EFA perpetrated by close family member (son) and nonfamily member (neighbor)

Rating of severity of EFA	<i>N</i>	<i>M</i>	<i>SD</i>
Close family member (son)	164	67.06	23.46
Nonfamily member (neighbor)	164	77.62	22.68

Note: EFA = elder financial abuse.

Perception of EFA perpetrated by close family member

The iterative coding and theme generation process was based on the recommendations of Braun and Clarke (2006), which consisted of six steps outlined for TA: data familiarization, initial codes generation, searching for themes, reviewing themes, generating theme names/definitions, and producing the report. The analysis was conducted by both authors. Following transcription and data familiarization, we blind coded the interviews and reached a shared understanding of the constructs that would guide the initial coding, keeping in mind the purpose of the study. Each transcript was read several times, and analysis commenced with line-by-line open coding, followed by an examination of resulting initial codes, which led to the formulation of categories and emergent themes were identified in participant narratives constituting the central organizing concepts (Flick, 1998). Themes were identified based on the frequency of their occurrence in participant narratives. Once each theme was clearly defined and described, it needed to be illustrated with reference to the transcripts. This involved using quotes that capture the essence of the theme (Crowe et al., 2015). Both authors agreed on coding and theme generation.

TA of qualitative data of participants who rated the severity of EFA perpetrated by close family member as largely lower than that of EFA perpetrated by nonfamily member elicited two main themes: dismissal of severity and responsibility and justification of abuse, both of which have two subthemes. Each of their unique meanings and interpretations are discussed in detail next.

Dismissal of severity and responsibility

This theme has two subthemes: misplaced attribution of severity to irrelevant factors and defending the perpetrator. Participants' responses reflected the different ways in which they tended to dismiss the seriousness of the situation. Their understanding of the vignettes showed that they perceived the abuse perpetrated by the son in ways that made it less likely for them to assign responsibility to him for his actions. This, in turn, made them more inclined to defend his actions and minimize the severity of the problem. These aspects are explored further in the following subthemes.

Misplaced attribution of severity to irrelevant factors

Participants viewed the EFA situation in different ways but never saw it as abusive. They tended to dismiss the seriousness of the abuse by attributing severity to various irrelevant aspects of the situation, such as amount of money withdrawn, explicit harm caused to Mrs. X, and miscommunication between Mrs. X and her son.

Participants explained that the severity of the situation was attributed to the fact that a large amount of money was withdrawn by the son. The following quotes exemplify this:

“The main issue is the amount that has been spent” (Bushra).

“It is severe as Dhs. 5000 (US\$1,361) is not a small amount” (Nisha).

Hence, the act of money being withdrawn by the son from Mrs. X's account was not considered as concerning by most participants. However, the money being withdrawn being of a seemingly large amount was worrying as participants believed that this would cause harm to Mrs. X because she was retired and did not earn money. This illustrates that if the amount of money withdrawn was not as large, the participants would have dismissed the severity of abuse. In fact, Raheem's quote exemplifies it:

“It is somewhat severe because he withdrew almost 2 months of pension funds” (Raheem).

This rationale that harm must be caused and be self-evident for the scenario to be considered severe was also expressed by another participant who downplays the severity by saying:

“Mrs. X is happy and comfortable in life other than having money taken from her account” (Jaya).

Another participant believed that the situation was a result of miscommunication and stated that it would affect Mrs. X if it became worse, believing that Mrs. X is currently not affected by it and so it was not a cause for worry, minimizing the severity and seriousness of the situation. This is exemplified in the following quote:

“I feel it talks about miscommunication between the son and parents. And if it becomes even worse, then it may impact” (Viji).

Defend perpetrator

Participants' perceptions of severity were clouded because they depended heavily on the relationship shared between the victim and perpetrator. They tended to show awareness of the fact that money being withdrawn without Mrs. X's knowledge was serious, yet they tended to dismiss responsibility by defending the son's abusive actions and normalizing the situation as they viewed the son as entitled to Mrs. X's money. The participants' normalization of abuse is exemplified in the following quotes:

“Didn't really get what is severe in this situation. Seems quite normal to me” (Aarti).

“First, Mrs. X needs to know if her son withdrew it. If yes, then it is not at all severe” (Rakesh).

