

1 BACKGROUND

- Financial exploitation (FE) is a growing public health concern in older adults, with profound personal and societal consequences.¹
- Cognitive reappraisal (CR), or reinterpreting emotional experiences to decrease their impact,² may promote less emotionally-driven decision making and reduce FE risk.³⁻⁴
- Affective distress, however, may undermine the effectiveness of reappraisal, increasing perceived vulnerability to FE.⁵⁻⁶

2 OBJECTIVE

- Evaluate the association between CR and FE risk.
- Determine whether anxiety and depressive symptoms moderate the association between CR and FE vulnerability.

3 METHODS

Sample:

- 152 older adults without dementia (M age = 68.3, 71.71% female; 64.5% White; M education = 16.4 years, median income = \$75,000-\$99,999).

Measures:

- Perceived Financial Vulnerability Scale (PFVS)
- Emotion Regulation Questionnaire – Cognitive Reappraisal
- Generalized Anxiety Disorder – 7 (GAD-7)
- Patient Health Questionnaire – 9 (PHQ-9).

Analyses:

- Predictors were mean-centered prior to interaction testing.
- Hierarchical multiple linear regression models tested associations between PFVS and CR, anxiety, and depression, controlling for demographic covariates.
- Moderation analyses tested whether anxiety and depressive symptomatology moderated the association between CR and PFVS.
- Simple slopes and Johnson–Neyman analyses identified conditional effects and regions of significance.

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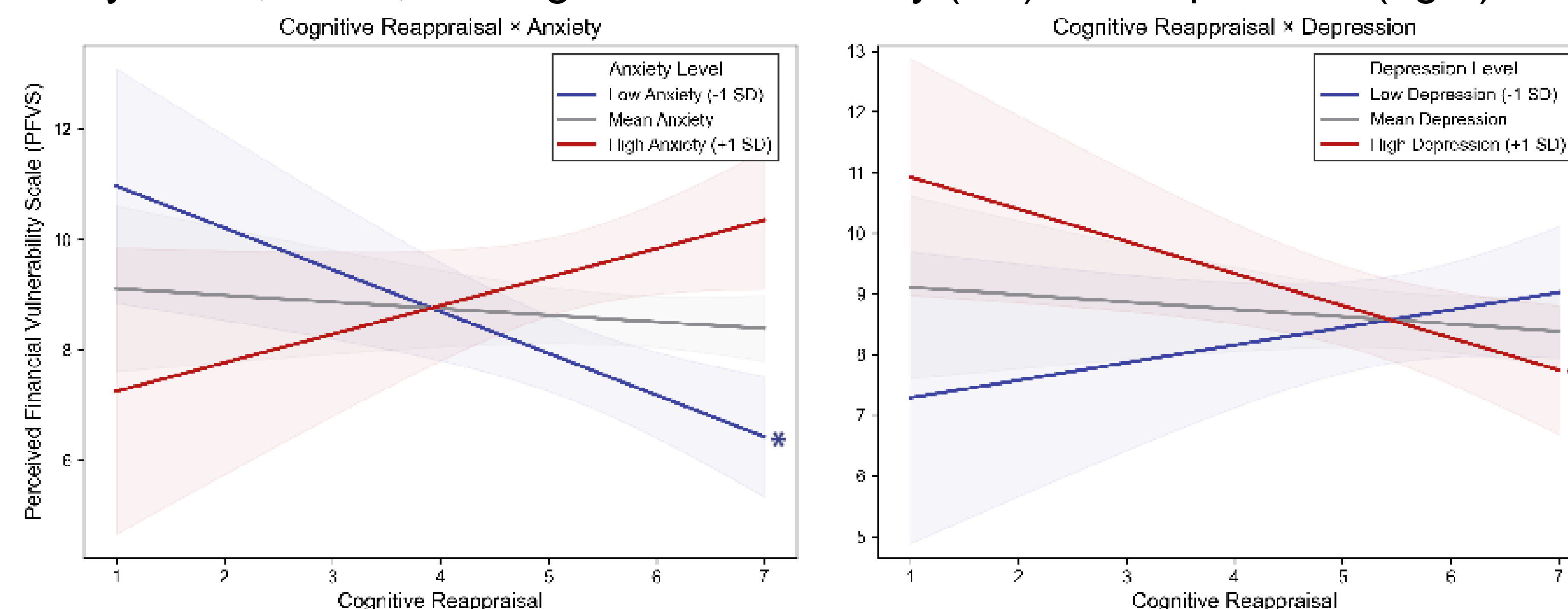
4 RESULTS

Table 1. Hierarchical regression models predicting financial vulnerability from reappraisal.

Predictor	β	Standard Error	t-statistic	p-value	95% CI
Cognitive Reappraisal (CR)	-0.12	0.15	-0.79	.429	[-0.43, 0.18]
Anxiety	0.34	0.09	3.83	<.001**	[0.17, 0.52]
Depression	-0.02	0.08	-0.19	.849	[-0.17, 0.14]
CR x Anxiety	0.21	0.07	2.83	.005**	[0.06, 0.35]
CR x Depression	-0.12	0.06	-2.14	.034*	[-0.23, -0.01]

Note. β = standardized regression coefficient. Significant p-values are bolded with * $p < .05$ or ** $p < .01$. CR significantly predicted PFVS before anxiety, depression, and interaction terms were added to the model ($p = .047$), but this effect was not significant in the final model. Models controlled for age, sex, race, education, and income.

Figure 1. Association between cognitive reappraisal and financial exploitation vulnerability at low, mean, and high levels of anxiety (left) and depression (right).



Note. Solid lines represent simple slopes at -1 SD (blue), mean (gray), and +1 SD (red) of anxiety or depression. CR significantly predicted PFVS for anxiety scores between 1.24 and 6.15 and depression scores between 4.46 and 19.

5 DISCUSSION

- FE vulnerability was significantly associated with lower anxiety and higher CR, which was moderated by anxiety and depressive symptoms in older adults.
- CR appeared protective for individuals with lower anxiety and with higher levels of depression.
- Emotion regulation-based interventions may reduce FE vulnerability risk, particularly among older adults with lower anxiety or higher depression levels.

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