



# Financial Exploitation: Asian American and Pacific Islander (AAPI) Older Adults

## GUIDELINES FOR PROFESSIONALS

### Background

As the most diverse of all minority groups, Asian American and Pacific Islanders (AAPI) represent more than 50 subpopulations, and people that speak over 100 different languages. Between 2010 and 2030, the AAPI older adult population is projected to increase by 145%.<sup>1</sup>

Each AAPI subpopulation varies in culture, language, beliefs, socioeconomic status, migration experiences, acculturation, and U.S. citizenship status. These disparities are often masked by the tendency to measure or consider AAPIs as a homogenous group. An aggregated approach to data collection often inhibits the practical application of research to practice, and consequently, prevents the development of culturally sensitive protocols and resources for working with AAPI subpopulations.

Cultural barriers - such as prioritization of family harmony over self, immigration and levels of acculturation, cultural behaviors (e.g. silence), and the view of endurance and suffering as cultural virtues – afflict many AAPI older adults, leading to a reduced likelihood of seeking help.<sup>2-3</sup>

**“Asian families... don't want others to know what's happening. What they do for the child, or what the child's doing to them, it's shameful [and] embarrassing.”**

– Chinese Focus Group Participant

### Purpose

In 2017, the National Resource Center on AAPI Aging - a program of the National Asian Pacific Center on Aging (NAPCA), in partnership with the National Center on Elder Abuse (NCEA), developed educational resources on financial exploitation in five AAPI languages: Chinese, Vietnamese, Korean, Tagalog, and Samoan. Consistent with translation best practice, NAPCA pre-tested the in-language

educational resources through focus groups with each respective population, refining the materials to ensure linguistic quality and cultural appropriateness. Discussions with focus group participants informed the development of these Guidelines for Professionals, which are intended to (1) provide instructions on utilizing the in-language fact sheets developed within this series, and (2) highlight best practices for professionals to utilize when working with AAPI older adults who may be a victim of, or vulnerable to financial exploitation.

### Instructions for Use

Included within this series are two fact sheets: (1) Identifying Financial Exploitation, (2) Planning to Protect Yourself from Financial Exploitation; these fact sheets are available in English, Chinese, Vietnamese, Korean, Tagalog, and Samoan.

Each fact sheet contains resources, such as phone numbers and websites, that may be difficult for AAPI older adults who have limited English proficiency (LEP) to access. In addition, as these resources were developed for AAPI older adults across the United States, detailed information on local resources, such as Adult Protective Services, is not prescribed.

For these reasons, professionals play a critical role in ensuring that these fact sheets have sufficient information, are accessible, and successfully educate AAPI older adults who may be a victim of, or vulnerable to financial exploitation.

When using the fact sheets in this series, professionals should:

- 1) Facilitate access to the resources identified in this series for AAPIs with LEP. For example, provide the language assistance necessary to help an AAPI older adult get on the National Do Not Call Registry to reduce telemarketing calls.



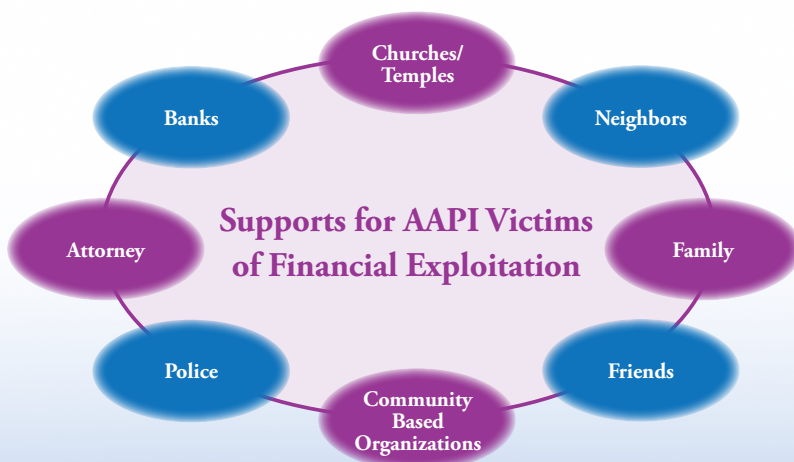


- 2) Customize page two of each fact sheet by including the following in each text box:
- Local contact information for Adult Protective Services and The Long-Term Care Ombudsman Program;
  - Contact information for authorities, such as police, Federal Bureau of Investigation (FBI), Consumer Financial Protection Bureau (CFPB), and, Federal Trade Commission (FTC);
  - Any additional local reporting numbers; and,
  - Your organization's contact information, so the AAPI older adult has a trusted resource to access additional information or assistance.