The second participant's quote highlights a theme that could be seen in many participants' responses. That is, although it was clear from the vignette that the son had withdrawn the money from Mrs. X, many participants tended to be doubtful about whether it was the son or whether the withdrawal could be attributed to other factors such as theft or bank error. In other words, participants defended the son by refusing to assign responsibility of abuse to him, which can be seen in the following quote:

“I do not know the complete situation that is if it's son who withdrew the money ... or if there was any cybercrime and someone else took the money” (Viji).

However, some participants highlighted that the son's withdrawal of money without Mrs. X's consent was wrong, which is illustrated in the following quotes:

“He withdrew ... without informing [Mrs. X], which could raise alarms” (Raheem).

“He should have [gotten] permission before” (Charlotte).

Despite this understanding, the participants defended the perpetrator, refused to acknowledge that the situation was severe, and normalized the abuse.

Justification of abuse

This theme has two subthemes: rationalization and victim-blaming. The participants explained their minimization of EFA by providing justification for the abuse taking place in many ways. This theme highlights that when participants were justifying the financial abuse, they fully recognized that the son was solely responsible for the situation yet still thought the act was justified. They justified it by rationalizing the perpetrator's actions and placing blame on the victim. These aspects are explored further in the following subthemes.

Rationalization

Participants tended to rationalize the perpetrator's wrongdoing by focusing less on their actions and more on their intentions and reasons behind those actions. It is interesting to note that this theme was seen only in scenarios where the son was the perpetrator.

Most participants believed that the son must have withdrawn the money with good intentions or for a justifiable reason, exemplified in the following quotes:

"Might be Mrs. X's son but maybe for good reasons" (Rakesh).

"If it was withdrawn by her husband or son, they must have a valid reason" (Nisha).

Some participants justified the abuse by saying that the son must have had some financial need, which can be seen in the following quotes:

"Her son who is the joint holder [and] probably needed the money" (Raheem).

"The son ... doesn't earn enough himself" (Jaya).

Even though participants tended to place less emphasis on the son's abusive actions, they justified the abuse by placing more emphasis on actions that they believed the son was capable of doing after the abuse to repair the damage that was done, which is illustrated in the following quote:

"Mrs. X's son will be able to solve this issue as he is educated and he is taking care of most of the finances" (Maryam).

Victim-blaming

Despite the knowledge that the son was responsible for his actions and for what happened, most participants assigned blame on Mrs. X for the abuse that took place by explicitly criticizing her for what she did or failed to do, believing that Mrs. X had control over her son's actions.

The majority of the participants stated that it was wrong of Mrs. X to have made her son the joint-holder and believed what happened was a result of this decision. The following quotes illustrate this:

"She could have kept the money under her control only, not made [her] son a joint account holder" (Aarti).

"She could have not made her son a joint-holder" (Sylvia).

Despite believing that the son was capable of making sound decisions, most participants believed that Mrs. X had control over what her son did. The following quote is an example:

“She has a certain amount of control ... he’s grown up and he could make his own decisions” (Bushra).

One participant also criticized Mrs. X’s parenting as she felt that this situation was a result of Mrs. X’s failure to teach her son financial skills, which can be seen in the following quote:

“His mom is responsible because she did not teach him how to manage money” (Bushra).

Finally, most participants believed that Mrs. X was facing the repercussions of her own actions and that she could have easily stopped the abuse from happening. This is illustrated in the following quotes:

“She had full control to decide who she should trust to handle her finances, I feel this situation is the consequence of her decision” (Viji).

“Mrs. X could have prevented it by not sharing the account details” (Nisha).

DISCUSSION

The findings suggest that there is a significant difference between the ratings of severity of EFA perpetrated by a close family member and a nonfamily member among Asian adults. The severity ratings of EFA perpetrated by a son was significantly lower compared with that of EFA perpetrated by neighbor, which is consistent with previous literature (Gibson, 2013; Knight et al., 2016). Although the quantitative results showed that participants gave a significantly lower rating for EFA perpetrated by son, the qualitative findings expand on this by providing insight into their explanations for minimizing the severity of EFA perpetrated by the son.

