

The Usefulness of Bronfenbrenner's Bioecological Theory in Understanding Family Financial Abuse

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Bronfenbrenner's Bioecological Theory may be a useful framework for understanding the complexities and interrelated factors associated with family financial abuse, including familial identity theft and elder family financial exploitation (EFFE) (Betz, 2012; Gilligan et al., 2019). The purpose of this poster is to describe the usefulness of Bronfenbrenner's Bioecological Theory in conceptualizing family financial abuse.

Family financial abuse is a complex problem that includes interconnected individual and environmental influences. It can lead to negative financial, physical, and emotional consequences for victims and families (Betz, 2020; Betz-Hamilton & Vincenti, 2018). A systematic review of literature regarding EFFE indicated there is little consensus in the use of theoretical perspectives (Gilligan et al., 2019). Bronfenbrenner's Bioecological Theory holds promise as a framework for understanding family financial abuse as it considers interconnected individual and environmental factors.

The mission of ACCI is to enhance consumer and family economic well-being. Family financial abuse, which occurs when an individual engages in financial abuse of a family member, often negatively impacts consumer and family economic well-being. EFFE, a form of family financial abuse, has been the subject of prior ACCI conference presentations (Betz-Hamilton et al., 2015; Vincenti et al., 2014), however, these presentations did not incorporate a theoretical approach.

Despite the lack of agreement among available literature, the representation of varying and interrelated factors found in Bronfenbrenner's PPCT model aligns well with the multiple and complex facets of financial abuse within families. The model considers proximal processes, person characteristics, contextual systems, and time. Proximal processes consist of interactions that progressively increase in complexity between an individual and his/her immediate environment and can include aspects like family communication (Rosa & Tudge, 2013). Person characteristics include "demand (e.g., gender, age), resource (e.g. education), and force (e.g. temperament)" (Gilligan et al., 2019, para. 1). Contextual systems include the micro-, meso-, exo-, and macro- systems in which we operate. Time involves historical changes as well as those that occur across an individual's lifespan. Bronfenbrenner's PPCT model takes into consideration the numerous individual and environmental factors that contribute to financial abuse within families.

Utilizing a uniform theoretical framework that is inclusive of the dynamic, interwoven elements of family financial abuse, such as Bronfenbrenner's Bioecological Theory, can improve our comprehension of this phenomenon and lead to better informed prevention and mitigation policies. Available literature, although limited, has shown that the PPCT model provides a viable foundation for understanding family financial abuse. For example, Vincenti and Chapman (2019a) used a PPCT lens to explore EFFE perpetrated by power-of-attorney agents. They found perpetrators' personality and victims' cognitive functioning (person characteristics), resource sharing and family patterns of communication (proximal processes), geographic location (context), as well as legal, economic, and cohort factors (time) were pertinent elements of EFFE experiences. In a separate study, Vincenti and Chapman (2019b) explored risk and protective factors of EFFE as they relate to the PPCT model. Personal characteristics, proximal processes, context, and time were associated with the recognition and interventions of EFFE. Bronfenbrenner's PPCT model can be a valuable resource for helping researchers conceptualize financial abuse within families.

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