### Best Practices for Professionals

Many focus group participants shared personal stories of financial exploitation; some having experienced abuse themselves, others sharing stories of friends or relatives who have been victims of scams. Unanimously, however, all focus group participants shared that they had never heard of Adult Protective Services or The Long-Term Care Ombudsman Program. This is an important finding to share with professionals, as the mainstream system to support older adults who are victims of abuse is virtually unknown to the AAPI community. When focus group participants were asked about professionals they would turn to for help if experiencing these issues, many said they would turn to a community-based organization they trust and currently have a relationship with. Figure 1 identifies other supports AAPI victims of financial exploitation may feel comfortable seeking assistance from, based on brainstorming with focus group participants.

**Figure 1:**  
**Supports for AAPI Victims of Financial Exploitation**



In addition to the instructions for use listed above, it is critical that professionals adopt the following best practices when working with AAPI older adults who may be a victim of, or vulnerable to financial exploitation.

### **Best Practice 1** **Develop Culturally and Linguistically Appropriate Financial Exploitation Educational Resources.**

Consistently across all focus groups, participants shared that the most critical issue AAPI older adults face in accessing financial exploitation education resources is the availability of those resources in AAPI languages. Providers should conduct community needs assessments to determine the language needs of their community; these assessments should inform the resources allocated to, and development of in-language materials on all topics, including financial exploitation. For best practices resources on conducting community needs assessments and identifying AAPI languages, see NAPCA's National Resource Center on AAPI Aging for technical assistance fact sheets: [www.napca.org/technical-assistance/](http://www.napca.org/technical-assistance/).

When professionals are developing financial exploitation educational resources in AAPI languages, another important issue to consider is how resource material content translates from language to language. Translating the term "financial exploitation" into the five AAPI languages for this project, for example, required significant discussion with multiple translators in each language. To convey the same message, the literal translation differed among the languages; for example, "exploitation" in Tagalog best translated as "taking advantage."

**"Exploitation is something very abstract to [Vietnamese older adults]. Abuse is related to physical. 'Cheating' is a better term."**

– Vietnamese Focus Group Participant

Finally, there are important cultural considerations in the design of financial exploitation educational resources for AAPI older adults. As more than 66% of Asian American older adults are immigrants<sup>1</sup>, Southeast Asian focus group participants (i.e. Chinese, Korean, Vietnamese) highlighted the importance of designing financial exploitation education materials that look like those older adults see in their native countries. For example,



governments in Asian countries use a police officer as a common cartoon mascot. Consistently across each of the Southeast Asian focus groups, the preference for financial exploitation educational resources to be displayed using cartoon imagery was documented. Subsequently, the Southeast Asian fact sheets incorporated this preference into the final design, which differs visually from the Samoan and Tagalog versions.

**“When you portray a victim being victimized... people don't want to say, ‘I'm in this horrid condition.’ [It is] better to see a cartoon of someone who's happy who's about to be predated on. Then you see that's the good guy and that's the bad guy. But if you see someone distressed, [Chinese] people don't want to admit ‘I'm in a horrible state right now.’”**

– Chinese Focus Group Participant

### **Best Practice 2** **Deliver Culturally and Linguistically Appropriate Financial Exploitation Education.**

Once the in-language financial exploitation resources are developed, there are cultural and linguistic best practices professionals must utilize to appropriately deliver the education. Providing in-language financial exploitation education to AAPI older adults is best received through churches and temples, ethnic media (particularly in-language radio stations and in-language newspapers), ethnic grocery stores, financial institutions, and community-based organizations who work with these populations. By partnering with these venues to deliver the education – whether it is delivered orally or through printed materials – AAPI older adults will be more receptive to the educational messages, as they are being delivered by people whom they trust and have established relationships with.

**“Filipino people are born Catholic, we have that high respect [for] the parish priest or second to the parish priest... [if] you have that identity, you have to be respected, so [Filipino older adults] tend to believe or trust [them].”**

– Filipino Focus Group Participant

### **When working with AAPI older adults who may be a victim of, or vulnerable to financial exploitation, focus group participants brainstormed the following strategies for successful engagement:**

- Provide an interpreter.
- Ask the older adult where they'd like to meet, if meeting in person. It may be more convenient for the older adult to meet at a location outside of their home. For many AAPIs, there are cultural customs for welcoming outsiders into their home; these customs may present a burden to the older adult.