The findings suggest that the participants did not acknowledge the very act of money being withdrawn by the son as serious but conditionally placed severity on the grounds that the amount of money withdrawn was large. This is consistent with previous findings by Jackson and Hafemeister (2012). However, they justified this with claims that explicit harm was not caused to Mrs. X and misattributing the situation to miscommunication between Mrs. X and her son and as a result failed to recognize it as abuse. This supports the findings of Knight et al. (2016). The diversity in perceptions resulted in participants’ explanations in defense of the son. Participants perceived the son’s decision of withdrawing money without Mrs. X’s knowledge as a form of wrongdoing, and they specifically emphasized on this aspect. Yet they defended this by normalizing his action and refusing to assign responsibility to him, which corroborates Hafemeister’s (2003) findings. Participants’ normalization of the son’s financial abuse reflects their Asian cultural values because it is common for children in Asian families to exercise ownership and control over their parents’ assets in advance as they stand to inherit them (Hikoyeda et al., 2015).

The results also suggest that participants tended to progressively place less emphasis on close family member’s wrongdoing, which is reflected through the justifications they give for the same. They rationalized his actions by believing that he would be able to find solutions and their belief that the current situation needed to be solved revealed their awareness of the son’s wrongdoing and the damage caused by it. However, they chose not to explicitly emphasize his wrongdoing. They also provided justification by trusting that his intentions were good, which supported the findings of Bagshaw et al. (2013). By engaging in justification of abuse, participants gradually placed almost no emphasis on the son’s wrongdoing and shifted all their focus

on rationalizing his action by assigning blame on Mrs. X, which is consistent with past findings (Lee & Eaton, 2009). Highlighting Mrs. X's poor parenting skills was one of the many forms of victim-blaming that the participants engaged in. This can also be seen as a reflection of the Asian participants' cultural values because it is not unusual in Asian communities to attribute children's wrongdoing to poor parenting even in the case of adult children (Montemayor & Ranganathan, 2012).

Many of the justifications given by participants for minimizing abuse might reflect their cultural values and their experiences with older individuals from their culture. Research has shown that South Asian communities in the United Arab Emirates (UAE), characterized by their collectivistic culture, are close-knit and family oriented. Despite living in nuclear families in the UAE, they place a lot of emphasis on having strong connections with their extended families in their home countries (Lian et al., 2019). Hence, even though the young Asians in our study may not have elderly parents, it is highly likely that their unique experiences with their older relatives largely influenced their perceptions of EFA.

The South Asian participants' perception and minimization of EFA perpetrated by a son can be explained by symbolic interactionism theory, which suggests that individuals assign meaning to behaviors based on their cultural values and norms, which influence what is perceived as acceptable or abusive (LaRossa & Reitzes, 2009). Moreover, the process by which participants explained their minimization of EFA perpetrated by the son could also be explained by the neutralization theory (Sykes & Matza, 1957), which suggests that despite the knowledge of an abuser's wrongdoing, individuals refuse to admit it sometimes when they realize that acknowledgment of the same would go against their values and beliefs. In this case, the Asian participants' cultural value of upholding family honor and harmony would be called into question if they admitted that the son financially abused his mother (Dong et al., 2007). As a result, they experience guilt and shame (Anisko, 2009). To neutralize these feelings, they engage in various forms of justification. Hence, neutralization theory explains how and why Asian participants minimize EFA perpetrated by the son, and symbolic interactionism theory explains the kind of justifications they give for the same.

This is one of a few studies that explore the area of EFA. The findings of this research enhance the literature on EFA and further its understanding by exploring the beliefs and attitudes toward it from an Asian perspective, which may not be easily accessible. Moreover, most research on EFA has been done on older adults with cognitive impairments. This study, on the other hand, made use of vignettes to investigate EFA of a cognitively sound older individual in a sample of young adult students, which helps bring a different perspective to the topic. Additionally, the current study offered valuable insights by combining quantitative and qualitative data, which is a strength of this research because it improves the reliability and validity of findings (Lučić-Čatić, 2011).

This research also had some limitations, however. First, the sample size was small. The majority of the sample comprised female participants. Although this is a limitation, it might be argued that it is important to understand how females conceptualize and justify this type of abuse because research has shown that most financial abuse victims are female (Golding et al., 2013), and our predominantly female sample helped us in gaining that understanding. Although the quantitative part discussed Asians in general, it turned out that the qualitative narration of experiences was exclusively South Asian. All participants responded to both vignettes in the same order and within a short period of time. Thus, it is possible that their answers were affected by order effects. Moreover, only minor details about the victim-perpetrator relationship were changed across the two vignettes, so it is possible that participants were able to intuit the hypotheses, which could have resulted in their responses being influenced by demand characteristics.