**“Korean elders are so busy. Even though [Korean elders] are at home, they have to clean the house and prepare for something to eat such as coffee and fruits. It is a burden. So, it's good to go to [another] place to see many people at a time. In there, they provide some snacks and beverages. But in my place, I am [must] prepare for all of them.”**

– Korean Focus Group Participant

- Due to family shame, and family members as potential perpetrators, consider educating AAPI older adults in a group setting.

**“Chinese older adults may feel more comfortable speaking to someone who's not Chinese; ‘They can be more direct; less shameful. You won't judge me.’”**

– Chinese Focus Group Participant

- Establish trust by developing a relationship. For many AAPIs, this extends to an older adult's family. Focus group participants acknowledged that this may be complicated, however, if the older adult is experiencing financial exploitation by a family member. If so, consider group education, consistent with the strategy above.
- Establish authority. For example, acknowledge your professional affiliation and show your professional identification.
- Establish authenticity and intentions. For example, share your organization's mission and your motivation for improving the lives of AAPI older adults.

“In the Samoan culture, you just don’t go in tell about your business, you talk story first. So that would be a good thing to do first, try to get to know the family first.”

– Samoan Focus Group Participant

### **Best Practice 3**

#### **Strengthen Systems to Better Serve AAPI Older Adults**

Successful outreach, engagement, and development of materials to serve AAPI older adults relies on an organization’s commitment to assessing their community and determining its unique cultural and linguistic needs. In addition to community needs assessments, described above, professionals and organizations should commit to the collection of disaggregated race and language data to more effectively serve their community. NAPCA encourages professionals and organizations to collect a maximum number of race data elements, with at least the same number used in the detailed groups included within the 2010 Census:

- **Asian Americans:** Asian Indian, Bangladeshi, Bhutanese, Burmese, Cambodian, Chinese, Taiwanese, Filipino, Hmong, Indonesian, Iwo Jiman, Japanese, Korean, Laotian, Malaysian, Maldivian, Mongolian, Nepalese, Okinawan, Pakistani, Singaporean, Sri Lankan, Thai, Vietnamese, Other Asian, not specified.
- **Native Hawaiian and Pacific Islanders:** Native Hawaiian, Samoan, Tahitian, Tongan, Tokelauan, Other Polynesian, Guamanian or Chamorro, Mariana Islander, Saipanese, Palauan, Carolinian, Kosraean, Pohnpeian, Chuukese, Yapese, Marshallese, I-Kiribati, Other Micronesian, Fijian, Papua New Guinean, Solomon Islander, Ni-Vanuatu, Other Melanesian, Other Pacific Islander.

“Different regions in the Philippines have different dialects and we have different customs... [For] Tagalog, there’s a Manila Tagalog, there’s a Bataan Tagalog, Quezon Tagalog; they’re all different.”

– Filipino Focus Group Participant

Finally, to strengthen systems that serve AAPI older adults, professionals must commit to understanding the AAPI subpopulations that make up their communities. AAPI older adults are an extremely diverse population. To reduce the barriers afflicting AAPI older adults’ access to systems that educate and protect them from financial exploitation, we must commit to better understanding each subpopulation’s unique needs so that we can more effectively serve them.

### **Acknowledgements**

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### **Resources**

- NAPCA National Resource Center on AAPI Aging [www.napca.org/technical-assistance](http://www.napca.org/technical-assistance)
- National Center on Elder Abuse <https://ncea.acl.gov/faq/index.html>

### **References**

1. U.S. Census Bureau. (2010). 2010 Census. February 2016.
2. Lee, Y-S., Kaplan, C. P., and Perez-Stable, E. J. (2014). Elder mistreatment among Chinese and Korean immigrants: The roles of sociocultural contexts on perceptions and help-seeking behaviors. *Journal of Elder Abuse and Neglect*; 26(3): 244–269.
3. National Center on Elder Abuse (n.d.). Mistreatment of Asian and Pacific Islander (API) elders. Retrieved from <https://ncea.acl.gov/resources/docs/Mistreatment-API-NCEA-2013.pdf>

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