Although our qualitative sample of South Asians being expatriates in the UAE could be perceived as a limitation because it raises questions about representativeness, according to the

International Migrant Stock, a dataset released by the Population Division of the United Nations Department of Economic and Social Affairs (2019), the UAE comprises 88% expatriates, of which 59% are South Asian. Regardless of the amount of time they spend in the country, Asians cannot gain citizenship in the UAE. In addition, children of Asians who are born in the UAE retain the citizenship of their expatriate parents and thus cannot gain the privileges of citizenship (Ali, 2011). Thus, South Asians in the UAE, due to the impermanent nature of their residence, may have an even greater sense of identification with their home culture (Mohammad & Sidaway, 2012). These findings suggest that our sample consisting of South Asian students, despite being expatriates in the UAE, is a good representation of the perceptions and ideas in Asian culture.

Given the increasing rates of EFA and lack of in-depth research in this area, this is a subject worth further investigation. Research could examine how EFA is perceived when perpetrated by other family members, such as the husband of the victim. Studies could also investigate differences in perception when the victim is male. Cultural differences based on EFA perpetrated by son and daughter could be explored. Testing the current findings using participants from various Asian cultures could provide a deeper understanding of how different Asian cultures vary in their perceptions of abuse. The effect of ethnicity of perpetrator and victim on participants' views of EFA could be studied. Researchers could examine the influence of other factors, such as an individual's personality, religious beliefs, gender, and socioeconomic status on their conceptualizations of EFA. Lastly, individuals belonging to various age groups could be compared to see whether there are any differences in their attitudes toward EFA.

With the population in Asia aging at an unprecedented pace, the elderly population is expected to undergo a rapid increase in the coming years. Eleven percent of the Asian population comprised adults aged 60 years and older in 2012, and this is expected to rise to 24% by 2050; as a result, the number of elders who may be abused is also expected to increase (Yan et al., 2015). Hence, developing a deeper understanding of elder abuse and its culturally significant meanings is imperative. The findings of this study highlight the key role that culture plays in how individuals perceive EFA as the participants engaged in minimization of abuse and expressed their Asian cultural values to justify it. It is important to understand that cultural norms and values influence not only the meanings that people attach to abusive behaviours but also their very experience of abuse.

With guilt and shame being associated with abuse, even more so in South Asian cultures, older individuals are reluctant to report abusive experiences. Acknowledging that one has been a victim of abuse, especially by their own adult children, would mean admitting that their children have been unable to fulfill their filial obligations of caring for their parents, which is ironically shameful for the parents—who are the victims—to admit because it would be attributed to poor parenting and hence result in loss of face in society (Cheng & Chan, 2006). Studies have shown that with Asian cultures placing importance on honor, respect, and status in society, victimized elders would rather remain silent about their abusive experience rather than seek help from others (Lee & Eaton, 2009). This has important implications for policy and practice.

Implications

To provide effective care, psychologists and social workers need to develop cross-cultural understanding of how abuse is conceptualized by individuals who require their care. It is also worth noting that financial abuse, although perhaps self-evident, is one form of abuse that can be readily measured and verified, unlike other forms of abuse, such as emotional or verbal. The lack of valid and reliable screening tools for the identification and assessment of financial abuse is one of the biggest barriers to help-seeking (Schofield, 2017). Culturally sensitive instruments are needed to aid in detection of abuse. Lastly, and most important, an adequate understanding

of EFA and its culturally relevant risk factors is needed because it could guide policy and legal provisions that help protect the rights and dignity of older individuals.

ORCID

Olga Khokhlova  <https://orcid.org/0000-0002-7997-9949>

REFERENCES

- Alam, M., & Karan, A. (2014). Health status of elderly in India: Trends and differentials. In G. Giridhar, K. M. Sathyanarayana, S. Kumar, K. S. James, & M. Alam (Eds.), *Population ageing in India* (pp. 96–134). Cambridge University Press.
- Ali, S. (2011). Going and coming and going again: Second-generation migrants in Dubai. *Mobilities*, 6(4), 553–568. <https://doi.org/10.1080/17450101.2011.603947>
- Anisko, B. (2009). Elder abuse in American Indian communities. *American Indian Culture and Research Journal*, 33(3), 43–51. <https://doi.org/10.17953/aicr.33.3.b455qt1714213883>
- Bagshaw, D., Wendt, S., Zannettino, L., & Adams, V. (2013). Financial abuse of older people by family members: Views and experiences of older Australians and their family members. *Australian Social Work*, 66(1), 86–103. <https://doi.org/10.1080/0312407X.2012.708762>
- Bornstein, M. H., Jager, J., & Putnick, D. L. (2013). Sampling in developmental science: Situations, shortcomings, solutions, and standards. *Developmental Review*, 33(4), 357–370. <https://doi.org/10.1016/j.dr.2013.08.003>
- Bornstein, B. H., Kaplan, D. L., & Perry, A. R. (2007). Child abuse in the eyes of the beholder: Lay perceptions of child sexual and physical abuse. *Child Abuse & Neglect*, 31(4), 375–391. <https://doi.org/10.1016/j.chiabu.2006.09.007>
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Cheng, S. T., & Chan, A. C. (2006). Filial piety and psychological well-being in well older Chinese. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences*, 61(5), 262–269. <https://doi.org/10.1093/geronb/61.5.P262>
- Chokkanathan, S., & Lee, A. E. (2005). Elder mistreatment in urban India: A community based study. *Journal of Elder Abuse & Neglect*, 17(2), 45–61. https://doi.org/10.1300/J084v17n02_03
- Chou, R. J. A. (2011). Filial piety by contract? The emergence, implementation, and implications of the “family support agreement” in China. *The Gerontologist*, 51(1), 3–16. <https://doi.org/10.1093/geront/gnq059>
- Creswell, J. W., & Plano Clark, V. (2018). *Designing and conducting mixed methods research*. Sage Publications.
- Crowe, M., Inder, M., & Porter, R. (2015). Conducting qualitative research in mental health: Thematic and content analyses. *Australian & New Zealand Journal of Psychiatry*, 49(7), 616–623. <https://doi.org/10.1177/0004867415582053>
- Dildar, S., & Saeed, Y. (2012). Exploratory study of the nature of violence against elderly in district Gujrat, Pakistan. *Academic Research International*, 2(3), 661–669.
- Dong, X. (2016). Elder rights in China: Care for your parents or suffer public shaming and desecrate your credit scores. *JAMA Internal Medicine*, 176(10), 1429–1430. <https://doi.org/10.1001/jamainternmed.2016.5011>
- Dong, X., Simon, M. A., & Gorbien, M. (2007). Elder abuse and neglect in an urban Chinese population. *Journal of Elder Abuse & Neglect*, 19(3–4), 79–96. https://doi.org/10.1300/J084v19n03_05
- Du, P., & Chen, Y. (2021). Prevalence of elder abuse and victim-related risk factors during the COVID-19 pandemic in China. *BMC Public Health*, 21(1), 1–10. <https://doi.org/10.1186/s12889-021-11175-z>
- Evandrou, M., Falkingham, J. C., Qin, M., & Vlachantoni, A. (2017). Elder abuse as a risk factor for psychological distress among older adults in India: A cross-sectional study. *BMJ Open*, 7(10), 1–19. <https://doi.org/10.1136/bmjopen-2017-017152>
- Fealy, G., Donnelly, N., Bergin, A., Treacy, M. P., & Phelan, A. (2012). *Financial abuse of older people: A review*. National Centre for the Protection of Older People, University College Dublin.
- Flick, U. (1998). *An introduction to qualitative research*. Sage Publications.
- Fraga, S., Lindert, J., Barros, H., Torres-González, F., Ioannidi-Kapolou, E., Melchiorre, M. G., Stankunas, M., & Soares, J. F. (2014). Elder abuse and socioeconomic inequalities: A multilevel study in 7 European countries. *Preventive Medicine*, 61, 42–47. <https://doi.org/10.1016/j.ypmed.2014.01.008>
- Gibbons, L. (2011). Dealing with the effects of domestic violence. *Emergency Nurse*, 19(4), 12–16. <https://doi.org/10.7748/en2011.07.19.4.12.c8607>
- Gibson, S. C. (2013). *Understanding underreporting of elder financial abuse: Can data support the assumptions?* [Doctoral dissertation]. http://digitool.library.colostate.edu/exlibris/dtl/d3_1/apache_media/L2V4bGlicmlzL2R0bC9kM18xL2FwYWNoZV9tZWRpYS8yMDM5MTQ=.pdf
- Gibson, S. C., & Greene, E. (2013). Assessing knowledge of elder financial abuse: A first step in enhancing prosecutions. *Journal of Elder Abuse & Neglect*, 25(2), 162–182. <https://doi.org/10.1080/08946566.2013.751820>
- Gibson, S., & Qualls, S. H. (2012). A family systems perspective of elder financial abuse. *Generations*, 36(3), 26–29.

- Gilbert, A., Stanley, D., Penhale, B., & Gilhooly, M. (2013). Elder financial abuse in England: A policy analysis perspective related to social care and banking. *The Journal of Adult Protection, 15*(3), 153–163. <https://doi.org/10.1108/JAP-11-2012-0026>
- Golding, J. M., Hodell, E. C., Dunlap, E. E., Wasarhaley, N. E., & Keller, P. S. (2013). When a son steals money from his mother: Courtroom perceptions of elder financial exploitation. *Journal of Elder Abuse & Neglect, 25*(2), 126–148. <https://doi.org/10.1080/08946566.2013.751816>
- Gupta, R., & Chaudhuri, A. (2008). Elder abuse in a cross-cultural context: Assessment, policy and practice. *Policy and Practice. Indian Journal of Gerontology, 22*(3), 373–393.
- Hafemeister, T. L. (2003). Financial abuse of the elderly in domestic setting. In R. J. Bonnie & R. B. Wallace (Eds.), *Elder mistreatment: Abuse, neglect, and exploitation in an aging America* (pp. 382–445). National Academies Press.
- Harries, P. A., Davies, M. L., Gilhooly, K. J., Gilhooly, M. L. M., & Cairns, D. (2014). Detection and prevention of financial abuse against elders. *Journal of Financial Crime, 21*(1), 84–99. <https://doi.org/10.1108/JFC-05-2013-0040>
- Hernandez-Tejada, M. A., Amstadter, A., Muzzy, W., & Acierno, R. (2013). The National Elder Mistreatment Study: Race and ethnicity findings. *Journal of Elder Abuse & Neglect, 25*(4), 281–293. <https://doi.org/10.1080/08946566.2013.770305>
- Hikoyeda, N., Miyawaki, C. E., & Yeo, G. (2015). Ethnic and cultural considerations in care management. In C. J. Cress (Ed.), *Handbook of geriatric care management* (pp. 120–145). Jones & Bartlett Publishers.
- Ho, C. S., Wong, S. Y., Chiu, M. M., & Ho, R. C. (2017). Global prevalence of elder abuse: A meta-analysis and meta-regression. *East Asian Archives of Psychiatry, 27*(2), 43–55. <https://search.informit.org/doi/10.3316/informit.903958411380250>
- Issac, T. G., Ramesh, A., Reddy, S. S., Sivakumar, P. T., Kumar, C. N., & Math, S. B. (2021). Maintenance and Welfare of Parents and Senior Citizens Act 2007: A Critical Appraisal. *Indian Journal of Psychological Medicine, 43*(5), 107–112. <https://doi.org/10.1177/02537176211043932>
- Jackson, S. L., & Hafemeister, T. L. (2012). Pure financial exploitation vs. Hybrid financial exploitation co-occurring with physical abuse and/or neglect of elderly persons. *Psychology of Violence, 2*(3), 285–296. <https://doi.org/10.1037/a0027273>
- James, O., Jilke, S. R., & Van Ryzin, G. G. (2017). Behavioural and experimental public administration: Emerging contributions and new directions. *Public Administration, 95*(4), 865–873. <https://doi.org/10.1111/padm.12363>
- Johnson, E. J. (2017). An exploratory study on the impact of domestic violence on the families in Trinidad and Tobago, the West Indies. *Journal of Evidence-informed Social Work, 14*(1), 19–34. <https://doi.org/10.1080/23761407.2016.1269709>
- Knight, B. G., Kim, S., Rastegar, S., Jones, S., Jump, V., & Wong, S. (2016). Influences on the perception of elder financial abuse among older adults in Southern California. *International Psychogeriatrics, 28*(1), 163–169. <https://doi.org/10.1017/S1041610215000587>
- Lai, D. W. L., Daoust, G. D., & Li, L. (2014). Understanding elder abuse and neglect in aging Chinese immigrants in Canada. *The Journal of Adult Protection, 16*(5), 322–334. <https://doi.org/10.1108/JAP-03-2014-0006>
- LaRossa, R., & Reitzes, D. C. (2009). Symbolic interactionism and family studies. In P. G. Boss, W. J. Doherty, R. LaRossa, W. R. Schumm, & S. K. Steinmetz (Eds.), *Sourcebook of family theories and methods* (pp. 135–166). Springer.
- Lee, H. Y., & Eaton, C. K. (2009). Financial abuse in elderly Korean immigrants: Mixed analysis of the role of culture on perception and help-seeking intention. *Journal of Gerontological Social Work, 52*(5), 463–488. <https://doi.org/10.1080/01634370902983138>
- Lian, K. F., Hosoda, N., & Ishii, M. (Eds.). (2019). *International labour migration in the Middle East and Asia: Issues of inclusion and exclusion* (Vol. 8). Springer Nature.
- Lowenthal, A. (2007). Elder abuse and diversity: An overview. *Elder Law Attorney, 17*(2), 23–27.
- Lowndes, G., Darzins, P., Wainer, J., Owada, K., & Mihaljcic, T. (2009). *Financial abuse of elders: A review of the evidence*. Monash University.
- Lučić-Čatić, M. (2011). Challenges in conducting prison research. *Journal of Criminal Justice and Security, 11*(5–6), 31–45.
- McMahon, M., & McGorrrery, P. (Eds.). (2020). *Criminalising coercive control: Family violence and the criminal law*. Springer Publishing Company.
- Mihaljcic, T., & Lowndes, G. (2013). Individual and community attitudes toward financial elder abuse. *Journal of Elder Abuse & Neglect, 25*(2), 183–203. <https://doi.org/10.1080/08946566.2012.712867>
- Mohammad, R., & Sidaway, J. D. (2012). Spectacular urbanization amidst variegated geographies of globalization: Learning from Abu Dhabi's trajectory through the lives of South Asian men. *International Journal of Urban and Regional Research, 36*(3), 606–627. <https://doi.org/10.1111/j.1468-2427.2011.01099.x>
- Momtaz, Y. A., Hamid, T. A., & Ibrahim, R. (2013). Theories and measures of elder abuse. *Psychogeriatrics, 13*(3), 182–188. <https://doi.org/10.1111/psyg.12009>
- Montemayor, R., & Ranganathan, C. (2012). Asian-Indian parents' attributions about the causes of child behavior: A replication and extension with parents from Chennai, India. *The Journal of Genetic Psychology, 173*(4), 374–392. <https://doi.org/10.1080/00221325.2011.614649>

- Naughton, C., Drennan, J., Treacy, M. P., Lafferty, A., Lyons, I., Phelan, A., Quin, S., O'Loughlin, A., & Delaney, L. (2010). *Abuse and neglect of older people in Ireland*. Report on the National Study of Elder Abuse and Neglect. National Centre for the Protection of Older People.
- Outlaw, M. (2009). No one type of intimate partner abuse: Exploring physical and non-physical abuse among intimate partners. *Journal of Family Violence, 24*(4), 263–272. <https://doi.org/10.1007/s10896-009-9228-5>
- Park, H. J. (2014). Living with “Hwa-byung”: The psycho-social impact of elder mistreatment on the health and well-being of older people. *Aging & Mental Health, 18*(1), 125–128. <https://doi.org/10.1080/13607863.2013.814103>
- Patela, S. K., & Katariab, V. (2013). Elderly abuse and health status of ageing population in West Delhi, India. *The Journal of Public Health, 115*(2013), 191–200.
- Postmus, J. L., Hoge, G. L., Breckenridge, J., Sharp-Jeffs, N., & Chung, D. (2018). Economic abuse as an invisible form of domestic violence: A multicountry review. *Trauma, Violence, & Abuse, 21*(2), 261–283. <https://doi.org/10.1177/1524838018764160>.
- Purser, K., Cockburn, T., Cross, C., & Jacmon, H. (2018). Alleged financial abuse of those under an enduring power of attorney: An exploratory study. *British Journal of Social Work, 48*(4), 887–905. <https://doi.org/10.1093/bjsw/bcy041>
- Rahman, K. M., Tareque, M. I., Munsur, A. M., & Rahman, M. M. (2010). Elderly abuse: Causes and determinants in rural Naogan District of Bangladesh. *Journal of Population and Social Studies, 19*(1), 25–36.
- Raut, N. B., Singh, S., Subramanyam, A. A., Pinto, C., Kamath, R. M., & Shanker, S. (2014). Study of loneliness, depression and coping mechanisms in elderly. *Journal of Geriatric Mental Health, 1*(1), 20–27. <https://doi.org/10.4103/2348-9995.141920>
- Schofield, M. J. (2017). Screening for elder abuse: tools and effectiveness. In X. Dong (Ed.), *Elder abuse* (pp. 161–199). Springer International Publishing.
- Serrano, R., Saltman, R., & Yeh, M. J. (2017). Laws on filial support in four Asian countries. *Bulletin of the World Health Organization, 95*(11), 788–790. <https://doi.org/10.2471/BLT.17.200428>
- Shankardass, M. K. (2018). Perspectives on abuse and neglect of the Elderly in India. In M. K. Shankardass & S. I. Rajan (Eds.), *Abuse and neglect of the elderly in India* (pp. 19–27). Springer.
- Skirbekk, V., & James, K. (2014). Abuse against elderly in India—The role of education. *BMC Public Health, 14*(1), 2–8. <https://doi.org/10.1186/1471-2458-14-336>
- Sykes, G. M., & Matza, D. (1957). Techniques of neutralization: A theory of delinquency. *American Sociological Review, 22*(6), 664–670. <https://doi.org/10.2307/2089195>
- Talpur, A. A., Ryan, T., Ali, P., & Hinchliff, S. (2018). Elder mistreatment in South Asian communities: A review of the literature. *The Journal of Adult Protection, 20*(5/6), 193–206. <https://doi.org/10.1108/JAP-06-2018-0011>
- United Nations. (2022) What is domestic abuse? <https://www.un.org/en/coronavirus/what-is-domestic-abuse>
- United Nations, Department of Economic and Social Affairs, Population Division. (2019). *International Migrant Stock 2019*. <https://www.un.org/development/desa/pd/themes/international-migration>
- Wedge, P. (2014). *Enduring powers of attorney and financial abuse of older persons: Are existing safeguards sufficient?* [Master's thesis]. <http://hdl.handle.net/10222/53599>
- World Health Organization. (2017, June 14). *Abuse of older people on the rise—1 in 6 affected*. <https://www.who.int/news-room/detail/14-06-2017-abuse-of-older-people-on-the-rise-1-in-6-affected>
- Yan, E., Chan, K. L., & Tiwari, A. (2015). A systematic review of prevalence and risk factors for elder abuse in Asia. *Trauma, Violence, & Abuse, 16*(2), 199–219. <https://doi.org/10.1177/1524838014555033>
- Yi, Q., Honda, J., & Hohashi, N. (2015). Development of an assessment tool for domestic elder abuse: Creation of items from a literature review. *Advances in Aging Research, 4*(6), 195–204. <https://doi.org/10.4236/aar.2015.46021>
- Yon, Y., Mikton, C. R., Gassoumis, Z. D., & Wilber, K. H. (2017). Elder abuse prevalence in community settings: A systematic review and meta-analysis. *The Lancet Global Health, 5*(2), 147–156. [https://doi.org/10.1016/S2214-109X\(17\)30006-2](https://doi.org/10.1016/S2214-109X(17)30006-2)

How to cite this article: Mohideen, F. A., & Khokhlova, O. (2022). Elder financial abuse based on victim–perpetrator relationship as perceived by Asian young adults. *Family Relations*, 1–16. <https://doi.org/10.1111/fare.12665>